

	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	496	501	485	440
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.33	3.43	3.42	3.50
+ Non-interest Income	0.94	0.90	0.93	0.80
- Overhead Expense	3.13	3.10	3.15	3.11
- Provision for Losses	0.17	0.34	0.34	0.56
+ 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)	1.10	1.04	1.02	0.75
Net Operating Income	0.80	0.73	0.72	0.49
Net Income	0.80	0.73	0.72	0.49
Net Income (Sub S Adjusted)	0.87	0.88	0.83	0.60
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.23	4.57	4.52	4.88
Interest Expense	0.62	0.84	0.81	1.07
Net Interest Income (TE)	3.60	3.72	3.71	3.81
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.32	0.55	0.58	0.88
Earnings Coverage of Net Losses (X)	10.67	9.87	8.67	5.35
Ln&Ls Allowance/Total Loans & Leases	1.66	1.81	1.76	1.90
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.67	3.68	3.35	4.26
30-89 Days Past Due Loans and Leases	0.68	0.87	0.92	1.02
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.35	15.05	13.61	17.37
Net ST Noncore Funding Dependence	4.94	4.89	3.81	6.24
Net Loans and Leases/Total Assets	63.57	63.34	62.94	63.30
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.03	9.65	9.67	9.35
Equity Capital/Total Assets	9.59	9.73	9.68	9.18
Equity Capital+Minority Int/Total Assets	9.67	9.83	9.75	9.26
Tier 1 Common Eq Cap / T RWA	12.77	12.12	12.24	11.38
Net Loans&Ls/Equity Capital (X)	6.98	6.91	6.86	7.30
Cash Dividends/Net Income	19.54	19.13	23.95	24.39
Cash Dividends/Net Income (Sub S Adjusted)	17.76	7.03	10.98	8.27
Retained Earnings/Avg Equity Cap	6.16	5.72	5.02	2.75
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.19	0.32	0.25	0.40
Long-Term Debt/Equity Capital	2.04	2.17	2.00	2.07
Equity Investment in Subs/Equity Cap	110.26	111.39	110.95	113.10
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	122.83	103.09	109.53	99.60

PERCENT OF AVERAGE ASSETS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.91	4.21	4.16	4.48	4.74
Less: Interest Expense	0.57	0.77	0.74	0.99	1.31
Equals: Net Interest Income (TE)	3.33	3.43	3.42	3.50	3.44
Plus: Non-Interest Income	0.94	0.90	0.93	0.80	0.84
Equals: Adj Operating Income (TE)	4.34	4.39	4.41	4.34	4.32
Less: Overhead Expense	3.13	3.10	3.15	3.11	3.10
Less: Provision for Loan and Lease Losses	0.17	0.34	0.34	0.56	0.86
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	0.07	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	1.10	1.04	1.02	0.75	0.42
Less: Applicable Income Taxes (TE)	0.29	0.28	0.27	0.25	0.21
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.80	0.73	0.72	0.49	0.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.80	0.73	0.72	0.49	0.22
Memo: Net Income (Last Four Qtrs)	0.77	0.65	0.72	0.48	0.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.67	92.41	92.37	92.18	91.74
Avg Int-Bearing Funds / Avg Assets	75.71	76.93	76.68	78.68	80.15
Int Income (TE) / Avg Earning Assets	4.23	4.57	4.52	4.88	5.18
Int Expense / Avg Earning Assets	0.62	0.84	0.81	1.07	1.43
Net Int Inc (TE) / Avg Earn Assets	3.60	3.72	3.71	3.81	3.76
YIELD OR COST:					
Total Loans and Leases (TE)	5.23	5.57	5.54	5.78	5.90
Interest-Bearing Bank Balances	0.30	0.28	0.29	0.31	0.37
Fed Funds Sold & Reverse Repos	0.17	0.20	0.19	0.18	0.20
Trading Assets	0.58	1.31	0.83	1.59	1.55
Total Earning Assets	4.13	4.47	4.43	4.77	5.08
Investment Securities (TE)	2.35	2.76	2.67	3.22	3.70
U.S. Treasury & Agency Sec (excl MBS)	1.47	1.75	1.68	2.04	2.41
Mortgage-Backed Securities	1.91	2.47	2.39	3.00	3.73
All Other Securities	3.98	4.53	4.48	5.09	5.57
Interest-Bearing Deposits	0.59	0.79	0.76	1.03	1.40
Time Deposits of \$100K or More	1.06	1.29	1.26	1.55	1.97
Time Deposits < \$100K	1.08	1.36	1.33	1.67	2.12
Other Domestic Deposits	0.28	0.37	0.35	0.51	0.71
Foreign Deposits	0.20	0.35	0.32	0.32	0.30
Fed Funds Purchased and Repos	0.42	0.66	0.64	0.77	0.90
Other Borrowed Funds & Trading Liab	2.58	3.04	2.98	3.08	3.37
All Interest-Bearing Funds	0.75	0.99	0.96	1.25	1.63

	PEER GROUP 04 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	53	51	69	66	63
Avg Assets per Employee (\$000)	4,309	4,313	4,265	4,211	4,218
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	73.64	72.62	73.33	73.81	74.34
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.13	3.10	3.15	3.11	3.10
Personnel Expense	1.69	1.64	1.66	1.60	1.57
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	1.03	1.05	1.08	1.10	1.12
Overhead Less Non-Interest Income	2.13	2.15	2.17	2.26	2.22
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.20	71.22	71.98	72.32	72.90
Personnel Expense	39.29	37.83	38.13	37.29	36.70
Net Occupancy Expense	8.87	8.86	8.82	8.99	9.26
Other Operating Expenses	23.62	24.12	24.58	25.44	26.48
Total Non-Interest Income	20.83	19.79	20.32	17.92	18.65
Fiduciary Activities Income	0.71	0.73	0.73	0.84	0.97
Serv Charges on Deposit Accts - Domestic	5.17	5.25	5.34	5.80	6.20
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.59	0.52	0.51	0.52	0.49
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.50	0.32	0.36	0.28	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.30	0.32	0.32	0.31	0.36
Net Gain (Loss) - Sales Loans, OREO, Oth	2.67	2.13	2.24	0.22	0.68
Other Non-Interest Income	7.50	7.45	7.60	7.25	6.80
Overhead Less Non-Interest Income	50.68	50.58	50.92	53.65	53.39
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.40	18.80	17.65	17.01	13.71
Appl Inc Tax+TE/Pretax NOI+TE	25.88	26.08	25.83	27.01	26.15

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	50.65	50.89	50.39	50.85	52.86
Commercial and Industrial Loans	7.78	7.64	7.65	7.90	8.31
Loans to Individuals	1.80	1.76	1.75	1.82	1.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.06	0.94	0.96	0.98	0.92
Other Loans and Leases	0.78	0.74	0.75	0.82	0.86
Net Loans and Leases	63.57	63.34	62.94	63.30	65.70
Debt Securities Over 1 Year	19.69	18.73	18.74	18.81	16.88
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.07	0.07
Subtotal	84.03	82.91	82.57	82.83	83.40
Interest-Bearing Bank Balances	4.11	5.00	5.19	4.96	4.33
Federal Funds Sold & Reverse Repos	0.18	0.28	0.25	0.35	0.52
Debt Securities 1 Year or Less	1.97	2.06	2.09	1.75	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.52	91.51	91.31	91.16	91.24
Non-Int Cash and Due From Dep Inst	1.90	1.67	1.99	1.83	1.49
Other Real Estate Owned	0.59	0.78	0.72	0.90	0.93
All Other Assets	6.49	6.74	6.62	6.91	7.17
MEMORANDA:					
Short-Term Investments	7.10	8.18	8.40	7.81	7.29
U.S. Treasury Securities	0.14	0.10	0.11	0.14	0.28
U.S. Agency Securities (excl MBS)	4.46	3.85	4.16	4.10	4.28
Municipal Securities	5.11	4.61	4.80	4.52	3.92
Mortgage-Backed Securities	8.86	9.43	8.96	9.13	7.75
Asset-Backed Securities	0.04	0.04	0.04	0.02	0.02
Other Debt Securities	0.36	0.36	0.37	0.27	0.18
RE Loans Secured by 1-4 Family	18.38	18.46	18.46	17.26	17.33
Revolving	2.43	2.55	2.48	2.70	2.89
Closed-End, Sec by First Liens	14.74	14.67	14.78	13.26	12.96
Closed-End, Sec by Junior Liens	0.74	0.83	0.79	0.93	1.07
Commercial Real Estate Loans	28.30	28.70	28.12	29.89	31.83
Construction and Land Dev	4.02	4.50	4.23	5.06	6.17
Multi family	2.27	2.19	2.18	2.02	2.04
Nonfarm Nonresidential	21.15	21.17	20.86	22.07	22.70
RE Loans Secured by Farmland	1.80	1.67	1.74	1.80	1.77
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.36	79.88	79.67	79.61	79.72
RE Loans Secured by 1-4 Family	28.85	29.02	29.20	27.13	26.20
Revolving	3.80	3.98	3.91	4.20	4.33
Closed-End	24.60	24.58	24.85	22.45	21.45
Commercial Real Estate Loans	44.45	45.18	44.65	46.88	47.95
Construction and Land Dev	6.30	7.03	6.66	7.87	9.26
Multi family	3.50	3.42	3.43	3.15	3.10
Nonfarm Nonresidential	33.36	33.44	33.22	34.73	34.33
RE Loans Secured by Farmland	2.87	2.66	2.81	2.86	2.71
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.14	12.07	12.10	12.35	12.47
Loans to Individuals	2.98	2.92	2.94	2.98	3.10
Credit Card Loans	0.08	0.07	0.08	0.08	0.08
Agricultural Loans	1.69	1.53	1.57	1.61	1.43
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.23	1.18	1.21	1.30	1.30

PERCENT OF TOTAL ASSETS	PEER GROUP 04 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	7.10	8.18	8.40	7.81	7.29
Liquid Assets	22.36	22.91	23.20	22.95	20.94
Investment Securities	22.37	21.60	21.65	21.34	19.43
Net Loans and Leases	63.57	63.34	62.94	63.30	65.70
Net Lns, Ls & Stby Ltrs of Credit	64.01	63.79	63.39	63.81	66.23
Core Deposits	68.56	66.70	67.85	65.79	63.86
Noncore Funding	19.67	21.19	20.17	22.71	25.27
Time Deposits of \$100K or More	12.79	13.94	13.33	14.67	15.87
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.24	1.22	1.16	1.33	1.55
Net Fed Funds Purchased (Sold)	1.08	0.96	0.91	0.98	1.09
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.18	1.16	1.10	1.03	1.07
Earning Assets Repr in 1 Year	27.35	30.42	29.90	31.13	33.10
Int-Bearing Liab Repr in 1 Year	21.43	24.57	23.48	27.54	30.87
Long-Term Debt Repr in 1 Year	0.28	0.37	0.33	0.39	0.34
Net Assets Repriceable in 1 Year	5.19	5.06	5.66	2.97	1.53
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.35	15.05	13.61	17.37	21.04
Net ST Noncore Funding Dependence	4.94	4.89	3.81	6.24	9.54
Short-Term Inv/ST Noncore Funding	73.70	75.79	82.24	66.39	52.67
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.10	14.57	16.03	13.48	7.22
Net Loans and Leases/Total Deposits	77.36	77.50	76.72	77.33	80.14
Net Loans and Leases/Core Deposits	94.15	96.64	94.23	97.84	104.94
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.16	1.03	0.86	0.83	0.31
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.61	5.56	4.78	4.39	0.41
Struct Notes Appr(Depr)/T1 Cap	-0.70	0.03	0.02	0.06	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.63	5.00	4.92	4.13	3.62
Available-For-Sale Securities	93.37	95.00	95.08	95.87	96.38
U.S. Treasury Securities	0.61	0.49	0.49	0.68	1.51
U.S. Agency Securities (excl MBS)	21.28	19.60	20.69	20.55	23.84
Municipal Securities	22.09	20.65	21.53	20.70	19.72
Mortgage-Backed Securities	42.46	45.26	43.29	45.24	41.94
Asset-Backed Securities	0.22	0.18	0.20	0.07	0.08
Other Debt Securities	1.85	2.01	2.08	1.46	1.11
Mutual Funds and Equity Securities	0.50	0.47	0.47	0.38	0.42
Debt Securities 1 Year or Less	9.75	10.91	10.77	9.67	10.45
Debt Securities 1 To 5 Years	23.66	25.28	25.17	25.72	28.24
Debt Securities Over 5 Years	62.23	58.97	59.32	60.22	55.63
Pledged Securities	42.40	43.28	43.44	46.87	50.93
Structured Notes, Fair Value	1.73	1.91	1.96	2.99	3.65

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.17	0.34	0.34	0.56	0.86
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	0.52	0.52	0.84	1.26
Provision for Ln&Ls Losses/Net Losses	107.04	131.47	116.31	114.21	130.14
Ln&Ls Allowance/Total Loans & Leases	1.66	1.81	1.76	1.90	1.96
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.22	7.54	6.29	4.00	3.12
ALLL/Nonaccrual Assets	160.78	114.49	122.81	100.76	87.88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	150.20	108.11	115.77	96.03	80.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.43	0.66	0.70	1.00	1.22
Recoveries/Avg Loans and Leases	0.10	0.10	0.10	0.10	0.08
Net Losses/Avg Loans and Leases	0.32	0.55	0.58	0.88	1.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	13.67	9.61	13.23	11.34	10.11
Earnings Coverage of Net Losses (X)	10.67	9.87	8.67	5.35	3.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.28	0.51	0.54	0.84	1.04
RE Loans Secured By 1-4 Family	0.25	0.41	0.43	0.67	0.73
Revolving	0.20	0.33	0.39	0.46	0.44
Closed-End	0.25	0.41	0.43	0.71	0.80
Commercial Real Estate Loans	0.31	0.60	0.65	0.98	1.26
Construction and Land Dev	0.62	1.42	1.61	2.76	3.39
Multi family	0.06	0.17	0.21	0.37	0.49
Nonfarm Nonresidential	0.24	0.39	0.43	0.54	0.56
RE Loans Secured by Farmland	0.01	0.09	0.08	0.08	0.08
Commercial and Industrial Loans	0.34	0.62	0.68	1.12	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.05
Loans to Individuals	0.81	0.89	0.91	1.13	1.38
Credit Card Loans	1.67	1.76	1.68	2.10	3.07
Agricultural Loans	0.00	0.01	0.02	0.02	0.09
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.48	0.67	0.73	0.87	1.22

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

PAGE 7

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	0.68	0.87	0.92	1.02	1.16
90+ Days PD Loans and Leases	0.05	0.07	0.06	0.08	0.12
Nonaccrual Loans and Leases	1.70	2.42	2.19	2.85	3.31
90+ Days PD and Nonaccrual Loans and Leases	1.81	2.54	2.31	2.98	3.50
30-89 Days PD Restructured	0.01	0.02	0.02	0.03	0.01
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.46	0.65	0.61	0.66	0.52

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.68	0.87	0.93	1.02	1.16
90+ Days Past Due Assets	0.05	0.07	0.06	0.08	0.12
Nonaccrual Assets	1.73	2.45	2.22	2.88	3.34
30+ Days PD & Nonaccrual Assets	2.58	3.54	3.33	4.11	4.77

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.16	1.64	1.47	1.95	2.37
90+ PD & Nonaccrual Assets + OREO	1.80	2.49	2.24	2.92	3.38

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

Total Assets	2.37	3.13	2.88	3.65	3.96
Allowance for Loan & Lease Losses	224.29	267.46	255.27	287.99	287.39
Equity Cap + ALLL	22.83	30.09	27.66	36.02	42.24
Tier 1 Cap + ALLL	21.44	29.50	26.89	35.92	40.95
Loans & Leases + RE Acquired	3.68	4.81	4.47	5.55	5.78

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	0.68	0.87	0.94	1.04	1.18
- 90+ Days Past Due	0.04	0.07	0.06	0.08	0.12
- Nonaccrual	1.84	2.68	2.44	3.18	3.70
Coml & Indl - 30-89 Days PD	0.41	0.59	0.58	0.67	0.81
- 90+ Days Past Due	0.01	0.02	0.02	0.04	0.08
- Nonaccrual	1.15	1.39	1.25	1.64	2.06
Individuals - 30-89 Days PD	0.84	1.00	1.04	1.17	1.17
- 90+ Days Past Due	0.04	0.04	0.05	0.07	0.08
- Nonaccrual	0.27	0.32	0.31	0.35	0.39
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.04	0.06	0.07	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.08	0.08	0.14	0.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.15	0.20	0.15	0.20	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.15	0.08	0.05	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.95	1.09	1.32	1.28	1.42
- 90+ Days Past Due	0.06	0.07	0.06	0.10	0.10
- Nonaccrual	1.54	1.94	1.80	2.13	2.44
Revolving - 30-89 Days PD	0.45	0.46	0.52	0.46	0.53
- 90+ Days Past Due	0.00	0.02	0.01	0.02	0.03
- Nonaccrual	0.57	0.66	0.58	0.60	0.65
Closed-End - 30-89 Days PD	1.01	1.18	1.42	1.47	1.60
- 90+ Days Past Due	0.06	0.07	0.06	0.10	0.11
- Nonaccrual	1.70	2.17	2.01	2.47	2.91
- Jr Lien 30-89 Days PD	0.05	0.07	0.06	0.09	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.09	0.13	0.12	0.15	0.20
Commercial RE - 30-89 Days PD	0.47	0.69	0.66	0.85	1.05
- 90+ Days Past Due	0.02	0.05	0.03	0.05	0.10
- Nonaccrual	2.10	3.23	2.90	3.91	4.35
Const & Dev - 30-89 Days PD	0.43	0.56	0.56	0.74	0.99
- 90+ Days Past Due	0.01	0.02	0.01	0.05	0.11
- Nonaccrual	3.20	7.33	6.18	8.71	9.28
Multi family - 30-89 Days PD	0.08	0.19	0.18	0.32	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.59	1.01	0.91	1.17	1.60
Nonfarm Nres- 30-89 Days PD	0.43	0.66	0.61	0.78	0.88
- 90+ Days Past Due	0.02	0.04	0.02	0.03	0.06
- Nonaccrual	1.69	2.39	2.28	2.70	2.80
Farmland - 30-89 Days PD	0.14	0.23	0.26	0.30	0.43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.59	1.16	1.03	1.56	1.27
Credit Card - 30-89 Days PD	0.95	1.09	1.11	1.12	1.12
- 90+ Days Past Due	0.21	0.31	0.29	0.43	0.49
- Nonaccrual	0.00	0.01	0.01	0.00	0.01

CAPITAL RATIOS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	10.03	9.65	9.67	9.35	8.83
Tier 1 RBC Ratio	14.70	14.24	14.30	13.64	12.59
Total Risk-Based Capital Ratio	16.16	15.78	15.80	15.20	14.12
Tangible Tier 1 Leverage Ratio	9.94	9.58	9.60	9.28	8.78
Tangible Common Eq Cap/Tan Assets	8.43	8.49	8.44	7.99	7.30
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.59	10.52	10.47	10.13	10.00
Standby Letters of Credit	0.36	0.37	0.36	0.41	0.45
Commercial & Similar Letters of Credit	0.00	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.77	0.94	0.96	0.72	0.63
Interest Rate Contracts	0.75	0.94	0.95	0.72	0.62
Interest Rate Futures & Forward Contr	0.14	0.23	0.23	0.14	0.09
Written Options Contr (Int Rate)	0.14	0.23	0.21	0.16	0.15
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.17	0.13	0.14	0.15	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	18.56	16.84	16.99	15.99	15.04

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	100.00	100.00	100.00	100.00	99.93
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	0.02
Futures and Forwards	32.65	30.08	33.40	29.51	25.03
Written Options	33.28	35.30	31.96	34.06	36.68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	32.18	34.20	30.81	32.53	35.60
Purchased Options	0.08	0.30	0.18	0.82	0.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.18	0.06	0.60	0.59
Swaps	30.81	30.70	31.13	32.38	33.51
Held for Trading	2.02	2.19	3.19	1.71	2.79
Interest Rate Contracts	2.02	2.19	3.19	1.70	2.77
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.98	97.81	96.81	98.29	97.21
Interest Rate Contracts	87.72	88.23	87.23	87.70	86.62
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)	63.47	62.11	64.82	63.60	62.05
One Year or Less	32.73	31.96	36.30	31.43	28.19
Over 1 Year to 5 Years	5.93	7.12	6.46	17.90	20.74
Over 5 Years	11.84	8.00	10.51	7.71	6.44
Gross Negative Fair Value (Abs Val)	1.16	1.81	1.68	1.75	1.22
Gross Positive Fair Value	0.72	0.67	0.57	0.65	0.51
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	30.24	18.45	25.25	18.38	19.54
Ins Under Assets(L/H)/Tot Ins Und Ast	69.76	81.55	74.75	81.62	80.46
Sep Acct Assets(L/H)/Total Life Ast	0.00	8.33	0.00	8.10	8.46
Ins Activities Revenue/Adj Oper Inc	0.30	0.32	0.32	0.31	0.36
Premium Inc/Ins Activities Revenue	0.03	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	47.79	64.33	67.87	74.67	78.57
Other Prem Inc/Total Prem Inc	52.21	35.67	32.13	25.33	21.43
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)	-0.17	6.73	134.52	71.74	-207.28
Ins Net Inc (L/H)/Equity (L/H)	0.02	1.26	1.21	1.30	2.17
Insur Ben, Losses, Exp/Insur Premiums	72.87	72.36	64.22	77.84	74.72
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.00	0.61	0.98	0.61	0.73
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.23	10.67	10.98	10.66	10.14
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	0.20	0.35	0.32	0.32	0.30
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	0.01	N/A	N/A	1.04	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-13.90	-27.42	-24.63	-17.11	1.77
Total Selected Assets	-18.39	-14.67	-13.67	-8.87	-1.60
Deposits	-100.00	-35.41	-52.44	-50.63	-13.60

PROFITABILITY:

	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	7.85	7.11	6.93	4.50	1.15
Bank Net Inc/Avg Eq Inv in Banks	8.77	7.96	7.82	5.63	2.65
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.40	2.70	3.61	2.88	3.28
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.74	4.53	4.22	3.00	2.67
Bank Net Income/Parent Net Income	108.22	109.00	108.31	110.52	113.43
Nonbank Net Income/Parent Net Income	0.29	0.35	0.40	0.49	0.52
Sub BHCs Net Inc/Parent Net Income	93.60	87.41	93.82	92.66	85.82

LEVERAGE:

Total Liabilities/Equity	14.02	15.09	14.68	16.95	19.71
Total Debt/Equity Capital	2.66	3.12	2.84	3.19	3.47
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.12	13.10	12.75	14.82	17.66
Tot Debt+Lns Guaranteed for Affl/Equity	2.69	3.24	2.92	3.31	3.66
Total Debt/Eq Cap - Exc Over Fair Value	2.68	3.14	2.85	3.21	3.51
Long-Term Debt/Equity Capital	2.04	2.17	2.00	2.07	2.11
Short-Term Debt/Equity Capital	0.19	0.32	0.25	0.40	0.54
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.04	0.03	0.07	0.10
Long-Term Debt/Consolidated LT Debt	7.67	6.02	6.01	4.57	4.07

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	110.26	111.39	110.95	113.10	115.26
Total Investment in Subs/Equity	110.66	111.81	111.37	113.56	115.70
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.37	102.07	101.90	101.97	101.96
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.68	102.42	102.25	102.44	102.33

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.21	1.14	1.14	1.62	1.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.41	3.41	3.69	4.80	4.69

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	105.78	89.68	101.45	84.78	83.69
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.83	103.09	109.53	99.60	94.74
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.86	96.68	100.30	102.38	99.53
Pretax Oper Inc + Int Exp/Int Expense	2215.54	1518.03	2843.12	1728.77	918.53
Div + Int From Subs/Int Exp + Div	137.85	105.49	132.97	111.29	97.80
Fees+Other Inc From Subs/Sal + Oth Exp	2.66	2.52	2.47	4.95	3.73
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.47	13.59	15.39	11.43	9.42

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.14	-0.41	-0.19	-0.60	-0.89
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	12.73	14.67	13.09	18.62	23.26
Total	12.73	14.67	13.09	18.62	23.26

GUARANTEED LOANS AS % OF EQUITY CAP:

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

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.17	0.19	0.17	0.24	0.22
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 04 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	68.35	74.75	71.20	75.07	81.37
Dividends Paid/Net Income	19.44	19.16	24.03	24.45	28.96
Net Income - Dividends/Avg Equity	6.18	5.71	5.05	2.80	-0.52
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	147.46	109.76	137.35	113.39	99.87
Dividends From Nonbank Subs	0.21	0.30	0.52	0.44	0.53
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	151.35	114.90	142.67	118.99	108.02
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.51	24.29	34.38	31.02	33.60
Interest Income From Bank Subs	0.02	0.04	0.03	0.05	0.05
Mgt & Service Fees From Bank Subs	0.09	0.14	0.13	0.68	0.72
Other Income From Bank Subs	0.01	0.01	0.01	0.02	0.02
Operating Income From Bank Subs	31.90	26.67	37.03	36.13	39.06
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	60.67	63.48	66.64	66.23	73.29
Interest Income From Nonbank Subs	0.17	0.09	0.21	0.24	0.29
Mgt & Serv Fees From Nonbank Subs	0.00	0.02	0.00	0.05	0.28
Other Income From Nonbank Subs	0.00	0.00	0.03	0.00	0.02
Operating Inc From Nonbank Subs	64.84	67.17	77.65	72.64	82.04
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	3.18	4.03	9.52	9.15	15.70
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	3.18	4.09	9.58	9.17	15.70
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	65.91	60.93	66.85	58.31	56.55
Interest Income From Bank Subs	1.99	2.91	2.41	2.76	1.19
Mgt & Serv Fees From Bank Subs	0.24	0.54	0.32	1.76	1.47
Other Income From Bank Subs	0.04	0.06	0.02	0.04	0.05
Operating Income From Bank Subs	77.97	75.95	79.72	73.90	70.33
Dividends From Nonbank Subs	0.83	2.19	1.79	1.97	3.06
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.98	5.20	4.06	4.36	6.14
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	920.67	635.75	534.07	678.47	791.89
Loans and Adv From Subs/Total Debt	142.21	187.63	162.05	210.47	215.55

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									496
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.32	2.42	2.63	2.98	3.34	3.66	4.02	4.30	496
+ Non-interest Income	0.93	0.19	0.31	0.54	0.81	1.23	1.97	3.37	496
- Overhead Expense	3.12	2.03	2.24	2.58	3.06	3.60	4.34	5.09	496
- Provision for Losses	0.16	-0.14	0.00	0.03	0.12	0.27	0.46	0.66	496
+ Securities Gains (Losses)	0.03	-0.01	-0.00	0.00	0.00	0.05	0.12	0.19	496
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	496
= Pretax Net Oper Income (TE)	1.09	0.00	0.30	0.61	1.10	1.49	1.94	2.23	496
Net Operating Income	0.80	0.00	0.22	0.47	0.76	1.08	1.54	1.89	496
Net Income	0.80	0.00	0.22	0.47	0.76	1.08	1.54	1.89	496
Net Income (Sub S Adjusted)	0.86	0.18	0.31	0.48	0.90	1.16	1.38	1.56	106
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.22	3.27	3.48	3.82	4.21	4.60	5.01	5.25	496
Interest Expense	0.62	0.22	0.29	0.43	0.59	0.79	1.00	1.14	496
Net Interest Income (TE)	3.60	2.63	2.81	3.21	3.60	3.99	4.33	4.67	496
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.32	-0.06	-0.00	0.05	0.20	0.51	1.01	1.44	496
Earnings Coverage of Net Losses (X)	10.67	-68.93	-5.68	1.51	5.69	16.14	51.73	86.34	494
Ln&Ls Allowance/Total Loans & Leases	1.65	0.79	0.98	1.22	1.54	1.99	2.70	3.17	496
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.67	0.31	0.47	1.05	2.12	3.79	6.67	8.75	496
30-89 Days Past Due Loans and Leases	0.67	0.03	0.11	0.25	0.56	1.00	1.73	2.05	496
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.35	-8.78	-2.63	7.04	13.64	22.39	30.57	37.42	496
Net ST Noncore Funding Dependence	4.94	-14.74	-8.95	-1.05	5.27	10.62	17.19	21.58	496
Net Loans and Leases/Total Assets	63.57	41.16	46.88	54.91	63.89	71.51	78.99	82.34	496
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.02	6.62	7.55	8.60	9.92	11.37	13.08	14.26	451
Equity Capital/Total Assets	9.58	4.78	6.34	8.04	9.42	11.04	13.45	15.11	496
Equity Capital+Minority Int/Total Assets	9.67	5.12	6.51	8.11	9.46	11.05	13.48	15.11	496
Tier 1 Common Eq Cap / T RWA	12.76	5.02	7.35	9.64	12.43	15.07	20.38	22.93	451
Net Loans&Ls/Equity Capital (X)	6.97	3.41	4.19	5.39	6.74	8.43	10.74	12.88	495
Cash Dividends/Net Income	19.53	0.00	0.00	0.00	14.72	39.13	58.74	74.08	472
Cash Dividends/Net Income (Sub S Adjusted)	17.76	-25.77	-15.40	0.00	4.83	38.50	69.48	83.47	106
Retained Earnings/Avg Equity Cap	6.15	-1.00	0.92	3.45	5.96	8.66	11.47	14.72	496
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.18	0.00	0.00	0.00	0.00	0.00	0.71	6.00	495
Long-Term Debt/Equity Capital	2.04	0.00	0.00	0.00	0.00	0.59	12.98	25.33	495
Equity Investment in Subs/Equity Cap	110.26	87.63	94.08	99.17	103.82	121.83	139.64	159.63	495
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	122.83	-21.54	5.22	69.72	101.42	150.13	284.10	547.70	469

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.90	3.00	3.18	3.53	3.90	4.25	4.61	4.96	496
Less: Interest Expense	0.57	0.20	0.27	0.40	0.54	0.72	0.93	1.05	496
Equals: Net Interest Income (TE)	3.32	2.42	2.63	2.98	3.34	3.66	4.02	4.30	496
Plus: Non-Interest Income	0.93	0.19	0.31	0.54	0.81	1.23	1.97	3.37	496
Equals: Adj Operating Income (TE)	4.33	3.08	3.34	3.75	4.25	4.75	5.72	6.67	496
Less: Overhead Expense	3.12	2.03	2.24	2.58	3.06	3.60	4.34	5.09	496
Less: Provision for Loan and Lease Losses	0.16	-0.14	0.00	0.03	0.12	0.27	0.46	0.66	496
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Plus: Realized G/L on AFS Sec	0.03	-0.00	-0.00	0.00	0.00	0.05	0.12	0.18	496
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	496
Equals: Pretax Net Oper Inc (TE)	1.09	0.00	0.30	0.61	1.10	1.49	1.94	2.23	496
Less: Applicable Income Taxes (TE)	0.28	-0.00	0.00	0.08	0.28	0.45	0.60	0.73	496
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	496
Equals: Net Operating Income	0.80	0.00	0.22	0.47	0.76	1.08	1.54	1.89	496
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Equals: Net Income	0.80	0.00	0.22	0.47	0.76	1.08	1.54	1.89	496
Memo: Net Income (Last Four Qtrs)	0.77	-0.56	0.11	0.45	0.75	1.07	1.52	1.80	449
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.67	86.02	88.38	90.96	92.87	94.76	96.06	96.89	496
Avg Int-Bearing Funds / Avg Assets	75.71	60.34	65.17	70.92	75.96	80.77	85.17	87.32	451
Int Income (TE) / Avg Earning Assets	4.22	3.27	3.48	3.82	4.21	4.60	5.01	5.25	496
Int Expense / Avg Earning Assets	0.62	0.22	0.29	0.43	0.59	0.79	1.00	1.14	496
Net Int Inc (TE) / Avg Earn Assets	3.60	2.63	2.81	3.21	3.60	3.99	4.33	4.67	496
YIELD OR COST:									
Total Loans and Leases (TE)	5.23	4.36	4.55	4.84	5.18	5.59	6.03	6.46	496
Interest-Bearing Bank Balances	0.29	0.00	0.08	0.19	0.27	0.35	0.60	0.88	492
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.00	0.12	0.24	0.42	1.77	276
Trading Assets	0.58	0.00	0.00	0.00	0.00	0.02	2.73	3.31	28
Total Earning Assets	4.13	3.18	3.41	3.75	4.11	4.48	4.87	5.20	496
Investment Securities (TE)	2.34	1.00	1.34	1.81	2.23	2.83	3.61	4.04	495
U.S. Treasury & Agency Sec (excl MBS)	1.46	0.22	0.56	1.00	1.43	1.91	2.43	2.86	449
Mortgage-Backed Securities	1.91	0.64	0.97	1.37	1.80	2.31	3.19	4.14	471
All Other Securities	3.97	1.11	1.90	2.89	3.87	5.02	6.34	7.46	471
Interest-Bearing Deposits	0.59	0.24	0.28	0.42	0.57	0.75	0.92	1.04	496
Time Deposits of \$100K or More	1.06	0.50	0.60	0.81	1.01	1.29	1.63	1.83	496
Time Deposits < \$100K	1.07	0.50	0.61	0.81	1.03	1.31	1.66	1.91	496
Other Domestic Deposits	0.27	0.08	0.11	0.16	0.24	0.37	0.53	0.63	496
Foreign Deposits	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
Fed Funds Purchased and Repos	0.42	0.00	0.00	0.11	0.27	0.63	1.47	2.75	360
Other Borrowed Funds & Trading Liab	2.58	0.18	0.49	1.56	2.68	3.49	4.44	5.01	443
All Interest-Bearing Funds	0.75	0.29	0.40	0.55	0.72	0.94	1.16	1.28	451

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	52.93	37.27	40.51	44.43	50.78	60.20	71.78	81.88	496
Avg Assets per Employee (\$000)	4309.33	2665.71	2934.03	3417.09	4111.19	5055.70	6415.58	7260.25	496

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	492
Overhead Exp / NOI + Non-Int Income	73.63	51.62	56.90	65.15	73.16	81.81	91.75	100.65	496

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.12	2.03	2.24	2.58	3.06	3.60	4.34	5.09	496
Personnel Expense	1.69	1.07	1.18	1.40	1.64	1.95	2.30	2.73	496
Net Occupancy Expense	0.38	0.19	0.23	0.28	0.36	0.47	0.58	0.68	496
Other Operating Expenses	1.02	0.57	0.63	0.78	0.97	1.21	1.61	2.01	496
Overhead Less Non-Interest Income	2.13	1.16	1.43	1.77	2.12	2.45	2.81	3.27	496

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.20	50.96	55.52	62.96	71.60	80.78	91.29	99.86	496
Personnel Expense	39.29	27.14	29.72	34.54	38.95	44.11	49.67	52.36	496
Net Occupancy Expense	8.86	4.57	5.61	6.89	8.68	10.71	12.82	14.50	496
Other Operating Expenses	23.61	14.60	15.88	19.22	22.86	27.46	33.38	41.75	496
Total Non-Interest Income	20.82	5.92	8.67	13.59	19.54	26.68	38.12	48.53	496
Fiduciary Activities Income	0.71	0.00	0.00	0.00	0.00	0.99	4.14	7.41	496
Serv Charges on Deposit Accts - Domestic	5.16	0.69	1.23	2.77	4.84	7.19	10.41	12.94	496
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Investment Banking Fees & Commissions	0.58	0.00	0.00	0.00	0.09	1.12	2.49	3.43	496
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Net Servicing Fees	0.49	0.00	0.00	0.00	0.00	0.71	2.76	3.75	496
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Insurance Activities Revenue	0.29	0.00	0.00	0.00	0.00	0.24	1.54	4.89	496
Net Gain (Loss) - Sales Loans, OREO, Oth	2.67	-4.77	-2.06	-0.06	1.27	4.36	11.55	19.54	496
Other Non-Interest Income	7.49	2.02	2.88	4.67	7.03	9.94	13.69	18.12	496
Overhead Less Non-Interest Income	50.68	22.75	31.03	40.92	49.62	59.92	71.16	80.42	496

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.39	-2.21	0.00	1.42	21.31	30.45	36.28	38.16	473
Appl Inc Tax+TE/Pretax NOI+TE	25.87	0.00	0.21	13.85	32.15	36.16	39.36	42.44	473

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.64	26.44	34.66	40.96	50.67	59.54	67.43	72.89	496
Commercial and Industrial Loans	7.78	0.96	2.29	4.25	6.96	10.85	15.61	18.77	496
Loans to Individuals	1.79	0.07	0.17	0.52	1.27	2.54	5.08	8.03	496
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Agricultural Loans	1.06	0.00	0.00	0.00	0.06	1.56	5.96	10.56	496
Other Loans and Leases	0.78	0.00	0.00	0.05	0.41	1.36	2.95	4.16	496
Net Loans and Leases	63.57	41.16	46.88	54.91	63.89	71.51	78.99	82.34	496
Debt Securities Over 1 Year	19.69	2.69	4.94	11.38	18.73	28.33	35.82	40.48	496
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.09	0.46	0.97	496
Subtotal	84.03	69.65	73.92	79.98	85.20	88.45	90.53	91.61	496
Interest-Bearing Bank Balances	4.11	0.07	0.21	1.12	2.92	6.42	11.80	16.39	496
Federal Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.00	0.13	1.16	2.61	496
Debt Securities 1 Year or Less	1.96	0.00	0.06	0.38	1.26	3.10	5.95	8.35	496
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Total Earning Assets	91.52	86.26	88.03	89.74	91.70	93.24	94.54	95.24	496
Non-Int Cash and Due From Dep Inst	1.90	0.44	0.65	1.27	1.84	2.42	3.19	4.43	496
Other Real Estate Owned	0.59	0.00	0.01	0.09	0.36	0.92	1.86	2.73	496
All Other Assets	6.48	2.92	3.66	4.86	6.43	8.02	9.87	10.93	496
MEMORANDA:									
Short-Term Investments	7.09	0.81	1.56	3.24	5.80	10.37	16.55	20.54	496
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.00	1.10	2.98	496
U.S. Agency Securities (excl MBS)	4.45	0.00	0.00	0.76	3.11	7.67	14.06	17.84	496
Municipal Securities	5.11	0.00	0.00	0.71	4.52	9.10	14.41	16.57	496
Mortgage-Backed Securities	8.86	0.00	0.23	2.99	8.07	13.41	20.24	26.33	496
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.91	496
Other Debt Securities	0.36	0.00	0.00	0.00	0.00	0.53	2.12	3.38	496
RE Loans Secured by 1-4 Family	18.37	4.74	6.83	10.73	17.25	25.62	35.41	41.44	496
Revolving	2.43	0.00	0.10	0.76	2.28	3.67	5.73	7.23	496
Closed-End, Sec by First Liens	14.73	3.36	4.87	8.12	13.40	20.74	29.50	36.27	496
Closed-End, Sec by Junior Liens	0.74	0.02	0.10	0.29	0.58	1.13	1.82	2.30	496
Commercial Real Estate Loans	28.30	10.92	13.71	19.95	28.04	35.77	44.17	49.54	496
Construction and Land Dev	4.02	0.49	0.92	1.88	3.45	5.92	8.71	10.66	496
Multi family	2.27	0.13	0.34	0.87	1.71	3.40	6.15	7.62	496
Nonfarm Nonresidential	21.14	7.40	10.23	14.59	20.80	26.68	33.95	39.12	496
RE Loans Secured by Farml and	1.79	0.00	0.00	0.04	0.49	3.35	8.08	12.19	496
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.35	54.59	61.02	72.04	80.31	88.09	92.84	96.06	496
RE Loans Secured by 1-4 Family	28.85	8.34	11.01	17.28	27.09	38.55	52.73	59.89	496
Revolving	3.80	0.00	0.16	1.24	3.46	5.99	8.86	11.04	496
Closed-End	24.59	6.48	8.89	14.34	22.27	33.76	47.02	55.73	496
Commercial Real Estate Loans	44.45	17.92	24.01	33.26	44.19	55.18	65.52	69.38	496
Construction and Land Dev	6.29	0.81	1.45	3.07	5.42	9.33	13.03	15.77	496
Multi family	3.50	0.23	0.59	1.43	2.75	4.98	8.87	12.02	496
Nonfarm Nonresidential	33.35	12.31	17.47	24.45	32.83	42.11	51.22	57.19	496
RE Loans Secured by Farml and	2.86	0.00	0.00	0.06	0.79	5.12	13.44	18.50	496
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Commercial and Industrial Loans	12.13	1.72	3.58	7.18	11.19	16.53	23.72	27.39	496
Loans to Individuals	2.98	0.11	0.26	0.81	1.96	4.22	9.08	13.45	496
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.08	0.45	0.69	496
Agricultural Loans	1.69	0.00	0.00	0.00	0.11	2.59	9.56	16.50	496
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Other Loans and Leases	1.23	0.00	0.00	0.09	0.62	2.23	4.65	6.47	496

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.09	0.81	1.56	3.24	5.80	10.37	16.55	20.54	496
Liquid Assets	22.36	8.07	9.99	14.87	21.34	29.41	37.79	44.15	496
Investment Securities	22.36	4.04	6.48	13.68	21.34	31.57	40.40	44.48	496
Net Loans and Leases	63.57	41.16	46.88	54.91	63.89	71.51	78.99	82.34	496
Net Lns, Ls & Stdbly Ltrs of Credit	64.00	42.36	47.41	55.45	64.18	72.46	79.17	82.59	496
Core Deposits	68.56	49.89	55.36	62.29	69.27	75.01	78.81	80.66	496
Noncore Funding	19.66	7.42	9.75	13.17	18.66	25.99	32.19	37.09	496
Time Deposits of \$100K or More	12.79	4.59	6.05	8.52	11.68	16.68	22.64	26.10	496
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Fed Funds Purchased and Repos	1.23	0.00	0.00	0.00	0.30	2.48	5.27	7.43	496
Net Fed Funds Purchased (Sold)	1.07	-2.21	-0.57	0.00	0.13	2.21	4.65	7.11	496
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Oth Borrowings W/Rem Mat 1 Yr or Less	1.17	0.00	0.00	0.00	0.30	2.19	4.96	7.53	496
Earning Assets Repr in 1 Year	27.35	11.19	13.38	19.62	27.30	34.32	41.87	48.05	496
Int-Bearing Liab Repr in 1 Year	21.43	6.46	9.24	12.71	17.62	26.65	50.34	57.57	496
Long-Term Debt Repr in 1 Year	0.28	0.00	0.00	0.00	0.00	0.00	1.88	3.88	496
Net Assets Repriceable in 1 Year	5.19	-31.86	-17.64	-4.15	6.76	15.01	24.60	29.29	496
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.35	-8.78	-2.63	7.04	13.64	22.39	30.57	37.42	496
Net ST Noncore Funding Dependence	4.94	-14.74	-8.95	-1.05	5.27	10.62	17.19	21.58	496
Short-Term Inv/ST Noncore Funding	73.70	6.03	11.61	26.48	55.01	107.22	203.00	282.34	495
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.09	-10.27	-5.82	3.02	12.50	25.67	43.60	56.59	496
Net Loans and Leases/Total Deposits	77.36	50.70	55.49	66.45	77.48	88.18	98.47	104.49	496
Net Loans and Leases/Core Deposits	94.14	58.03	65.06	78.68	91.31	108.19	129.68	143.64	496
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.15	-4.78	-2.18	-0.20	0.00	0.15	0.92	1.96	193
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.61	-12.81	-8.23	-3.52	-0.77	0.62	2.14	3.61	449
Struct Notes Appr(Depr)/T1 Cap	-0.70	-5.29	-3.17	-0.95	-0.25	-0.01	0.01	0.05	195
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.62	0.00	0.00	0.00	0.00	6.63	39.97	72.45	495
Available-For-Sale Securities	93.37	27.44	58.70	93.10	100.00	100.00	100.00	100.00	495
U. S. Treasury Securities	0.61	0.00	0.00	0.00	0.00	0.00	4.77	10.92	495
U. S. Agency Securities (excl MBS)	21.28	0.00	0.00	4.57	17.56	35.27	61.50	78.49	495
Municipal Securities	22.08	0.00	0.00	3.85	22.41	39.49	52.53	62.64	495
Mortgage-Backed Securities	42.46	0.00	1.83	19.15	42.89	62.20	85.08	94.65	495
Asset-Backed Securities	0.22	0.00	0.00	0.00	0.00	0.00	1.37	4.59	495
Other Debt Securities	1.84	0.00	0.00	0.00	0.00	2.25	10.41	18.29	495
Mutual Funds and Equity Securities	0.50	0.00	0.00	0.00	0.00	0.42	2.90	7.96	495
Debt Securities 1 Year or Less	9.75	0.00	0.34	2.05	7.32	15.98	27.25	37.99	495
Debt Securities 1 To 5 Years	23.66	0.42	2.41	8.15	21.12	36.73	54.80	64.33	495
Debt Securities Over 5 Years	62.22	5.75	19.24	44.22	65.09	83.12	92.36	96.39	495
Pledged Securities	42.40	0.40	5.31	22.91	41.94	61.48	81.15	89.13	495
Structured Notes, Fair Value	1.73	0.00	0.00	0.00	0.00	2.43	9.09	20.43	495

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	-0.14	0.00	0.03	0.12	0.27	0.46	0.66	496
Provision for Ln&Ls Losses/Avg Ln&Ls	0.25	-0.23	0.00	0.05	0.20	0.41	0.72	1.03	496
Provision for Ln&Ls Losses/Net Losses	107.03	-284.01	-33.33	27.89	81.01	158.11	341.87	771.37	494
Ln&Ls Allowance/Total Loans & Leases	1.65	0.79	0.98	1.22	1.54	1.99	2.70	3.17	496
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.21	1.28	1.66	2.86	6.14	13.25	42.96	79.01	439
ALLL/Nonaccrual Assets	160.77	32.50	42.28	69.50	108.03	214.64	448.58	750.37	492
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	150.20	31.16	41.16	65.78	104.94	194.12	395.88	707.98	493
Gross Ln&Ls Losses/Avg Loans & Leases	0.42	0.02	0.05	0.12	0.31	0.63	1.18	1.75	496
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.06	0.15	0.27	0.43	496
Net Losses/Avg Loans and Leases	0.32	-0.06	-0.00	0.05	0.20	0.51	1.01	1.44	496
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Recoveries/Prior Year-End Losses	13.66	1.51	2.30	5.47	10.43	20.36	35.22	53.68	447
Earnings Coverage of Net Losses (X)	10.67	-68.93	-5.68	1.51	5.69	16.14	51.73	86.34	494
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.28	-0.06	-0.01	0.02	0.15	0.49	0.96	1.37	496
RE Loans Secured By 1-4 Family	0.25	-0.07	-0.01	0.02	0.15	0.39	0.82	1.28	496
Revolving	0.19	-0.10	-0.02	0.00	0.00	0.34	0.94	1.63	470
Closed-End	0.24	-0.09	-0.02	0.01	0.13	0.37	0.93	1.37	496
Commercial Real Estate Loans	0.31	-0.15	-0.03	0.00	0.12	0.56	1.24	1.80	495
Construction and Land Dev	0.61	-0.78	-0.23	0.00	0.00	0.80	3.44	6.54	492
Multi family	0.05	-0.08	0.00	0.00	0.00	0.00	0.29	1.84	486
Nonfarm Nonresidential	0.23	-0.09	-0.02	0.00	0.06	0.38	0.96	1.42	495
RE Loans Secured by Farmland	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.51	402
Commercial and Industrial Loans	0.33	-0.56	-0.20	-0.01	0.08	0.58	1.52	2.63	493
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	0.80	0.05	0.09	0.24	0.52	1.13	2.44	3.80	367
Credit Card Loans	1.66	-0.37	0.00	0.00	1.32	2.77	4.88	7.08	160
Agricultural Loans	0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.17	311
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.48	-0.15	0.00	0.00	0.00	0.19	2.23	13.11	439

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.67	0.03	0.11	0.25	0.56	1.00	1.73	2.05	496
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.48	496
Nonaccrual Loans and Leases	1.70	0.16	0.27	0.65	1.38	2.41	4.36	5.83	496
90+ Days PD and Nonaccrual Loans and Leases	1.80	0.19	0.32	0.72	1.48	2.52	4.52	6.23	496
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.17	496
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Nonaccrual Restructured	0.46	0.00	0.00	0.02	0.29	0.79	1.67	2.64	496
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.67	0.03	0.11	0.25	0.56	1.00	1.74	2.05	496
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.48	496
Nonaccrual Assets	1.72	0.17	0.28	0.66	1.40	2.47	4.36	5.83	496
30+ Days PD & Nonaccrual Assets	2.57	0.43	0.64	1.24	2.25	3.56	5.81	7.18	496
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.15	0.11	0.20	0.49	0.97	1.64	2.79	4.04	496
90+ PD & Nonaccrual Assets + OREO	1.79	0.22	0.34	0.73	1.41	2.49	4.69	6.07	496
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.36	0.30	0.47	1.03	1.95	3.21	5.67	7.94	496
Allowance for Loan & Lease Losses	224.29	38.18	58.79	112.33	194.32	308.00	504.57	560.42	496
Equity Cap + ALLL	22.83	2.72	4.30	9.19	18.44	30.71	59.12	88.42	495
Tier 1 Cap + ALLL	21.44	3.09	4.47	9.14	17.92	28.55	52.78	86.09	451
Loans & Leases + RE Acquired	3.68	0.50	0.70	1.66	3.01	5.27	8.90	11.50	496

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.68	0.01	0.07	0.24	0.58	1.02	1.73	2.21	496
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.42	496
- Nonaccrual	1.84	0.12	0.27	0.73	1.48	2.62	4.67	6.28	496
Coml & Indl - 30-89 Days PD	0.40	0.00	0.00	0.00	0.20	0.73	1.56	2.41	493
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.29	493
- Nonaccrual	1.14	0.00	0.00	0.06	0.53	1.90	4.59	7.33	493
Individuals - 30-89 Days PD	0.84	0.00	0.00	0.16	0.68	1.39	2.59	3.51	492
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.21	0.41	492
- Nonaccrual	0.27	0.00	0.00	0.00	0.08	0.42	1.25	2.28	492
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Agri cul tural - 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.73	311
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	311
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.31	1.47	311
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.06	0.96	2.77	439
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	439
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.49	3.41	439
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.94	0.00	0.06	0.32	0.71	1.42	2.25	2.91	496
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.33	0.54	496
- Nonaccrual	1.54	0.00	0.14	0.50	1.13	2.44	3.97	5.24	496
Revol vi ng - 30-89 Days PD	0.44	0.00	0.00	0.00	0.15	0.88	1.80	2.75	470
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	470
- Nonaccrual	0.57	0.00	0.00	0.00	0.17	1.00	2.45	3.97	470
Closed-End - 30-89 Days PD	1.01	0.00	0.01	0.30	0.73	1.55	2.40	3.33	496
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.35	0.66	496
- Nonaccrual	1.69	0.00	0.09	0.52	1.24	2.63	4.42	5.94	496
- Jr Li en 30-89 Days PD	0.04	0.00	0.00	0.00	0.01	0.08	0.20	0.33	496
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	496
- Jr Li en Nonaccrual	0.09	0.00	0.00	0.00	0.03	0.15	0.40	0.63	496
Commercial RE - 30-89 Days PD	0.47	0.00	0.00	0.05	0.30	0.79	1.70	2.24	495
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.46	495
- Nonaccrual	2.10	0.00	0.09	0.57	1.57	3.17	5.89	7.25	495
Const & Dev - 30-89 Days PD	0.42	0.00	0.00	0.00	0.00	0.59	2.32	4.60	492
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	492
- Nonaccrual	3.20	0.00	0.00	0.00	1.03	5.80	13.00	23.10	492
Mul ti fami ly - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.00	0.49	2.11	486
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	486
- Nonaccrual	0.59	0.00	0.00	0.00	0.00	0.27	4.43	9.77	486
Nonfarm Nres- 30-89 Days PD	0.43	0.00	0.00	0.00	0.25	0.70	1.72	2.37	495
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.44	495
- Nonaccrual	1.68	0.00	0.00	0.35	1.19	2.92	5.24	6.91	495
Farm land - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.13	0.94	1.56	402
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	402
- Nonaccrual	0.58	0.00	0.00	0.00	0.00	0.23	3.20	11.98	402
Credi t Card - 30-89 Days PD	0.95	0.00	0.00	0.00	0.57	1.67	3.71	5.01	160
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.00	0.31	1.06	1.82	160
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	160

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.02	6.62	7.55	8.60	9.92	11.37	13.08	14.26	451
Tier 1 RBC Ratio	14.69	9.15	10.35	12.11	14.04	16.99	21.71	24.01	451
Total Risk-Based Capital Ratio	16.16	10.96	11.90	13.47	15.45	18.35	22.89	25.28	451
Tangible Tier 1 Leverage Ratio	9.93	6.58	7.51	8.50	9.81	11.21	12.93	14.26	451
Tangible Common Eq Cap/Tan Assets	8.43	3.42	5.14	6.59	8.31	10.14	12.30	13.75	451
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.59	3.52	4.53	7.24	11.53	15.58	19.16	22.00	496
Standby Letters of Credit	0.36	0.00	0.00	0.08	0.24	0.53	1.02	1.43	496
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	496
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.76	0.00	0.00	0.00	0.00	1.06	4.50	8.06	496
Interest Rate Contracts	0.74	0.00	0.00	0.00	0.00	1.04	4.36	8.06	496
Interest Rate Futures & Forward Contr	0.13	0.00	0.00	0.00	0.00	0.03	0.84	2.64	496
Written Options Contr (Int Rate)	0.14	0.00	0.00	0.00	0.00	0.01	0.77	2.60	496
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Interest Rate Swaps	0.17	0.00	0.00	0.00	0.00	0.00	1.27	3.23	496
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	496
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.55	5.77	8.37	12.47	18.27	24.16	30.35	36.23	496

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.34	0.00	0.00	30.22	80.77	100.88	136.91	240.16	303
Dividends Paid/Net Income	19.43	0.00	0.00	0.00	14.75	39.06	58.25	73.22	471
Net Income - Dividends/Avg Equity	6.18	-1.00	1.09	3.45	5.96	8.66	11.52	14.98	496
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	147.46	0.00	0.00	85.85	110.25	201.98	456.26	803.77	325
Dividends From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.06	1.28	4.61	325
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Dividends From All Subsidiaries	151.34	0.00	0.00	89.35	112.54	210.41	483.61	804.21	325
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.50	0.00	0.00	0.00	25.57	58.38	87.72	122.63	445
Interest Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.53	445
Mgt & Service Fees From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	5.91	445
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	445
Operating Income From Bank Subs	31.90	0.00	0.00	0.04	27.99	59.43	90.15	140.28	445
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.67	0.00	0.00	0.00	100.00	100.00	100.00	109.83	152
Interest Income From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.00	0.00	6.82	152
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Operating Inc From Nonbank Subs	64.83	0.00	0.00	0.89	100.00	100.00	106.61	167.18	152
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	3.17	0.00	0.00	0.00	0.00	0.00	12.88	34.85	36
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	36
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Operating Income From Sub BHCs	3.18	0.00	0.00	0.00	0.00	0.00	12.88	34.85	36
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	65.91	0.00	0.00	0.00	96.58	99.88	100.00	100.00	417
Interest Income From Bank Subs	1.99	0.00	0.00	0.00	0.00	0.00	1.14	91.02	417
Mgt & Serv Fees From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.00	11.00	417
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.59	417
Operating Income From Bank Subs	77.96	0.00	0.00	79.63	99.25	100.00	100.00	100.00	417
Dividends From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.09	2.26	30.97	417
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	417
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417
Operating Inc From Nonbank Subs	2.97	0.00	0.00	0.00	0.00	0.38	18.47	68.15	417
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	417
Loans and Adv From Subs/ST Debt	920.67	0.00	0.00	0.00	223.24	696.23	5687.49	10146.2	64
Loans and Adv From Subs/Total Debt	142.20	0.00	0.00	0.00	81.95	222.22	493.12	975.63	164

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
3109904	846,564	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	937,977	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	612,598	ADBANC, INC.	OGALLALA, NE	
2467474	617,102	ADIRONDACK BANCORP, INC.	UTICA, NY	
3472176	923,916	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	536,647	ALBANK CORPORATION	CHICAGO, IL	
3744239	882,686	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
2127068	579,271	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	590,104	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	600,619	ALTRUST FINANCIAL SERVICES, INC.	CULLMAN, AL	
1020676	765,156	AMALGAMATED INVESTMENTS COMPANY	CHICAGO, IL	
1201457	892,616	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	565,018	AMERICAN NATIONAL CORPORATION	LEAWOOD, KS	
1136269	621,391	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	996,680	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	Moved from Peer 3
3008753	514,031	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1095414	689,382	AMERICAN CENTRAL BANCORPORATION	SPRINGFIELD, IL	
2312837	602,241	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	648,153	AMERICAN STATE BANCSHARES, INC.	GREAT BEND, KS	
1107193	685,243	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	758,404	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	948,090	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	588,305	ARMED FORCES BENEFIT ASSOCIATION	ALEXANDRIA, VA	
3196584	517,613	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	751,391	ASB BANCORP, INC.	ASHEVILLE, NC	
2863946	517,419	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3840029	715,742	ATLANTIC COAST FINANCIAL CORPORATION	JACKSONVILLE, FL	
1129533	744,706	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	840,653	AVENUE FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
1081613	663,876	B. P. C. CORPORATION	COOKEVILLE, TN	
1141870	534,333	BAKER BOYER BANCORP	WALLA WALLA, WA	
3554250	585,988	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	
1895397	556,288	BANCSHARES OF JACKSON HOLE, INC.	JACKSON, WY	
1135002	918,775	BANCTENN CORP.	KINGSPORT, TN	
1030040	931,817	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	558,008	BANK OF SOUTHSIDE VIRGINIA CORPORATION	CARSON, VA	
1247455	719,590	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	749,393	BANKFIVE, MHC	FALL RIVER, MA	
1201363	815,031	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	670,863	BANKSHARES, INC., THE	WINTER PARK, FL	
3553815	683,522	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	Name change from BNC FINANCIAL GROUP, INC.
1209248	653,826	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
1202708	983,490	BAYLAKE CORP.	STURGEON BAY, WI	
3832949	619,083	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	575,586	BEACH COMMUNITY BANCSHARES, INC.	FORT WALTON BEACH, FL	
4297853	530,340	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
2728157	775,778	BERKSHIRE BANCORP, INC.	NEW YORK, NY	
1491913	587,535	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	632,806	BLUE VALLEY BANK CORP.	OVERLAND PARK, KS	
1248162	829,232	BNCCORP, INC.	BISMARCK, ND	
3807974	924,573	BOH HOLDINGS, INC.	HOUSTON, TX	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2935142	806,857	BOU BANCORP, INC.	OGDEN, UT	
1471960	518,118	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3189728	517,699	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	683,963	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	981,681	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2324997	682,636	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1251256	761,321	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	742,187	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	667,914	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	896,049	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	678,074	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	635,719	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	549,735	CB FINANCIAL SERVICES, INC.	CARMICHAELS, PA	
2254508	863,342	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1118283	633,031	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	738,751	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	691,603	CENTRABANC CORPORATION	WACO, TX	
1025662	730,228	CENTRAL BANCORPORATION	PROVO, UT	
1203899	698,904	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	821,647	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	579,075	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	825,901	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	883,040	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
3632756	601,431	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	761,583	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	557,689	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	713,144	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	658,654	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	591,845	CHEVIOT FINANCIAL CORPORATION	CHEVIOT, OH	
3434633	604,872	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	662,368	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	637,073	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	640,237	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	867,310	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
1131077	546,525	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	659,575	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	672,400	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	702,507	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	554,694	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	899,396	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	871,588	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	515,277	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	726,720	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	542,201	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	646,290	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1086270	821,180	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1245460	712,280	CNB BANK SHARES, INC.	CARLINVILLE, IL	
1134108	959,031	CNB CORPORATION	CONWAY, SC	
3444801	704,425	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	605,841	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	768,617	COLOEAST BANKSHARES, INC.	LAMAR, CO	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
4201748	598,236	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	727,059	COMMERCE BANCSHARES, INC.	LUBBOCK, TX	
1057588	933,720	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1838974	805,804	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	655,142	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	832,465	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	529,925	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	564,095	COMMUNITY BANCORP	DERBY, VT	
1247398	815,107	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	759,232	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	832,323	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	563,217	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	614,048	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2626299	535,606	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	526,978	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
3449431	648,319	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	671,516	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	654,015	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	536,577	CORTLAND BANCORP	CORTLAND, OH	
2524788	746,369	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	617,050	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	593,895	CSB BANCORP, INC.	MILLERSBURG, OH	
1102581	580,073	CU BANK SHARES, INC.	DALLAS, TX	
2242523	977,108	D. L. EVANS BANCORP	BURLEY, ID	
2265782	691,403	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
2497462	508,432	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2294812	746,698	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	869,841	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	605,939	DIMECO, INC	HONESDALE, PA	
1117455	650,936	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1127913	538,626	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
4126609	513,855	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
1951770	583,505	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	520,990	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	637,499	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3806511	662,649	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	526,525	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	794,548	ENB FINANCIAL CORP	EPHRATA, PA	
1133165	576,574	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	828,178	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	556,150	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	520,570	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	793,700	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	818,572	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	928,158	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	519,283	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	684,207	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	666,519	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	566,009	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	595,449	FAQUIER BANCSHARES, INC.	WARRENTON, VA	
3818822	624,413	FB BANCORP	SAN ANTONIO, TX	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2348274	726,461	FCT BANCSHARES, INC.	WACO, TX	
4183693	610,715	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	
1891979	600,408	FEO INVESTMENTS, INC.	NORFOLK, NE	
1203778	707,479	FIDELITY COMPANY	DUBUQUE, IA	
2858773	640,300	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	561,980	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	632,175	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1138188	521,134	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	541,125	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	647,111	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	946,420	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	571,798	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	574,538	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	806,791	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	951,997	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	608,936	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	786,250	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	588,594	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	517,403	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	730,565	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	536,688	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	568,362	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1105470	629,666	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	646,730	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	867,745	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	816,878	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	636,118	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	852,408	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	680,172	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
2339656	844,062	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	521,712	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
3839201	953,312	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
2568102	850,925	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	891,660	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	850,158	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3842658	961,635	FIRST FOUNDATION INC.	IRVINE, CA	
1095889	541,858	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	610,803	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	738,524	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	583,501	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	839,692	FIRST KEYSTONE CORPORATION	BERWICK, PA	
2624398	618,965	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	645,052	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	978,525	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1076123	536,455	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	941,940	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	541,971	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
2880626	876,020	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	561,057	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	742,309	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	691,964	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
3908929	660,412	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	682,137	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	738,394	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	815,181	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	511,054	FIRST STATE CORPORATION	WAYNESBORO, MS	
1204177	574,219	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	899,434	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	663,796	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	699,308	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	892,899	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	681,595	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	860,990	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	903,110	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	570,216	FIVE STAR BANCORP	SACRAMENTO, CA	
3557626	544,287	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3223828	510,050	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	607,798	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
3467275	558,166	FLORIDA SHORES BANCORP, INC.	POMPANO BEACH, FL	
1086814	578,038	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	927,051	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	809,713	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	944,611	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	866,247	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	811,246	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3637582	659,905	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
3200463	933,550	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	675,236	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	735,215	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
2540292	500,125	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	Moved from Peer 5
1064915	539,623	GN BANCSHARES, INC.	GIRARD, KS	
1203714	694,851	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	935,974	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	589,449	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	651,361	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	661,642	GSB, MHC	GREENFIELD, MA	
1096952	586,042	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	640,857	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3827927	817,790	GUARDIAN BANCORP, INC	CINCINNATI, OH	
3001156	564,081	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	695,745	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	820,024	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	714,895	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	620,978	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
4251499	623,042	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	New Y-9C/BHCPR reporter
1399073	583,720	HEARTLAND BANCCORP	GAHANNA, OH	
3162486	528,194	HERITAGE BANCORP	RENO, NV	
1055089	555,440	HERITAGE GROUP, INC.	AURORA, NE	
1472220	821,355	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	597,551	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	562,252	HMN FINANCIAL, INC.	ROCHESTER, MN	
3851191	961,896	HOME BANCORP, INC.	LAFAYETTE, LA	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
3234105	727, 441	HOME STATE BANCORP	LOVELAND, CO	
1209181	622,000	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
3577419	653, 746	HOME BANCORP, INC.	TAMPA, FL	
1144107	584, 489	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	935, 453	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	726, 845	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	508, 567	HSB BANCORP, INC.	HEBRON, MD	
3462485	588, 120	IBT HOLDINGS CORP.	PASADENA, CA	
4299316	540, 014	IF BANCORP, INC.	WATSEKA, IL	
1208054	641, 125	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	943, 776	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	772, 727	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	728, 561	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	644, 148	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	924, 839	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2737766	515, 189	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	724, 443	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	894, 848	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
4208961	731, 081	JRMB II, INC	LAWTON, OK	
1140127	620, 909	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	741, 271	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1495854	556, 671	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	633, 344	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	630, 387	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	942, 349	LCNB CORP.	LEBANON, OH	
1131406	574, 325	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	631, 447	LEADER BANCORP, INC	ARLINGTON, MA	
1031588	576, 979	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	573, 193	LEGEND BANCORP, INC.	BOWIE, TX	
1145001	564, 093	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	565, 093	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	594, 741	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	668, 657	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	680, 693	LINCOLN BANCORP	REINBECK, IA	
1097173	647, 890	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	919, 969	LOVE SAVINGS HOLDING COMPANY	SAINT LOUIS, MO	
4268349	922, 527	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	720, 980	LYONS BANCORP, INC.	LYONS, NY	
2052777	778, 102	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	985, 823	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	567, 917	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	777, 714	MACON BANCORP	FRANKLIN, NC	
1135413	811, 745	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	537, 721	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	871, 716	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	601, 554	MALVERN BANCORP, INC	PAOLI, PA	
1823608	582, 335	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	880, 473	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	589, 425	MBT BANCSHARES, INC.	KANSAS CITY, MO	
3696093	582, 050	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	588, 857	MERCHANTS BANCORP, INC.	HILLSBORO, OH	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2217503	649,319	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	774,129	METROPOLITAN BANC GROUP, INC.	RIDGELAND, MS	
2820211	625,223	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	666,873	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	697,988	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	514,197	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	661,539	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	659,882	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	504,056	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	591,668	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	703,716	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	897,703	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	552,639	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	951,883	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	788,906	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	646,811	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	767,983	MOUNTAINONE FINANCIAL, MHC	NORTH ADAMS, MA	Name change from MOUNTAINONE FINANCIAL PARTNERS, MHC
2589714	860,787	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
3211601	853,138	MVB FINANCIAL CORP.	FAIRMONT, WV	
2665739	518,408	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
2947882	904,901	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3551389	674,027	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
3059773	541,653	NATIONAL UNITED BANCSHARES, INC	GATESVILLE, TX	
1070756	645,429	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	625,589	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	545,017	NEW CENTURY BANCORP, INC.	DUNN, NC	
3049617	690,819	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	659,500	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	528,929	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1070569	536,704	NEXTER INCORPORATED	BUTLER, PA	
1827893	667,701	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	794,266	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	675,980	NORTH STATE BANCORP	RALEIGH, NC	
1029334	911,928	NORTH VALLEY BANCORP	REDDING, CA	
2324111	724,955	NORTHEAST BANCORP	LEWISTON, ME	
2934305	748,430	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	902,298	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	693,437	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	873,772	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	998,017	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	703,771	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3912766	983,950	NUTMEG FINANCIAL MHC	NAUGATUCK, CT	
2460569	691,426	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	659,192	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	774,692	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	747,506	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	926,679	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	801,086	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
1076673	876,557	OLD POINT FINANCIAL CORPORATION	HAMPTON, VA	
2603991	936,254	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	718,306	ONE AMERICAN CORP.	VACHERIE, LA	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2728625	714,087	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	688,639	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
2454586	664,161	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	730,739	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	574,450	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	715,748	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
2869733	928,750	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1099908	530,369	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	667,509	PALM BANCORP	PALMERTON, PA	
3021800	998,802	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	Moved from Peer 3
1209716	713,789	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	747,129	PARKE BANCORP, INC	SEWELL, NJ	
2337081	578,221	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3277979	562,077	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	
2623524	917,497	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
1209499	546,564	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
4183536	585,246	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	796,523	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
1139541	714,426	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
3145966	555,541	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	651,819	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	776,128	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	745,695	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	733,664	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	525,415	PLUMAS BANCORP	QUINCY, CA	Moved from Peer 5
4132084	551,341	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	618,071	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	731,672	POST OAK BANCSHARES, INC.	HOUSTON, TX	
1842355	529,448	PRIME BANC CORP.	DIETERICH, IL	
1084575	539,655	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
4503901	523,626	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	New Y-9C/BHCPR reporter
2293329	753,106	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	616,412	PROVIDENT BANCORP	AMESBURY, MA	
3314575	607,897	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	Moved from Peer 5
2321419	706,108	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	627,818	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
3828652	761,679	PVF CAPITAL CORP.	SOLON, OH	
1118434	939,115	QNB CORP.	QUAKERTOWN, PA	
1130904	833,862	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	735,413	RBB BANCORP	LOS ANGELES, CA	
1132243	682,814	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
1398807	942,868	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	604,358	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	686,024	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
3180060	788,878	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	749,150	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	521,388	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2066886	974,934	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
4299147	589,578	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	737,000	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2702232	512,712	RSI BANCORP, MHC	RAHWAY, NJ	Moved from Peer 5

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2336806	780,512	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	730,077	SABINE BANCSHARES, INC.	MANY, LA	
2603928	592,617	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	783,857	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	589,481	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1071454	633,400	SB FINANCIAL GROUP INC	DEFIANCE, OH	
1204814	580,734	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	808,098	SBM FINANCIAL, INC.	GARDINER, ME	
1204029	553,660	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	500,286	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	852,439	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	720,000	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	808,308	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	778,191	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
1248573	644,455	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	601,637	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	815,272	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3076592	607,632	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	622,366	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	
4253073	834,623	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	781,638	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	668,042	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	831,562	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	861,421	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	831,484	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2497202	562,367	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	508,029	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	573,971	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
2849799	850,210	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
1207824	537,098	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	831,542	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	707,903	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	749,406	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	601,815	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	813,887	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1247361	730,282	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1097771	987,107	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	948,683	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2290560	689,233	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	893,423	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
4049678	672,866	SUNWEST BANCORP, INC.	TUSTIN, CA	
2461463	534,886	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	542,670	SWORD FINANCIAL CORPORATION	HORICON, WI	
3841772	857,108	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	664,421	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	844,719	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	836,986	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	667,575	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	904,848	THREE SHORES BANCORPORATION	ORLANDO, FL	
2621548	745,648	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	701,875	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
1095722	510,421	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2730383	505,718	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
2523389	992,904	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	940,375	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	905,075	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3395668	757,217	TWO RIVER BANCORP	TINTON FALLS, NJ	
1947102	657,535	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	543,761	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	574,670	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1135516	918,832	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	662,516	UNITED BANCORPORATION	OSSEO, WI	
1136009	559,366	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
4460479	511,500	UNITED COMMUNITY BANCORP	LAWRENCEBURG, IN	
3015975	661,731	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	560,002	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	876,103	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	690,255	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	598,723	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	530,982	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	795,849	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	874,365	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3292253	628,988	VISION BANCSHARES, INC.	ADA, OK	
1204104	805,933	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	552,499	WEBFIVE MHC	WEBSTER, MA	
1085255	543,434	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	812,194	WESTBRAND, INC.	MINOT, ND	
4472249	543,283	WESTBURY BANCORP, INC.	WEST BEND, WI	
1123223	649,979	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
3831326	983,132	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1051979	694,086	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	688,243	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	551,506	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	790,169	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	674,659	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	869,045	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	849,427	1854 BANCORP	CAMBRI DGE, MA	
1247576	658,219	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 496 bank holding companies.