

	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	350	349	352	297
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.32	3.39	3.38	3.46
+ Non-interest Income	1.06	1.04	1.03	0.93
- Overhead Expense	3.11	3.14	3.16	3.12
- Provision for Losses	0.13	0.32	0.30	0.58
+ Securities Gains (Losses)	0.03	0.06	0.06	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.25	1.15	1.11	0.86
Net Operating Income	0.90	0.82	0.79	0.57
Net Income	0.91	0.82	0.79	0.57
Net Income (Sub S Adjusted)	0.98	0.90	0.91	0.73
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.17	4.48	4.43	4.75
Interest Expense	0.55	0.74	0.71	0.96
Net Interest Income (TE)	3.60	3.70	3.69	3.77
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.25	0.58	0.59	0.94
Earnings Coverage of Net Losses (X)	14.21	8.70	8.55	4.61
Ln&Ls Allowance/Total Loans & Leases	1.63	1.85	1.79	2.01
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.37	3.40	3.07	4.00
30-89 Days Past Due Loans and Leases	0.53	0.68	0.71	0.90
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	13.93	14.52	13.14	15.79
Net ST Noncore Funding Dependence	5.29	5.56	4.57	6.08
Net Loans and Leases/Total Assets	63.73	62.59	62.12	62.29
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.99	9.78	9.74	9.53
Equity Capital/Total Assets	9.90	10.08	9.88	9.50
Equity Capital+Minority Int/Total Assets	10.00	10.18	9.99	9.54
Tier 1 Common Eq Cap / T RWA	12.23	11.89	11.73	11.36
Net Loans&Ls/Equity Capital (X)	6.62	6.48	6.56	6.86
Cash Dividends/Net Income	22.58	22.74	25.89	23.91
Cash Dividends/Net Income (Sub S Adjusted)	21.35	10.93	5.64	7.55
Retained Earnings/Avg Equity Cap	6.55	5.96	5.39	3.83
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.06	0.12	0.12	0.14
Long-Term Debt/Equity Capital	1.44	1.35	1.44	1.50
Equity Investment in Subs/Equity Cap	106.73	108.77	108.59	110.86
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	128.16	108.49	118.96	98.00

PERCENT OF AVERAGE ASSETS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.85	4.10	4.06	4.36	4.60
Less: Interest Expense	0.51	0.68	0.65	0.88	1.21
Equals: Net Interest Income (TE)	3.32	3.39	3.38	3.46	3.37
Plus: Non-Interest Income	1.06	1.04	1.03	0.93	0.92
Equals: Adj Operating Income (TE)	4.44	4.51	4.48	4.43	4.33
Less: Overhead Expense	3.11	3.14	3.16	3.12	3.01
Less: Provision for Loan and Lease Losses	0.13	0.32	0.30	0.58	0.97
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.06	0.06	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.25	1.15	1.11	0.86	0.42
Less: Applicable Income Taxes (TE)	0.34	0.32	0.32	0.28	0.24
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.90	0.82	0.79	0.57	0.20
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.91	0.82	0.79	0.57	0.20
Memo: Net Income (Last Four Qtrs)	0.89	0.76	0.80	0.57	0.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.47	91.96	92.02	91.89	91.65
Avg Int-Bearing Funds / Avg Assets	74.07	75.30	75.01	77.22	79.13
Int Income (TE) / Avg Earning Assets	4.17	4.48	4.43	4.75	5.03
Int Expense / Avg Earning Assets	0.55	0.74	0.71	0.96	1.33
Net Int Inc (TE) / Avg Earn Assets	3.60	3.70	3.69	3.77	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	5.10	5.43	5.41	5.65	5.79
Interest-Bearing Bank Balances	0.26	0.26	0.26	0.29	0.33
Fed Funds Sold & Reverse Repos	0.20	0.22	0.22	0.19	0.20
Trading Assets	0.80	1.00	1.13	0.95	1.26
Total Earning Assets	4.08	4.39	4.34	4.66	4.94
Investment Securities (TE)	2.33	2.72	2.63	3.15	3.66
U.S. Treasury & Agency Sec (excl MBS)	1.38	1.69	1.56	2.02	2.38
Mortgage-Backed Securities	2.03	2.54	2.41	3.02	3.71
All Other Securities	3.90	4.47	4.40	5.01	5.39
Interest-Bearing Deposits	0.51	0.69	0.66	0.91	1.27
Time Deposits of \$100K or More	0.97	1.22	1.17	1.45	1.85
Time Deposits < \$100K	1.00	1.28	1.24	1.62	2.08
Other Domestic Deposits	0.25	0.33	0.31	0.46	0.66
Foreign Deposits	1.05	1.60	1.43	1.42	1.07
Fed Funds Purchased and Repos	0.48	0.71	0.64	0.81	0.85
Other Borrowed Funds & Trading Liab	2.34	2.76	2.76	3.06	3.25
All Interest-Bearing Funds	0.66	0.87	0.83	1.13	1.52

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	57	55	73	69	67
Avg Assets per Employee (\$000)	4,662	4,579	4,516	4,524	4,656
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.82	1.78	1.69	2.15	1.72
Overhead Exp / NII + Non-Int Income	71.09	70.97	71.53	71.59	71.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.11	3.14	3.16	3.12	3.01
Personnel Expense	1.70	1.67	1.68	1.58	1.48
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	1.00	1.06	1.06	1.12	1.12
Overhead Less Non-Interest Income	1.96	2.01	2.04	2.13	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.90	69.84	70.40	70.37	70.34
Personnel Expense	38.59	37.44	37.81	36.05	34.57
Net Occupancy Expense	8.81	8.73	8.77	8.97	9.08
Other Operating Expenses	22.17	23.24	23.47	25.25	26.53
Total Non-Interest Income	23.08	22.14	22.12	20.23	20.38
Fiduciary Activities Income	1.51	1.40	1.44	1.63	1.39
Serv Charges on Deposit Accts - Domestic	5.13	5.50	5.49	6.13	7.03
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.71	0.67	0.66	0.70	0.61
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.49	0.28	0.30	0.25	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.52	0.47	0.51	0.58	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	2.90	2.36	2.48	0.23	0.03
Other Non-Interest Income	7.67	8.05	7.99	8.12	8.04
Overhead Less Non-Interest Income	45.89	46.71	47.49	49.72	49.27
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.60	21.44	21.28	18.57	18.48
Appl Inc Tax+TE/Pretax NOI+TE	28.75	27.75	28.12	28.48	28.67

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	49.84	49.16	48.69	48.22	50.85
Commercial and Industrial Loans	8.58	8.23	8.36	8.80	8.97
Loans to Individuals	1.72	1.80	1.76	1.96	2.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.71	0.62	0.66	0.69	0.71
Other Loans and Leases	1.11	1.11	1.07	1.06	1.07
Net Loans and Leases	63.73	62.59	62.12	62.29	64.93
Debt Securities Over 1 Year	19.38	19.70	19.46	19.67	17.53
Mutual Funds and Equity Securities	0.10	0.09	0.09	0.08	0.08
Subtotal	84.46	83.46	82.78	82.92	83.36
Interest-Bearing Bank Balances	3.92	4.64	5.08	4.67	4.66
Federal Funds Sold & Reverse Repos	0.10	0.13	0.16	0.19	0.26
Debt Securities 1 Year or Less	1.82	1.80	1.82	1.75	1.57
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.27	91.05	90.94	90.74	90.97
Non-Int Cash and Due From Dep Inst	1.80	1.64	1.95	1.81	1.38
Other Real Estate Owned	0.52	0.72	0.66	0.83	0.86
All Other Assets	6.81	7.20	6.98	7.29	7.54
MEMORANDA:					
Short-Term Investments	6.44	7.14	7.70	7.29	7.21
U.S. Treasury Securities	0.16	0.10	0.13	0.13	0.22
U.S. Agency Securities (excl MBS)	3.37	2.93	3.18	3.41	3.89
Municipal Securities	4.38	3.86	4.00	3.73	3.23
Mortgage-Backed Securities	10.64	12.23	11.56	11.71	9.91
Asset-Backed Securities	0.11	0.07	0.08	0.05	0.04
Other Debt Securities	0.64	0.58	0.55	0.40	0.30
RE Loans Secured by 1-4 Family	16.90	17.41	17.11	15.63	15.89
Revolving	2.65	2.91	2.76	3.12	3.23
Closed-End, Sec by First Liens	13.14	13.26	13.19	11.29	11.29
Closed-End, Sec by Junior Liens	0.70	0.81	0.77	0.89	1.02
Commercial Real Estate Loans	29.44	28.46	28.30	29.52	31.77
Construction and Land Dev	4.08	4.04	3.93	4.63	6.24
Multi family	2.78	2.51	2.55	2.25	2.23
Nonfarm Nonresidential	21.56	20.91	20.83	21.89	22.46
RE Loans Secured by Farmland	1.31	1.17	1.22	1.29	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.80	78.01	77.82	76.66	77.36
RE Loans Secured by 1-4 Family	26.53	27.75	27.43	25.06	24.46
Revolving	4.14	4.66	4.42	4.96	4.93
Closed-End	21.90	22.57	22.48	19.69	19.14
Commercial Real Estate Loans	45.70	45.15	45.29	46.83	48.30
Construction and Land Dev	6.39	6.40	6.29	7.30	9.48
Multi family	4.27	3.95	4.05	3.52	3.34
Nonfarm Nonresidential	33.56	33.33	33.52	34.80	34.15
RE Loans Secured by Farmland	2.14	1.93	2.04	2.11	2.04
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	13.30	13.07	13.37	13.96	13.65
Loans to Individuals	2.80	3.00	2.96	3.22	3.38
Credit Card Loans	0.04	0.04	0.04	0.05	0.05
Agricultural Loans	1.18	1.05	1.13	1.13	1.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.78	1.81	1.75	1.71	1.67

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	6.44	7.14	7.70	7.29	7.21
Liquid Assets	22.43	23.70	24.29	24.20	22.12
Investment Securities	22.07	22.35	22.09	22.23	19.94
Net Loans and Leases	63.73	62.59	62.12	62.29	64.93
Net Lns, Ls & Stbby Ltrs of Credit	64.26	63.14	62.66	62.92	65.61
Core Deposits	68.93	67.62	68.65	66.96	63.99
Noncore Funding	18.65	19.62	18.91	20.91	24.69
Time Deposits of \$100K or More	11.09	12.12	11.65	13.01	14.57
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.43	1.50	1.47	1.64	1.87
Net Fed Funds Purchased (Sold)	1.35	1.39	1.32	1.51	1.65
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.23	0.98	1.04	0.77	1.03
Earning Assets Repr in 1 Year	27.46	30.45	30.13	31.64	33.29
Int-Bearing Liab Repr in 1 Year	20.92	23.31	22.24	25.55	28.42
Long-Term Debt Repr in 1 Year	0.21	0.22	0.22	0.22	0.30
Net Assets Repriceable in 1 Year	5.94	6.56	7.14	5.61	4.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.93	14.52	13.14	15.79	20.35
Net ST Noncore Funding Dependence	5.29	5.56	4.57	6.08	9.59
Short-Term Inv/ST Noncore Funding	69.98	69.54	76.28	69.22	51.74
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.30	16.55	18.01	16.03	9.15
Net Loans and Leases/Total Deposits	78.32	76.95	76.03	76.11	79.81
Net Loans and Leases/Core Deposits	93.89	93.73	91.74	94.39	103.11
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.20	1.25	1.12	1.01	0.21
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.38	5.64	4.88	4.37	0.84
Struct Notes Appr(Depr)/T1 Cap	-0.23	0.04	0.03	0.05	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.11	6.01	6.32	5.62	5.61
Available-For-Sale Securities	90.89	93.99	93.68	94.38	94.39
U.S. Treasury Securities	0.76	0.52	0.76	0.80	1.42
U.S. Agency Securities (excl MBS)	17.35	15.23	16.25	17.74	21.14
Municipal Securities	19.70	17.96	18.75	17.38	17.29
Mortgage-Backed Securities	48.50	54.74	52.36	52.95	49.22
Asset-Backed Securities	0.57	0.29	0.34	0.21	0.19
Other Debt Securities	3.17	2.91	2.72	1.91	1.51
Mutual Funds and Equity Securities	0.57	0.49	0.49	0.42	0.44
Debt Securities 1 Year or Less	9.91	9.54	10.27	8.97	9.44
Debt Securities 1 To 5 Years	24.85	27.32	26.57	29.13	28.31
Debt Securities Over 5 Years	60.46	58.71	58.66	57.62	58.17
Pledged Securities	45.41	45.55	45.53	48.03	53.00
Structured Notes, Fair Value	1.02	1.24	1.26	2.52	3.71

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.13	0.32	0.30	0.58	0.97
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.51	0.48	0.91	1.45
Provision for Ln&Ls Losses/Net Losses	98.29	114.64	111.51	111.04	134.56
Ln&Ls Allowance/Total Loans & Leases	1.63	1.85	1.79	2.01	2.10
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.36	6.26	6.34	3.50	2.83
ALLL/Nonaccrual Assets	163.22	122.39	131.26	110.67	96.76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	144.98	110.77	119.70	100.48	86.04
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.73	0.74	1.08	1.38
Recoveries/Avg Loans and Leases	0.12	0.13	0.14	0.12	0.10
Net Losses/Avg Loans and Leases	0.25	0.58	0.59	0.94	1.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	16.16	12.45	17.71	11.41	10.11
Earnings Coverage of Net Losses (X)	14.21	8.70	8.55	4.61	3.89
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.22	0.55	0.55	0.96	1.26
RE Loans Secured By 1-4 Family	0.25	0.50	0.51	0.74	0.79
Revolving	0.26	0.46	0.45	0.54	0.58
Closed-End	0.24	0.49	0.50	0.74	0.87
Commercial Real Estate Loans	0.19	0.58	0.59	1.10	1.53
Construction and Land Dev	0.28	1.60	1.60	3.08	4.30
Multi family	0.12	0.29	0.28	0.58	0.62
Nonfarm Nonresidential	0.16	0.40	0.42	0.66	0.67
RE Loans Secured by Farmland	0.04	0.05	0.06	0.16	0.22
Commercial and Industrial Loans	0.29	0.64	0.60	1.05	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.72	1.11	1.07	1.11	1.59
Credit Card Loans	1.07	2.03	1.86	2.49	2.50
Agricultural Loans	0.02	0.01	0.03	0.03	0.12
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.35	0.47	0.60	0.93	1.31

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 03 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.53	0.68	0.71	0.90	1.06
90+ Days PD Loans and Leases	0.08	0.09	0.07	0.10	0.09
Nonaccrual Loans and Leases	1.48	2.19	1.92	2.62	3.27
90+ Days PD and Nonaccrual Loans and Leases	1.71	2.48	2.23	2.96	3.60
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	0.43	0.66	0.52	0.60	0.45
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.53	0.68	0.71	0.90	1.06
90+ Days Past Due Assets	0.08	0.09	0.07	0.10	0.09
Nonaccrual Assets	1.51	2.22	1.94	2.65	3.29
30+ Days PD & Nonaccrual Assets	2.31	3.23	3.01	3.94	4.75
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.10	1.59	1.41	1.89	2.38
90+ PD & Nonaccrual Assets + OREO	1.67	2.37	2.15	2.78	3.30
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.16	2.90	2.70	3.26	3.83
Allowance for Loan & Lease Losses	204.57	246.35	235.13	253.84	253.79
Equity Cap + ALLL	19.23	25.54	23.82	31.00	37.78
Tier 1 Cap + ALLL	18.66	25.79	24.29	30.28	37.67
Loans & Leases + RE Acquired	3.37	4.53	4.26	5.10	5.66

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	0.51	0.69	0.73	0.92	1.09
- 90+ Days Past Due	0.07	0.09	0.07	0.09	0.08
- Nonaccrual	1.64	2.44	2.11	3.00	3.74
Coml & Indl - 30-89 Days PD	0.40	0.51	0.45	0.63	0.74
- 90+ Days Past Due	0.03	0.04	0.05	0.05	0.05
- Nonaccrual	1.04	1.51	1.39	1.64	2.00
Individuals - 30-89 Days PD	0.59	0.85	0.87	1.11	1.21
- 90+ Days Past Due	0.04	0.04	0.04	0.05	0.06
- Nonaccrual	0.25	0.33	0.32	0.35	0.43
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	7.14
Agricultural - 30-89 Days PD	0.05	0.05	0.10	0.07	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.17	0.17	0.15	0.16	0.22
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	0.14	0.16	0.15	0.17	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.07	0.13	0.09	0.21	0.34
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.73	0.90	1.07	1.15	1.35
- 90+ Days Past Due	0.09	0.09	0.09	0.10	0.10
- Nonaccrual	1.56	1.92	1.80	2.20	2.40
Revolving - 30-89 Days PD	0.43	0.54	0.52	0.54	0.53
- 90+ Days Past Due	0.02	0.02	0.03	0.02	0.03
- Nonaccrual	0.73	0.90	0.88	0.96	0.91
Closed-End - 30-89 Days PD	0.70	0.97	1.19	1.32	1.53
- 90+ Days Past Due	0.09	0.10	0.10	0.11	0.11
- Nonaccrual	1.74	2.16	2.01	2.53	2.82
- Jr Lien 30-89 Days PD	0.05	0.07	0.07	0.09	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.11	0.17	0.14	0.19	0.21
Commercial RE - 30-89 Days PD	0.37	0.57	0.49	0.74	0.95
- 90+ Days Past Due	0.05	0.07	0.06	0.09	0.06
- Nonaccrual	1.71	2.84	2.37	3.52	4.42
Const & Dev - 30-89 Days PD	0.36	0.58	0.61	0.87	1.13
- 90+ Days Past Due	0.06	0.11	0.15	0.12	0.07
- Nonaccrual	3.42	6.25	5.13	8.85	11.24
Multi family - 30-89 Days PD	0.10	0.25	0.21	0.50	0.46
- 90+ Days Past Due	0.00	0.01	0.02	0.02	0.01
- Nonaccrual	0.71	1.27	0.90	1.74	2.00
Nonfarm Nres- 30-89 Days PD	0.35	0.48	0.46	0.65	0.84
- 90+ Days Past Due	0.05	0.05	0.04	0.07	0.04
- Nonaccrual	1.44	2.26	1.91	2.47	2.75
Farm land - 30-89 Days PD	0.21	0.40	0.20	0.41	0.34
- 90+ Days Past Due	0.02	0.04	0.01	0.01	0.01
- Nonaccrual	0.99	1.57	1.32	1.65	1.88
Credit Card - 30-89 Days PD	0.78	0.95	0.85	1.04	0.93
- 90+ Days Past Due	0.17	0.33	0.14	0.30	0.23
- Nonaccrual	0.03	0.04	0.04	0.04	0.02

CAPITAL RATIOS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.99	9.78	9.74	9.53	8.96
Tier 1 RBC Ratio	14.05	14.13	13.91	13.82	12.78
Total Risk-Based Capital Ratio	15.48	15.65	15.39	15.37	14.38
Tangible Tier 1 Leverage Ratio	9.91	9.71	9.67	9.47	8.89
Tangible Common Eq Cap/Tan Assets	8.45	8.47	8.30	7.99	7.09
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.52	12.74	12.41	12.02	11.53
Standby Letters of Credit	0.45	0.47	0.45	0.52	0.57
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.73	2.39	2.09	1.51	1.45
Interest Rate Contracts	1.70	2.37	2.05	1.46	1.41
Interest Rate Futures & Forward Contr	0.20	0.50	0.44	0.22	0.19
Written Options Contr (Int Rate)	0.21	0.49	0.35	0.23	0.19
Purchased Options Contr (Int Rate)	0.00	0.01	0.00	0.01	0.02
Interest Rate Swaps	0.65	0.52	0.50	0.45	0.43
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.01	20.79	20.92	19.50	17.78

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	100.00	99.98	99.99	99.98	99.97
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.00	0.01
Futures and Forwards	20.71	31.11	25.24	29.98	22.83
Written Options	21.55	22.68	22.10	27.34	25.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.07	22.67	22.09	27.34	25.92
Purchased Options	0.49	1.14	0.84	2.11	4.39
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.49	1.14	0.66	2.11	4.39
Swaps	41.16	35.42	36.98	36.64	35.84
Held for Trading	4.43	3.39	3.21	3.07	4.17
Interest Rate Contracts	4.86	3.84	3.21	3.07	4.74
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	95.57	96.61	96.79	96.36	95.83
Interest Rate Contracts	94.85	95.79	96.27	95.22	94.60
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	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	74.16	71.73	71.93	68.16	69.93
One Year or Less	22.75	30.31	24.66	31.81	33.44
Over 1 Year to 5 Years	14.24	13.65	12.81	15.37	14.65
Over 5 Years	15.14	11.56	13.46	12.33	9.94
Gross Negative Fair Value (Abs Val)	1.00	1.62	1.30	1.49	0.98
Gross Positive Fair Value	0.88	1.15	0.99	0.94	0.98
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.02	0.02	0.01	0.01

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	55.05	59.48	63.17	53.95	44.70
Ins Under Assets(L/H)/Tot Ins Und Ast	44.95	40.52	36.83	46.05	55.30
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.52	0.47	0.51	0.58	0.56
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	83.33	88.89	88.89	77.78	80.00
Other Prem Inc/Total Prem Inc	16.67	11.11	11.11	22.22	20.00
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)	5.00	4.87	1.10	15.48	35.22
Ins Net Inc (L/H)/Equity (L/H)	26.07	22.98	17.91	-200.43	19.83
Insur Ben, Losses, Exp/Insur Premiums	64.08	86.41	168.17	245.33	27.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.28	16.79	14.32	16.87	20.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	20.00	20.00	16.67	14.29
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.73	10.58	10.62	10.13	10.02
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.05	1.60	1.43	1.42	1.07
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	0.10	0.13	0.10	2.16	0.75
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	18.04	1.39	-15.37	-35.46	-10.88
Total Selected Assets	30.09	23.09	-5.34	24.00	-18.62
Deposits	-32.35	-19.80	-21.01	-28.41	-54.53

PROFITABILITY:	PEER GROUP 03 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.62	7.90	7.58	5.65	1.00
Bank Net Inc/Avg Eq Inv in Banks	9.33	8.52	8.24	6.40	2.26
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.83	3.33	3.49	1.39	0.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.46	7.01	7.53	4.03	2.24
Bank Net Income/Parent Net Income	105.42	107.27	107.70	109.87	114.41
Nonbank Net Income/Parent Net Income	0.56	0.51	0.55	0.67	0.69
Sub BHCs Net Inc/Parent Net Income	86.24	90.19	94.81	92.15	93.03
LEVERAGE:					
Total Liabilities/Equity	13.34	15.19	15.08	17.20	20.72
Total Debt/Equity Capital	1.80	1.88	1.95	2.09	2.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.54	11.95	12.04	13.99	17.38
Tot Debt+Lns Guaranteed for Affl/Equity	1.86	2.03	2.10	2.26	2.77
Total Debt/Eq Cap - Exc Over Fair Value	1.81	1.89	1.97	2.13	2.50
Long-Term Debt/Equity Capital	1.44	1.35	1.44	1.50	1.59
Short-Term Debt/Equity Capital	0.06	0.12	0.12	0.14	0.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.03	0.02	0.05	0.10
Long-Term Debt/Consolidated LT Debt	4.90	3.98	4.83	3.56	3.02
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.73	108.77	108.59	110.86	113.89
Total Investment in Subs/Equity	107.12	109.25	109.06	111.39	114.58
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.91	99.40	99.67	99.23	99.70
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.17	99.75	100.01	99.66	100.28
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.52	0.73	0.73	1.22	1.41
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.33	2.55	2.67	3.30	5.15
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	123.07	103.88	113.27	91.49	74.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	128.16	108.49	118.96	98.00	87.90
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	113.94	89.30	96.04	97.52	98.28
Pretax Oper Inc + Int Exp/Int Expense	5333.85	3114.80	4486.05	3100.75	3038.00
Div + Int From Subs/Int Exp + Div	198.81	162.19	186.61	119.06	102.13
Fees+Other Inc From Subs/Sal + Oth Exp	6.48	6.83	7.01	7.93	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	38.67	24.09	28.92	28.22	15.67
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.60	0.38	0.38	0.77	0.46
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	15.24	18.47	19.72	17.91	18.20
Total	15.24	18.47	19.72	17.91	18.20
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.19	0.21	0.20	0.25	0.34
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	66.27	69.44	67.16	73.51	89.28
Dividends Paid/Net Income	22.57	22.66	25.77	24.06	31.39
Net Income - Dividends/Avg Equity	6.55	5.97	5.40	3.82	-1.02
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	150.59	142.56	161.67	107.13	79.52
Dividends From Nonbank Subs	0.82	0.48	0.86	1.02	0.96
Dividends From Subsidiary BHCs	0.05	0.36	0.34	0.00	1.12
Dividends From All Subsidiaries	167.48	155.33	178.98	122.00	93.78
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	33.39	31.41	39.10	29.01	30.00
Interest Income From Bank Subs	0.05	0.06	0.07	0.05	0.17
Mgt & Service Fees From Bank Subs	1.17	1.38	1.46	2.22	3.50
Other Income From Bank Subs	0.01	0.02	0.03	0.02	0.03
Operating Income From Bank Subs	37.81	36.31	45.03	35.21	39.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	65.26	57.71	62.38	60.42	62.52
Interest Income From Nonbank Subs	0.01	0.01	0.02	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.79	0.56	0.77	0.43	0.67
Other Income From Nonbank Subs	0.09	0.12	0.19	0.00	0.05
Operating Inc From Nonbank Subs	79.07	70.90	74.31	65.49	76.71
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	21.63	21.49	24.03	16.73	38.86
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.30	1.02	1.16	0.76	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	22.55	23.93	26.27	20.24	38.94
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	58.49	53.22	56.48	47.04	43.45
Interest Income From Bank Subs	1.55	1.38	1.37	4.18	5.85
Mgt & Serv Fees From Bank Subs	2.10	2.73	2.04	4.31	5.93
Other Income From Bank Subs	0.04	0.08	0.07	0.09	0.14
Operating Income From Bank Subs	71.15	70.32	72.24	70.80	66.17
Dividends From Nonbank Subs	1.91	1.28	1.14	0.67	2.57
Interest Income From Nonbank Subs	0.00	0.01	0.01	0.01	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.01	4.32	3.26	4.10	6.49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.76
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	0.18	0.21	0.00	1.22
Loans and Adv From Subs/ST Debt	700.37	626.71	587.17	515.27	798.08
Loans and Adv From Subs/Total Debt	298.79	314.41	296.84	251.26	356.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									350
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.32	2.34	2.61	2.96	3.31	3.69	4.01	4.29	350
+ Non-interest Income	1.05	0.22	0.33	0.59	0.95	1.38	2.01	3.18	350
- Overhead Expense	3.11	1.79	2.11	2.56	3.02	3.55	4.40	5.36	350
- Provision for Losses	0.12	-0.20	-0.02	0.02	0.10	0.22	0.36	0.57	350
+ Securities Gains (Losses)	0.02	-0.01	-0.00	0.00	0.00	0.05	0.11	0.18	350
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.04	350
= Pretax Net Oper Income (TE)	1.24	0.14	0.40	0.82	1.23	1.67	2.02	2.43	350
Net Operating Income	0.90	0.15	0.31	0.59	0.87	1.17	1.60	2.20	350
Net Income	0.90	0.16	0.31	0.60	0.87	1.17	1.60	2.20	350
Net Income (Sub S Adjusted)	0.97	0.41	0.47	0.71	0.86	1.16	1.63	2.24	65
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.16	3.24	3.45	3.78	4.14	4.51	4.98	5.23	350
Interest Expense	0.55	0.17	0.23	0.36	0.54	0.73	0.89	1.05	350
Net Interest Income (TE)	3.59	2.57	2.86	3.18	3.58	4.01	4.38	4.76	350
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.25	-0.09	-0.01	0.04	0.17	0.41	0.74	1.12	350
Earnings Coverage of Net Losses (X)	14.21	-90.27	-9.78	2.46	7.52	18.36	75.82	164.65	349
Ln&Ls Allowance/Total Loans & Leases	1.62	0.73	0.89	1.18	1.53	1.99	2.66	3.08	350
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.37	0.29	0.48	0.90	1.76	3.23	6.37	8.06	350
30-89 Days Past Due Loans and Leases	0.52	0.04	0.08	0.19	0.39	0.77	1.38	1.92	350
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	13.92	-15.77	-3.90	5.64	14.20	22.46	30.98	37.46	350
Net ST Noncore Funding Dependence	5.28	-19.81	-9.97	-0.19	6.11	11.65	17.02	21.41	350
Net Loans and Leases/Total Assets	63.73	39.06	48.42	56.52	64.64	71.78	76.33	79.93	350
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.98	7.26	7.73	8.83	9.75	11.02	12.85	14.50	308
Equity Capital/Total Assets	9.90	6.34	6.91	8.39	9.67	11.26	13.53	16.52	350
Equity Capital+Minority Int/Total Assets	9.99	6.35	7.00	8.43	9.72	11.38	13.54	16.84	350
Tier 1 Common Eq Cap / T RWA	12.23	6.49	7.94	9.95	12.01	14.25	17.16	20.50	308
Net Loans&Ls/Equity Capital (X)	6.62	2.81	3.92	5.45	6.67	7.73	9.08	10.42	348
Cash Dividends/Net Income	22.57	0.00	0.00	0.00	21.16	43.12	61.06	75.69	337
Cash Dividends/Net Income (Sub S Adjusted)	21.35	-29.21	-15.38	0.00	17.94	42.20	64.67	88.93	65
Retained Earnings/Avg Equity Cap	6.54	-0.42	1.78	3.51	6.22	9.31	12.58	17.52	347
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.06	0.00	0.00	0.00	0.00	0.00	0.25	2.46	348
Long-Term Debt/Equity Capital	1.43	0.00	0.00	0.00	0.00	0.98	9.45	15.32	348
Equity Investment in Subs/Equity Cap	106.73	84.44	91.60	98.20	102.86	115.31	129.71	137.64	348
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	128.15	-27.92	-1.16	57.83	100.74	150.68	364.38	665.73	341

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.84	2.87	3.20	3.49	3.84	4.17	4.52	4.81	350
Less: Interest Expense	0.50	0.16	0.22	0.33	0.50	0.66	0.82	0.97	350
Equals: Net Interest Income (TE)	3.32	2.34	2.61	2.96	3.31	3.69	4.01	4.29	350
Plus: Non-Interest Income	1.05	0.22	0.33	0.59	0.95	1.38	2.01	3.18	350
Equals: Adj Operating Income (TE)	4.43	3.02	3.28	3.82	4.37	4.97	5.74	6.74	350
Less: Overhead Expense	3.11	1.79	2.11	2.56	3.02	3.55	4.40	5.36	350
Less: Provision for Loan and Lease Losses	0.12	-0.20	-0.02	0.02	0.10	0.22	0.36	0.57	350
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Plus: Realized G/L on AFS Sec	0.02	-0.01	-0.00	0.00	0.00	0.05	0.11	0.18	350
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.04	350
Equals: Pretax Net Oper Inc (TE)	1.24	0.14	0.40	0.82	1.23	1.67	2.02	2.43	350
Less: Applicable Income Taxes (TE)	0.34	-0.00	0.00	0.14	0.33	0.53	0.68	0.78	350
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	350
Equals: Net Operating Income	0.90	0.15	0.31	0.59	0.87	1.17	1.60	2.20	350
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Equals: Net Income	0.90	0.16	0.31	0.60	0.87	1.17	1.60	2.20	350
Memo: Net Income (Last Four Qtrs)	0.88	-0.11	0.26	0.56	0.83	1.18	1.63	2.22	345
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.47	83.98	87.50	90.48	92.86	94.53	95.87	96.53	350
Avg Int-Bearing Funds / Avg Assets	74.07	56.31	61.82	68.06	74.31	80.10	84.79	87.61	308
Int Income (TE) / Avg Earning Assets	4.16	3.24	3.45	3.78	4.14	4.51	4.98	5.23	350
Int Expense / Avg Earning Assets	0.55	0.17	0.23	0.36	0.54	0.73	0.89	1.05	350
Net Int Inc (TE) / Avg Earn Assets	3.59	2.57	2.86	3.18	3.58	4.01	4.38	4.76	350
YIELD OR COST:									
Total Loans and Leases (TE)	5.09	4.09	4.30	4.65	5.04	5.50	6.00	6.57	350
Interest-Bearing Bank Balances	0.26	0.00	0.08	0.19	0.26	0.32	0.43	0.63	349
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.13	0.25	0.66	3.20	191
Trading Assets	0.79	0.00	0.00	0.00	0.00	1.50	3.16	3.41	36
Total Earning Assets	4.08	3.10	3.36	3.73	4.05	4.42	4.88	5.18	350
Investment Securities (TE)	2.33	1.12	1.35	1.88	2.31	2.77	3.39	3.97	350
U.S. Treasury & Agency Sec (excl MBS)	1.37	0.36	0.56	0.87	1.31	1.79	2.26	2.95	326
Mortgage-Backed Securities	2.02	0.85	1.21	1.51	1.96	2.35	3.23	4.33	341
All Other Securities	3.89	1.38	1.91	2.80	3.89	4.95	5.83	6.56	342
Interest-Bearing Deposits	0.51	0.17	0.22	0.35	0.51	0.65	0.81	1.02	350
Time Deposits of \$100K or More	0.97	0.38	0.52	0.71	0.94	1.24	1.47	1.61	349
Time Deposits < \$100K	1.00	0.40	0.52	0.75	0.97	1.23	1.58	1.75	349
Other Domestic Deposits	0.24	0.07	0.10	0.14	0.22	0.33	0.45	0.54	350
Foreign Deposits	1.04	0.23	0.23	0.23	0.35	0.96	1.84	2.14	3
Fed Funds Purchased and Repos	0.48	0.00	0.00	0.11	0.24	0.54	2.14	3.53	279
Other Borrowed Funds & Trading Liab	2.34	0.20	0.37	1.35	2.34	3.38	4.29	4.78	327
All Interest-Bearing Funds	0.65	0.23	0.31	0.45	0.65	0.84	1.01	1.09	308

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	57.44	38.03	42.14	47.41	55.37	66.10	79.60	91.24	350
Avg Assets per Employee (\$000)	4662.03	2592.12	3082.05	3550.22	4368.51	5506.68	7325.65	8604.32	350

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.81	0.00	0.00	0.00	0.38	3.67	7.41	9.55	346
Overhead Exp / NII + Non-Int Income	71.08	50.29	55.23	62.45	70.88	78.86	88.03	96.80	350

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.11	1.79	2.11	2.56	3.02	3.55	4.40	5.36	350
Personnel Expense	1.70	0.98	1.13	1.40	1.65	1.97	2.37	3.25	350
Net Occupancy Expense	0.38	0.19	0.22	0.29	0.38	0.47	0.56	0.65	350
Other Operating Expenses	0.99	0.49	0.60	0.76	0.95	1.16	1.58	2.09	350
Overhead Less Non-Interest Income	1.95	0.89	1.23	1.60	1.89	2.33	2.76	3.29	350

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.90	48.65	53.71	61.10	69.98	77.45	87.39	96.78	350
Personnel Expense	38.58	25.42	29.12	33.77	38.27	43.41	48.80	52.84	350
Net Occupancy Expense	8.80	4.76	5.30	6.96	8.61	10.59	12.84	13.88	350
Other Operating Expenses	22.17	13.47	15.31	17.79	21.03	25.89	32.97	38.34	350
Total Non-Interest Income	23.08	6.44	9.69	14.98	22.38	28.75	39.53	54.05	350
Fiduciary Activities Income	1.50	0.00	0.00	0.00	0.00	2.97	6.35	10.42	350
Serv Charges on Deposit Accts - Domestic	5.12	0.61	1.49	2.73	4.76	7.14	9.95	12.18	350
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	350
Investment Banking Fees & Commissions	0.71	0.00	0.00	0.00	0.44	1.37	2.52	2.95	350
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Net Servicing Fees	0.49	0.00	0.00	0.00	0.04	0.65	2.63	3.71	350
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Insurance Activities Revenue	0.51	0.00	0.00	0.00	0.01	0.27	3.74	7.88	350
Net Gain (Loss) - Sales Loans, OREO, Oth	2.89	-3.54	-1.30	0.06	2.01	4.61	10.03	19.37	350
Other Non-Interest Income	7.67	1.52	2.69	4.74	6.96	9.86	14.28	22.94	350
Overhead Less Non-Interest Income	45.89	12.63	26.82	35.62	45.71	56.01	67.50	79.24	350

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.60	-0.02	0.00	5.09	26.00	32.65	36.57	38.52	336
Appl Inc Tax+TE/Pretax NOI+TE	28.75	0.00	2.48	19.32	33.87	36.77	40.13	41.08	336

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.84	24.86	31.99	40.99	49.54	59.44	66.59	69.33	350
Commercial and Industrial Loans	8.57	0.89	1.80	4.46	7.60	12.05	18.22	23.69	350
Loans to Individuals	1.71	0.04	0.10	0.34	0.99	2.26	5.71	9.85	350
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	350
Agricultural Loans	0.70	0.00	0.00	0.00	0.07	0.95	3.91	8.00	350
Other Loans and Leases	1.11	0.00	0.00	0.13	0.63	1.70	3.99	5.81	350
Net Loans and Leases	63.73	39.06	48.42	56.52	64.64	71.78	76.33	79.93	350
Debt Securities Over 1 Year	19.37	2.75	5.44	11.45	17.87	27.88	34.47	39.83	350
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.13	0.52	1.06	350
Subtotal	84.46	67.31	73.30	80.89	85.87	88.84	90.96	92.43	350
Interest-Bearing Bank Balances	3.92	0.09	0.23	0.81	2.42	5.92	12.52	16.80	350
Federal Funds Sold & Reverse Repos	0.09	0.00	0.00	0.00	0.00	0.06	0.59	1.60	350
Debt Securities 1 Year or Less	1.82	0.02	0.09	0.49	1.33	2.84	4.99	7.51	350
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	350
Total Earning Assets	91.27	85.75	87.58	89.57	91.44	93.07	94.53	95.24	350
Non-Int Cash and Due From Dep Inst	1.80	0.33	0.76	1.20	1.80	2.32	2.94	3.54	350
Other Real Estate Owned	0.51	0.00	0.00	0.06	0.26	0.75	1.78	2.65	350
All Other Assets	6.81	3.31	3.81	5.06	6.51	8.47	10.45	12.01	350
MEMORANDA:									
Short-Term Investments	6.43	0.95	1.37	2.42	4.76	10.31	15.73	20.28	350
U.S. Treasury Securities	0.15	0.00	0.00	0.00	0.00	0.03	0.88	3.19	350
U.S. Agency Securities (excl MBS)	3.36	0.00	0.00	0.66	2.68	5.82	9.73	14.16	350
Municipal Securities	4.37	0.00	0.02	0.69	3.33	6.66	11.90	15.09	350
Mortgage-Backed Securities	10.63	0.05	0.92	3.93	9.15	16.34	23.80	29.55	350
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.03	0.81	1.52	350
Other Debt Securities	0.63	0.00	0.00	0.00	0.10	0.98	3.33	4.88	350
RE Loans Secured by 1-4 Family	16.90	3.73	5.27	9.33	15.43	22.24	33.66	42.13	350
Revolving	2.65	0.00	0.12	0.99	2.39	3.89	6.15	7.65	350
Closed-End, Sec by First Liens	13.13	2.44	3.51	6.64	11.59	17.98	28.22	35.82	350
Closed-End, Sec by Junior Liens	0.69	0.04	0.11	0.30	0.60	1.01	1.61	2.04	350
Commercial Real Estate Loans	29.44	9.99	15.37	21.61	28.78	37.26	44.41	50.66	350
Construction and Land Dev	4.08	0.48	0.95	1.94	3.88	5.94	8.31	9.59	350
Multi family	2.77	0.19	0.48	1.14	2.23	3.58	6.82	11.46	350
Nonfarm Nonresidential	21.56	6.74	10.22	16.16	20.88	27.35	34.33	39.31	350
RE Loans Secured by Farml and	1.30	0.00	0.00	0.00	0.45	2.34	5.36	8.14	350
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.80	50.65	56.82	67.53	79.80	87.53	94.47	96.72	350
RE Loans Secured by 1-4 Family	26.52	6.20	8.99	15.70	25.03	35.75	49.79	61.03	350
Revolving	4.14	0.01	0.22	1.65	3.73	6.05	9.46	11.85	350
Closed-End	21.89	4.35	6.24	11.46	20.69	29.63	42.77	56.68	350
Commercial Real Estate Loans	45.69	17.55	25.61	35.68	45.12	56.55	65.13	70.67	350
Construction and Land Dev	6.38	0.80	1.68	2.98	5.89	9.23	12.86	14.94	350
Multi family	4.26	0.40	0.87	2.00	3.49	5.63	10.44	16.95	350
Nonfarm Nonresidential	33.55	11.27	17.33	25.59	33.46	41.24	50.02	54.36	350
RE Loans Secured by Farml and	2.14	0.00	0.00	0.01	0.82	4.11	9.10	12.86	350
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	350
Commercial and Industrial Loans	13.30	1.54	3.09	6.97	12.46	19.24	26.47	34.12	350
Loans to Individuals	2.79	0.07	0.16	0.50	1.70	3.74	9.54	17.15	350
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.47	350
Agricultural Loans	1.17	0.00	0.00	0.00	0.12	1.54	6.42	11.88	350
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Other Loans and Leases	1.78	0.00	0.01	0.21	1.08	2.47	6.12	9.59	350

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.43	0.95	1.37	2.42	4.76	10.31	15.73	20.28	350
Liquid Assets	22.43	8.93	11.42	15.83	22.05	29.31	34.38	41.12	350
Investment Securities	22.06	4.99	7.67	14.21	20.71	30.58	37.06	43.34	350
Net Loans and Leases	63.73	39.06	48.42	56.52	64.64	71.78	76.33	79.93	350
Net Lns, Ls & Stdbly Ltrs of Credit	64.26	39.38	48.59	56.91	65.00	72.41	76.77	80.66	350
Core Deposits	68.92	48.41	54.26	62.67	69.96	75.89	80.30	82.92	350
Noncore Funding	18.65	6.20	8.27	12.52	17.47	24.31	32.22	36.98	350
Time Deposits of \$100K or More	11.09	3.43	4.51	6.87	10.21	15.29	20.40	24.61	350
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Fed Funds Purchased and Repos	1.43	0.00	0.00	0.00	0.94	2.78	5.11	7.19	350
Net Fed Funds Purchased (Sold)	1.35	-0.61	-0.09	0.00	0.74	2.46	4.86	7.15	350
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Oth Borrowings W/Rem Mat 1 Yr or Less	1.22	0.00	0.00	0.00	0.44	2.22	4.93	6.55	350
Earning Assets Repr in 1 Year	27.45	8.58	13.87	18.79	25.43	35.52	45.76	53.40	350
Int-Bearing Liab Repr in 1 Year	20.91	4.90	6.68	10.95	16.35	27.69	54.53	60.04	350
Long-Term Debt Repr in 1 Year	0.21	0.00	0.00	0.00	0.00	0.00	1.43	2.80	350
Net Assets Repriceable in 1 Year	5.93	-32.96	-25.28	-2.84	6.92	17.42	28.25	33.20	350
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.92	-15.77	-3.90	5.64	14.20	22.46	30.98	37.46	350
Net ST Noncore Funding Dependence	5.28	-19.81	-9.97	-0.19	6.11	11.65	17.02	21.41	350
Short-Term Inv/ST Noncore Funding	69.97	5.91	9.29	22.50	47.91	99.97	204.99	347.28	349
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.30	-7.77	-3.04	3.44	12.11	26.00	41.14	49.24	350
Net Loans and Leases/Total Deposits	78.32	48.04	56.91	69.31	79.01	87.71	96.77	102.92	350
Net Loans and Leases/Core Deposits	93.89	55.27	65.91	78.67	93.27	106.78	124.92	146.11	350
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.19	-4.95	-2.58	-0.48	0.00	0.22	1.14	1.98	165
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.37	-9.89	-6.60	-3.35	-0.71	0.63	2.33	3.56	305
Struct Notes Appr(Depr)/T1 Cap	-0.23	-2.56	-1.03	-0.37	-0.05	0.00	0.03	0.06	143
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.11	0.00	0.00	0.00	0.22	16.80	44.77	62.71	350
Available-For-Sale Securities	90.88	36.89	54.29	82.90	99.77	100.00	100.00	100.00	350
U. S. Treasury Securities	0.75	0.00	0.00	0.00	0.00	0.17	4.87	13.23	350
U. S. Agency Securities (excl MBS)	17.34	0.00	0.00	3.47	15.37	30.83	48.63	63.96	350
Municipal Securities	19.70	0.00	0.14	4.40	16.58	32.46	46.23	58.05	350
Mortgage-Backed Securities	48.50	0.60	6.78	27.69	49.54	69.29	85.46	93.87	350
Asset-Backed Securities	0.56	0.00	0.00	0.00	0.00	0.11	4.40	8.52	350
Other Debt Securities	3.16	0.00	0.00	0.00	0.63	4.87	15.32	23.51	350
Mutual Funds and Equity Securities	0.57	0.00	0.00	0.00	0.01	0.72	3.04	6.16	350
Debt Securities 1 Year or Less	9.90	0.11	0.48	2.78	6.72	14.17	30.64	43.91	350
Debt Securities 1 To 5 Years	24.84	0.49	1.91	8.40	22.73	39.48	54.35	66.39	350
Debt Securities Over 5 Years	60.46	8.24	18.20	41.15	62.74	80.65	92.97	96.51	350
Pledged Securities	45.41	4.32	10.64	24.96	43.72	65.06	81.39	90.29	350
Structured Notes, Fair Value	1.01	0.00	0.00	0.00	0.00	1.08	6.09	13.22	350

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.12	-0.20	-0.02	0.02	0.10	0.22	0.36	0.57	350
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	-0.29	-0.05	0.03	0.17	0.32	0.56	0.91	350
Provision for Ln&Ls Losses/Net Losses	98.29	-303.09	-56.47	14.48	88.42	152.23	338.06	637.48	349
Ln&Ls Allowance/Total Loans & Leases	1.62	0.73	0.89	1.18	1.53	1.99	2.66	3.08	350
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.36	1.74	2.31	3.80	6.81	16.48	47.08	89.69	305
ALLL/Nonaccrual Assets	163.21	34.08	49.05	73.66	122.86	235.82	410.59	598.24	348
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	144.98	27.28	41.81	67.41	115.26	205.26	374.60	495.59	348
Gross Ln&Ls Losses/Avg Loans & Leases	0.37	0.01	0.03	0.12	0.28	0.58	1.05	1.35	350
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.03	0.07	0.17	0.33	0.51	350
Net Losses/Avg Loans and Leases	0.25	-0.09	-0.01	0.04	0.17	0.41	0.74	1.12	350
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Recoveries/Prior Year-End Losses	16.15	1.86	2.98	6.44	12.00	23.46	42.11	66.18	345
Earnings Coverage of Net Losses (X)	14.21	-90.27	-9.78	2.46	7.52	18.36	75.82	164.65	349
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.21	-0.06	-0.02	0.01	0.12	0.38	0.70	1.11	349
RE Loans Secured By 1-4 Family	0.25	-0.02	-0.00	0.03	0.14	0.38	0.85	1.50	348
Revolving	0.26	-0.07	-0.01	0.00	0.05	0.46	1.17	1.75	335
Closed-End	0.23	-0.07	-0.00	0.01	0.12	0.33	0.85	1.61	348
Commercial Real Estate Loans	0.19	-0.21	-0.09	0.00	0.07	0.35	0.75	1.10	349
Construction and Land Dev	0.28	-1.89	-0.80	-0.03	0.00	0.45	2.20	3.74	347
Multi family	0.11	-0.10	-0.00	0.00	0.00	0.00	0.84	1.84	345
Nonfarm Nonresidential	0.16	-0.11	-0.04	0.00	0.06	0.27	0.69	1.02	349
RE Loans Secured by Farmland	0.04	-0.08	-0.00	0.00	0.00	0.00	0.19	1.17	271
Commercial and Industrial Loans	0.29	-0.45	-0.20	-0.01	0.07	0.52	1.37	2.31	347
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	0.72	0.03	0.07	0.18	0.40	0.97	2.36	3.83	281
Credit Card Loans	1.06	-0.50	0.00	0.00	0.59	1.73	3.55	4.07	96
Agricultural Loans	0.01	-0.15	-0.01	0.00	0.00	0.00	0.16	0.39	232
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.35	-0.55	-0.02	0.00	0.00	0.25	2.37	4.68	328

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.52	0.04	0.08	0.19	0.39	0.77	1.38	1.92	350
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.07	0.41	1.30	350
Nonaccrual Loans and Leases	1.48	0.21	0.32	0.61	1.21	2.13	3.47	4.87	350
90+ Days PD and Nonaccrual Loans and Leases	1.70	0.23	0.38	0.72	1.36	2.48	4.29	5.74	350
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.16	350
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	350
Nonaccrual Restructured	0.42	0.00	0.00	0.06	0.28	0.74	1.38	2.20	350
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.52	0.04	0.08	0.19	0.39	0.77	1.38	1.92	350
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.07	0.41	1.30	350
Nonaccrual Assets	1.51	0.21	0.32	0.61	1.26	2.15	3.50	5.01	350
30+ Days PD & Nonaccrual Assets	2.31	0.40	0.62	1.07	1.88	3.25	5.34	6.98	350
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.10	0.14	0.25	0.47	0.91	1.54	2.54	3.81	350
90+ PD & Nonaccrual Assets + OREO	1.66	0.19	0.32	0.65	1.24	2.40	4.50	5.60	350
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.15	0.22	0.43	0.91	1.61	3.29	5.30	7.08	350
Allowance for Loan & Lease Losses	204.56	27.81	48.08	105.10	175.47	288.05	433.39	588.63	349
Equity Cap + ALLL	19.23	2.12	4.08	8.30	14.35	27.73	49.05	61.57	348
Tier 1 Cap + ALLL	18.65	1.75	3.81	8.25	14.16	26.10	43.08	64.81	308
Loans & Leases + RE Acquired	3.37	0.37	0.68	1.35	2.44	5.06	8.56	10.78	350

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 3
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.51	0.02	0.07	0.16	0.36	0.73	1.30	1.99	349
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.08	0.38	1.16	349
- Nonaccrual	1.63	0.19	0.30	0.66	1.34	2.42	3.97	5.32	349
Coml & Indl - 30-89 Days PD	0.39	0.00	0.00	0.03	0.25	0.64	1.41	2.35	347
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.17	0.65	347
- Nonaccrual	1.04	0.00	0.01	0.15	0.64	1.43	2.94	5.34	347
Individuals - 30-89 Days PD	0.59	0.00	0.00	0.12	0.48	1.04	1.74	2.55	346
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.51	346
- Nonaccrual	0.24	0.00	0.00	0.00	0.09	0.38	1.08	1.75	346
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.76	232
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	232
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.00	1.10	3.49	232
Foreign Govts- 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
Other Lns&Ls - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.09	0.93	1.77	328
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	328
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.45	1.79	328
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.73	0.00	0.03	0.21	0.57	1.11	1.93	2.56	348
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.08	0.48	1.21	348
- Nonaccrual	1.56	0.04	0.17	0.54	1.22	2.32	3.93	5.08	348
Revolving - 30-89 Days PD	0.42	0.00	0.00	0.00	0.26	0.73	1.48	2.35	335
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.53	335
- Nonaccrual	0.72	0.00	0.00	0.00	0.40	1.29	2.49	3.85	335
Closed-End - 30-89 Days PD	0.70	0.00	0.00	0.19	0.58	1.18	1.97	2.81	348
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.09	0.53	1.47	348
- Nonaccrual	1.73	0.02	0.15	0.55	1.34	2.62	4.41	6.36	348
- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.02	0.08	0.16	0.28	348
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	348
- Jr Lien Nonaccrual	0.10	0.00	0.00	0.00	0.04	0.15	0.46	0.82	348
Commercial RE - 30-89 Days PD	0.37	0.00	0.00	0.05	0.22	0.58	1.38	2.16	349
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.02	0.38	1.16	349
- Nonaccrual	1.71	0.03	0.16	0.51	1.34	2.76	4.46	6.27	349
Const & Dev - 30-89 Days PD	0.35	0.00	0.00	0.00	0.06	0.53	1.82	3.31	347
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.22	1.95	347
- Nonaccrual	3.42	0.00	0.00	0.03	1.59	6.73	13.49	17.28	347
Multi Family - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.00	0.67	1.52	345
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	345
- Nonaccrual	0.70	0.00	0.00	0.00	0.00	1.10	3.57	7.44	345
Nonfarm Nres- 30-89 Days PD	0.35	0.00	0.00	0.04	0.21	0.59	1.25	1.89	349
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.22	0.92	349
- Nonaccrual	1.43	0.00	0.07	0.43	0.98	2.05	4.22	5.62	349
Farmland - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.19	1.09	2.45	271
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.96	271
- Nonaccrual	0.98	0.00	0.00	0.00	0.00	1.04	5.55	12.23	271
Credit Card - 30-89 Days PD	0.77	0.00	0.00	0.00	0.60	1.05	2.29	5.39	96
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.00	0.27	0.80	1.21	96
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.77	96

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.98	7.26	7.73	8.83	9.75	11.02	12.85	14.50	308
Tier 1 RBC Ratio	14.05	9.82	10.77	12.11	13.66	15.91	18.57	21.92	308
Total Risk-Based Capital Ratio	15.47	11.71	12.25	13.44	15.01	17.23	19.98	23.14	308
Tangible Tier 1 Leverage Ratio	9.90	7.12	7.70	8.70	9.61	10.92	12.84	14.48	308
Tangible Common Eq Cap/Tan Assets	8.45	4.56	5.71	6.77	8.34	9.77	11.77	13.08	308
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.52	3.91	5.99	8.91	12.89	17.55	22.93	25.32	350
Standby Letters of Credit	0.45	0.00	0.01	0.14	0.30	0.66	1.26	1.81	350
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.20	350
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.73	0.00	0.00	0.00	0.56	2.23	9.09	14.57	350
Interest Rate Contracts	1.70	0.00	0.00	0.00	0.54	2.18	8.60	14.57	350
Interest Rate Futures & Forward Contr	0.20	0.00	0.00	0.00	0.00	0.25	1.06	3.15	350
Written Options Contr (Int Rate)	0.21	0.00	0.00	0.00	0.00	0.33	0.94	3.15	350
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	350
Interest Rate Swaps	0.65	0.00	0.00	0.00	0.00	0.74	3.78	7.15	350
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.00	6.92	10.42	15.41	21.48	28.49	35.90	39.39	350

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	99.96	100.00	100.00	100.00	100.00	100.00	100.00	222
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Futures and Forwards	20.71	0.00	0.00	0.00	6.94	52.87	83.62	100.00	222
Written Options	21.54	0.00	0.00	0.00	11.95	47.95	76.17	100.00	222
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Over-The-Counter	21.06	0.00	0.00	0.00	10.73	47.08	75.62	100.00	222
Purchased Options	0.48	0.00	0.00	0.00	0.00	0.00	0.00	22.99	222
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Over-The-Counter	0.48	0.00	0.00	0.00	0.00	0.00	0.00	22.99	222
Swaps	41.16	0.00	0.00	0.00	13.72	96.60	100.00	100.00	222
Held for Trading	4.43	0.00	0.00	0.00	0.00	0.00	48.57	100.00	222
Interest Rate Contracts	4.86	0.00	0.00	0.00	0.00	0.00	27.05	99.98	222
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Non-Traded	95.56	0.00	45.64	100.00	100.00	100.00	100.00	100.00	222
Interest Rate Contracts	94.84	0.00	15.68	100.00	100.00	100.00	100.00	100.00	222
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	222
Deriv Contr (Excl Fut & FX LE 14 Days)	74.15	0.00	4.97	48.73	77.20	100.00	100.00	100.00	195
One Year or Less	22.75	0.00	0.00	0.00	15.64	54.34	84.72	100.00	195
Over 1 Year to 5 Years	14.24	0.00	0.00	0.00	0.00	30.52	69.84	84.55	195
Over 5 Years	15.14	0.00	0.00	0.00	0.00	35.13	80.76	100.00	195
Gross Negative Fair Value (Abs Val)	0.99	0.00	0.00	0.00	0.66	1.57	3.64	7.56	222
Gross Positive Fair Value	0.87	0.00	0.00	0.00	0.68	1.60	2.88	4.11	222
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	308
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	308
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	308
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	308
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308
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	308
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.15	308

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Ins Under Assets(P/C)/Tot Ins Und Ast	55.04	0.00	0.00	0.00	47.71	100.00	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	44.95	0.00	0.00	0.00	2.28	100.00	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	5
Ins Activities Revenue/Adj Oper Inc	0.51	0.00	0.00	0.00	0.01	0.27	3.74	7.88	350
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Credit Rel Prem Inc/Tot Prem Inc	83.33	0.00	0.00	50.00	100.00	100.00	100.00	100.00	6
Other Prem Inc/Total Prem Inc	16.66	0.00	0.00	0.00	0.00	0.00	40.00	70.00	6
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Ins Net Inc (P/C)/Equity (P/C)	4.99	-15.42	-15.42	-13.59	-4.05	9.90	24.24	29.77	5
Ins Net Inc (L/H)/Equity (L/H)	26.06	-8.94	-8.94	-6.29	1.71	2.33	67.93	100.63	5
Insur Ben, Losses, Exp/Insur Premiums	64.07	0.00	0.00	0.00	0.00	104.04	134.55	155.47	6
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.28	0.00	0.00	0.00	0.00	1.05	50.70	75.35	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	0.00	0.00	0.00	0.00	0.00	50.00	75.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
CSV Life Insurance/Tier 1 Cap + ALLL	10.73	0.00	0.00	2.41	12.24	18.74	22.67	26.54	307
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	350
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Cost: Interest-Bearing Deposits	1.04	0.23	0.23	0.23	0.35	0.96	1.84	2.14	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	0.10	0.07	0.07	0.07	0.07	0.10	0.12	0.12	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	18.04	-100.00	-100.00	-28.70	0.00	37.08	116.83	343.64	30
Total Selected Assets	30.09	-100.00	-98.81	-15.79	0.00	46.70	268.53	553.06	67
Deposits	-32.35	-100.00	-100.00	-100.00	-21.00	-14.84	-2.07	2.18	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.27	0.00	0.00	18.36	74.89	103.94	141.57	199.83	232
Dividends Paid/Net Income	22.57	0.00	0.00	0.00	21.16	43.12	61.06	75.69	337
Net Income - Dividends/Avg Equity	6.54	-0.42	1.75	3.51	6.26	9.31	12.58	17.52	347
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	150.58	0.00	0.00	32.65	109.91	195.36	555.81	902.22	249
Dividends From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.46	3.99	23.45	249
Dividends From Subsidiary BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	6.74	249
Dividends From All Subsidiaries	167.48	0.00	0.00	76.16	115.36	209.82	576.33	1199.29	249
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	33.39	0.00	0.00	0.00	28.70	58.62	99.03	133.31	317
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.01	0.20	1.42	317
Mgt & Service Fees From Bank Subs	1.17	0.00	0.00	0.00	0.00	0.00	9.08	27.13	317
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	317
Operating Income From Bank Subs	37.80	0.00	0.00	0.09	30.83	67.49	115.86	166.16	317
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	65.26	0.00	0.00	0.00	100.00	100.00	124.98	382.54	146
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.58	146
Mgt & Serv Fees From Nonbank Subs	0.78	0.00	0.00	0.00	0.00	0.00	1.55	27.25	146
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	4.22	146
Operating Inc From Nonbank Subs	79.07	0.00	0.00	4.98	100.00	100.00	158.26	482.43	146
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	21.63	0.00	0.00	0.00	0.00	44.84	80.96	97.87	29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Mgt & Serv Fees From Sub BHCs	0.30	0.00	0.00	0.00	0.00	0.00	0.15	4.53	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	22.55	0.00	0.00	0.00	4.89	44.84	80.96	97.87	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	58.49	0.00	0.00	0.00	84.45	99.53	99.97	100.00	316
Interest Income From Bank Subs	1.54	0.00	0.00	0.00	0.00	0.06	2.12	72.40	316
Mgt & Serv Fees From Bank Subs	2.10	0.00	0.00	0.00	0.00	0.00	16.73	41.04	316
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.48	316
Operating Income From Bank Subs	71.15	0.00	0.00	19.04	98.64	99.93	100.00	100.00	316
Dividends From Nonbank Subs	1.90	0.00	0.00	0.00	0.00	0.24	6.62	50.64	316
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	316
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	316
Operating Inc From Nonbank Subs	5.00	0.00	0.00	0.00	0.00	1.03	33.33	83.09	316
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316
Loans and Adv From Subs/ST Debt	700.36	0.00	0.00	0.00	164.96	929.41	2500.00	5773.26	40
Loans and Adv From Subs/Total Debt	298.78	0.00	0.00	0.00	136.71	437.68	1177.64	1871.13	117

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
1117464	1,034,530	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,290,037	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1130098	1,125,613	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,333,129	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,174,461	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,074,165	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1109964	1,211,569	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,458,426	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,324,185	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,551,239	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	2,823,515	AMERIS BANCORP	MOULTRIE, GA	
1117316	1,038,144	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,213,233	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,263,796	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,191,001	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,439,822	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,156,858	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,134,770	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,303,287	ATBANCORP	DUBUQUE, IA	
3555686	1,121,180	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,435,970	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,682,048	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,097,164	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,439,487	BANCPPLUS CORPORATION	RIDGELAND, MS	
1202762	1,120,878	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,333,317	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,035,290	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,802,224	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,483,603	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,441,949	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,415,631	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	1,905,990	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,142,284	BANTERRA CORP	ELDORADO, IL	
1115385	1,379,270	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,182,975	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,491,669	BEACON BANCORP	TAUNTON, MA	
1246159	2,623,286	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,090,895	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3141650	2,968,709	BNC BANCORP	HIGH POINT, NC	
2545831	1,170,999	BNH FINANCIAL	LACONIA, NH	
2835514	1,398,064	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,706,265	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,701,447	BRI DGE BANCORP, INC.	BRI DGEHAMPTON, NY	
3280988	1,475,511	BRI DGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,045,820	BRI DGEVIEW BANCORP, INC.	BRI DGEVIEW, IL	
1106879	2,899,521	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	2,058,973	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	1,023,191	BSB BANCORP INC.	BELMONT, MA	Moved from Peer 4
1115013	1,449,826	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
2687795	2,525,397	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2,597,255	CAMDEN NATIONAL CORPORATI ON	CAMDEN, ME	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
1133503	1,953,505	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
3832819	1,074,446	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,412,924	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,501,198	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2,804,406	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
3975770	1,787,939	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
1848003	1,406,670	CASCADE BANCORP	BEND, OR	
3594872	2,457,947	CBFH, INC.	ORANGE, TX	
3819267	1,288,438	CBM FLORIDA HOLDING COMPANY	SAINT PETERSBURG, FL	
1493654	1,498,678	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,132,687	CBX CORPORATION	CARROLLTON, IL	
1053496	1,217,908	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,644,416	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,336,021	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	1,580,829	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,157,662	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,132,779	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,310,971	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,091,787	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	Moved from Peer 4
4228875	1,738,156	CERTUSHOLDINGS, INC.	ATLANTA, GA	
3632484	1,116,703	CFS BANCORP, INC.	MUNSTER, IN	
4459839	1,101,005	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,341,116	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1143623	1,232,952	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,079,010	CITIZENS NATIONAL BANCORP.	MERIDIAN, MS	
1055007	1,134,425	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	1,008,805	CLAYTON BANCORP, INC	KNOXVILLE, TN	
3790432	1,083,161	CLIFTON MHC	CLIFTON, NJ	
1118340	1,843,871	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,236,069	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,807,955	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,116,778	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,113,141	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,681,174	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
3967430	2,670,655	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,433,849	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,114,976	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,880,194	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1133473	2,037,173	COMMUNITYONE BANCORP	CHARLOTTE, NC	Name change from FNB UNITED CORP.
3778542	1,130,154	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1081239	1,169,082	CREWS BANKING CORPORATION	WAUCHULA, FL	
1486517	1,642,193	CTBC CAPITAL CORP.	LOS ANGELES, CA	Name change from CHINATRUST CAPITAL CORPORATION
4392132	1,346,387	CU BANCORP	ENCINO, CA	
1201112	1,208,718	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	2,067,921	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	1,975,889	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,330,379	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,034,863	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,546,772	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	1,832,549	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,156,421	EQUITY BANCSHARES, INC.	WICHITA, KS	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
3728930	1,004,278	ESB BANCORP MHC	EASTHAMPTON, MA	Moved from Peer 4
1924925	1,899,859	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,372,315	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,212,455	EXTRACO CORPORATION	WACO, TX	
1055315	2,470,038	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,510,016	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	1,965,137	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,935,566	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,810,353	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,148,119	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,621,330	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARINA, NC	
3223967	1,537,204	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,565,887	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,867,517	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,898,194	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,289,502	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,460,141	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,276,861	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,552,420	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,264,939	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1246533	1,147,787	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,164,360	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,175,759	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,051,831	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,384,167	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,652,652	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,992,442	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,005,061	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	Moved from Peer 4
3316917	2,058,430	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,077,894	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,159,986	FIRST FARMERS FINANCIAL CORPORA	CONVERSE, IN	
1064728	1,398,209	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3589560	1,424,548	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1208009	1,038,738	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	Moved from Peer 4
2322304	1,085,174	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,546,617	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1048894	2,362,878	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,011,855	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,196,424	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,087,995	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,643,339	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,197,817	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,342,087	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,075,364	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,256,941	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,478,595	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,784,660	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,084,524	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,109,826	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,578,464	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,059,321	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	

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1118238	1,003,270	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,575,658	FREMONT BANCORPORATION	FREMONT, CA	
2697347	2,474,606	FVNB CORP.	VICTORIA, TX	
1098620	2,060,545	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,312,576	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,697,659	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,896,191	GUARANTY BANCORP	DENVER, CO	
1862036	1,220,102	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,120,604	GUARANTY FINANCIAL, M. H. C.	BROWN DEER, WI	
3392331	1,609,444	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	1,985,420	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
2900261	2,845,137	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	2,249,289	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,131,315	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,781,506	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,217,430	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,400,635	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,674,417	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,322,309	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,153,843	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,250,605	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,134,140	HILLS BANCORPORATION	HILLS, IA	
3843057	1,015,825	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
3843507	2,854,273	HOMESTREET, INC.	SEATTLE, WA	
2482196	1,097,587	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,829,405	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	1,673,526	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	1,781,024	HORIZON BANCORP	MICHIGAN CITY, IN	
1200852	2,208,718	HY-VEE INC.	WEST DES MOINES, IA	
3742020	1,219,971	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,213,396	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,351,548	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,183,504	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,954,754	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,364,077	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,052,003	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,584,239	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,555,137	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,052,227	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,459,341	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,158,282	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,581,958	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,093,106	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	1,117,693	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3357406	1,595,932	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	
1054514	1,847,674	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,773,588	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,711,937	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,065,669	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2,857,149	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,210,502	LNB BANCORP INC.	LORAIN, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2325350	2,139,411	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,735,146	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,562,680	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,824,347	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1139363	1,017,925	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	Moved from Peer 4
1123193	1,178,010	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,524,243	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,112,498	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,198,132	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,422,003	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,363,335	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,674,484	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,348,519	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,787,864	MERIDIAN FINANCIAL SERVICES	BOSTON, MA	
2390013	1,692,004	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,756,059	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,635,392	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,464,217	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,215,327	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,053,303	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 4
1491351	1,711,794	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,862,807	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,154,099	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,738,525	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,009,399	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	Moved from Peer 4
1141348	1,493,781	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,011,924	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,085,036	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,405,974	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
2623430	1,001,754	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	Moved from Peer 4
3841941	1,144,140	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,609,204	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,077,403	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,714,051	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,506,433	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,362,251	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,239,668	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	1,802,342	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	1,113,385	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,134,567	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,055,743	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,031,739	NORTHERN BANCORP, INC.	WOBURN, MA	Moved from Peer 4
3132863	2,732,223	NORTHFIELD BANCORP, INC.	STATEN ISLAND, NY	
3025385	1,179,137	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,547,934	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,115,877	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,043,497	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,298,162	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,200,456	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
3200221	1,173,687	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,032,788	OLD SECOND BANCORP, INC.	AURORA, IL	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2233950	2,124,110	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,448,382	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
2692892	2,822,296	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1248153	1,212,478	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,454,858	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
3489594	1,569,020	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,100,411	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
4210478	1,944,261	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	1,905,894	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,242,054	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,797,704	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,204,090	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,029,949	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	Moved from Peer 4
1030947	1,306,912	PEOPLES BANCORP	BELLINGHAM, WA	
1070578	1,919,705	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,042,741	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,847,168	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	2,049,844	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,130,265	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,038,127	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,111,862	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,153,026	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,275,944	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,485,714	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,049,289	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,300,388	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,033,550	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,009,363	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,314,911	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1209426	1,010,801	RIVER VALLEY BANCORPORATION	WAUSAU, WI	Moved from Peer 4
2509413	2,224,550	ROCKVILLE FINANCIAL, INC.	VERNON ROCKVILLE, CT	
3817049	1,693,937	ROMA FINANCIAL CORPORATION, MH	ROBBINSVILLE, NJ	
1249730	2,289,903	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,149,777	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,174,932	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,051,384	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,366,664	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	Moved from Peer 4
2976396	1,383,299	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,939,915	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,322,830	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,185,905	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,010,917	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,691,592	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,202,057	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,303,386	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
1062621	1,972,367	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,083,785	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3345430	2,167,745	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,156,237	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,675,170	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,021,569	STARION BANCORPORATION	BISMARCK, ND	Moved from Peer 4

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
1207431	1,138,620	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,531,579	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,859,878	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,585,285	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,785,951	STERLING BANCORP	NEW YORK, NY	
1126046	2,451,741	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4228240	1,955,345	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,103,138	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,725,062	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,209,041	SUMMIT BANCORP, INC.	ARCADELPHIA, AR	
1247679	1,387,787	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,693,720	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,342,094	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,561,511	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1070420	1,086,352	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,175,545	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,632,106	TRICO BANCSHARES	CHICO, CA	
1056161	1,510,770	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,200,897	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,394,724	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,027,899	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,274,104	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,758,166	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	2,491,014	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,252,996	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,786,596	USAMERI BANCORP, INC.	CLEARWATER, FL	
2012315	1,595,169	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,756,817	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
3211012	1,170,766	VISION BANCSHARES, INC.	LAREDO, TX	
2406174	1,648,149	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3922466	1,123,191	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
1135048	1,494,987	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,471,113	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,017,750	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,271,331	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,021,846	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,806,161	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,832,510	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,720,570	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,530,554	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,813,342	YADKIN FINANCIAL CORPORATION	ELKIN, NC	
2860431	1,720,043	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,144,888	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,018,327	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 3 has 350 bank holding companies.