

	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	79	82	73	80
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.06	3.10	3.11	3.25
+ Non-interest Income	0.79	0.87	0.90	0.73
- Overhead Expense	3.43	3.48	3.52	3.58
- Provision for Losses	0.14	0.39	0.41	0.71
+ Securities Gains (Losses)	0.04	0.11	0.09	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	0.39	0.23	0.24	-0.19
Net Operating Income	0.24	0.11	0.08	-0.35
Net Income	0.24	0.14	0.12	-0.35
Net Income (Sub S Adjusted)	0.24	0.02	0.03	-0.06
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.13	4.37	4.38	4.75
Interest Expense	0.71	0.91	0.90	1.13
Net Interest Income (TE)	3.39	3.41	3.44	3.61
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.58	0.92	0.97	1.37
Earnings Coverage of Net Losses (X)	3.38	2.14	2.12	2.96
Ln&Ls Allowance/Total Loans & Leases	2.11	2.38	2.34	2.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.76	8.36	8.64	8.00
30-89 Days Past Due Loans and Leases	0.94	1.26	1.22	1.12
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	12.97	15.56	13.92	14.39
Net ST Noncore Funding Dependence	3.06	4.44	2.79	5.34
Net Loans and Leases/Total Assets	60.75	59.36	58.72	62.10
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	7.90	7.59	7.56	7.19
Equity Capital/Total Assets	7.29	7.50	7.09	6.87
Equity Capital+Minority Int/Total Assets	7.35	7.64	7.26	7.02
Tier 1 Common Eq Cap / T RWA	9.17	9.15	9.27	8.29
Net Loans&Ls/Equity Capital (X)	9.40	8.47	8.69	9.51
Cash Dividends/Net Income	22.68	10.67	16.66	24.49
Cash Dividends/Net Income (Sub S Adjusted)	19.98	-4.26	1.07	4.60
Retained Earnings/Avg Equity Cap	1.97	0.56	-0.79	-5.98
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.88	0.29	0.69	0.42
Long-Term Debt/Equity Capital	2.71	2.00	1.76	1.71
Equity Investment in Subs/Equity Cap	131.45	124.14	128.21	121.74
Cash FR Oper+Noncash+Op Exp+Div	95.18	83.23	84.92	97.41

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.74	3.97	3.96	4.27	4.56
Less: Interest Expense	0.64	0.82	0.81	1.01	1.36
Equals: Net Interest Income (TE)	3.06	3.10	3.11	3.25	3.20
Plus: Non-Interest Income	0.79	0.87	0.90	0.73	0.82
Equals: Adj Operating Income (TE)	3.94	4.05	4.05	4.02	4.07
Less: Overhead Expense	3.43	3.48	3.52	3.58	3.45
Less: Provision for Loan and Lease Losses	0.14	0.39	0.41	0.71	0.91
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.11	0.09	0.05	0.08
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.39	0.23	0.24	-0.19	-0.18
Less: Applicable Income Taxes (TE)	0.13	0.12	0.13	0.14	0.15
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.24	0.11	0.08	-0.35	-0.38
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.24	0.14	0.12	-0.35	-0.38
Memo: Net Income (Last Four Qtrs)	0.16	-0.13	0.12	-0.35	-0.32
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.50	90.83	90.64	90.46	90.45
Avg Int-Bearing Funds / Avg Assets	77.09	78.16	78.29	79.28	80.36
Int Income (TE) / Avg Earning Assets	4.13	4.37	4.38	4.75	5.07
Int Expense / Avg Earning Assets	0.71	0.91	0.90	1.13	1.51
Net Int Inc (TE) / Avg Earn Assets	3.39	3.41	3.44	3.61	3.55
YIELD OR COST:					
Total Loans and Leases (TE)	5.35	5.50	5.51	5.68	5.88
Interest-Bearing Bank Balances	0.33	0.27	0.29	0.30	0.36
Fed Funds Sold & Reverse Repos	0.17	0.47	0.52	0.18	0.20
Trading Assets	11.64	4.69	4.81	8.14	8.61
Total Earning Assets	4.08	4.32	4.30	4.68	4.99
Investment Securities (TE)	2.12	2.56	2.55	2.99	3.55
U.S. Treasury & Agency Sec (excl MBS)	1.39	1.64	1.47	1.89	2.36
Mortgage-Backed Securities	1.67	2.23	2.16	2.86	3.66
All Other Securities	4.90	5.51	6.47	5.67	6.16
Interest-Bearing Deposits	0.64	0.83	0.80	1.06	1.44
Time Deposits of \$100K or More	1.02	1.24	1.23	1.54	1.93
Time Deposits < \$100K	1.01	1.28	1.22	1.56	2.05
Other Domestic Deposits	0.26	0.35	0.34	0.50	0.71
Foreign Deposits	0.09	N/A	N/A	N/A	N/A
Fed Funds Purchased and Repos	0.53	0.72	0.67	0.65	0.88
Other Borrowed Funds & Trading Liab	2.99	3.02	3.11	2.70	3.26
All Interest-Bearing Funds	0.83	1.03	1.02	1.29	1.67

	PEER GROUP 05 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	52	51	67	68	66
Avg Assets per Employee (\$000)	4,262	4,210	4,289	4,263	4,210
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	90.38	89.25	91.15	93.36	89.29
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.43	3.48	3.52	3.58	3.45
Personnel Expense	1.68	1.64	1.64	1.67	1.64
Net Occupancy Expense	0.44	0.43	0.44	0.45	0.46
Other Operating Expenses	1.27	1.39	1.41	1.41	1.32
Overhead Less Non-Interest Income	2.55	2.57	2.55	2.75	2.60
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	89.41	88.20	89.81	91.57	87.68
Personnel Expense	43.58	41.19	41.58	42.76	41.07
Net Occupancy Expense	11.16	10.87	11.05	11.47	11.54
Other Operating Expenses	33.95	35.90	36.86	37.14	34.68
Total Non-Interest Income	19.10	21.61	21.80	16.01	18.61
Fiduciary Activities Income	0.39	0.51	0.52	0.40	0.34
Serv Charges on Deposit Accts - Domestic	6.25	6.51	6.61	7.32	7.60
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.41	0.27	0.27	0.35	0.51
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.21	0.27	0.23	0.16
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.12	0.10	0.12	0.20	0.28
Net Gain (Loss) - Sales Loans, OREO, Oth	0.17	-1.12	-1.71	-4.12	-1.02
Other Non-Interest Income	8.45	9.82	10.65	7.87	7.11
Overhead Less Non-Interest Income	69.51	66.83	67.39	74.72	68.57
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	13.26	11.52	9.68	6.80	10.68
Appl Inc Tax+TE/Pretax NOI+TE	21.01	18.04	30.89	25.35	29.38

PERCENT OF TOTAL ASSETS	PEER GROUP 05 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	50.25	49.10	48.91	50.74	52.16
Commercial and Industrial Loans	6.73	6.69	6.47	7.67	8.27
Loans to Individuals	1.83	1.79	1.74	1.72	2.10
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.82	0.98	0.89	0.97	1.29
Other Loans and Leases	0.46	0.51	0.49	0.58	0.59
Net Loans and Leases	60.75	59.36	58.72	62.10	64.80
Debt Securities Over 1 Year	16.59	16.51	16.25	15.23	14.03
Mutual Funds and Equity Securities	0.06	0.07	0.07	0.10	0.09
Subtotal	78.80	77.61	76.21	78.49	79.81
Interest-Bearing Bank Balances	7.13	7.98	8.63	6.44	5.15
Federal Funds Sold & Reverse Repos	0.44	0.72	1.00	1.30	1.28
Debt Securities 1 Year or Less	1.02	1.07	1.23	1.02	1.55
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.35	89.51	89.18	89.27	89.43
Non-Int Cash and Due From Dep Inst	1.80	1.78	1.93	1.92	1.87
Other Real Estate Owned	2.08	2.26	2.45	2.29	2.00
All Other Assets	8.47	8.61	8.77	8.52	8.44
MEMORANDA:					
Short-Term Investments	9.51	10.57	11.77	9.90	9.04
U.S. Treasury Securities	0.09	0.09	0.10	0.09	0.27
U.S. Agency Securities (excl MBS)	3.79	3.00	3.02	3.06	3.25
Municipal Securities	3.20	2.94	3.24	2.84	2.88
Mortgage-Backed Securities	8.09	9.25	8.89	8.51	6.95
Asset-Backed Securities	0.01	0.02	0.02	0.01	0.03
Other Debt Securities	0.19	0.16	0.13	0.19	0.10
RE Loans Secured by 1-4 Family	14.46	14.79	14.33	15.24	15.94
Revolving	2.19	2.57	2.32	2.83	2.71
Closed-End, Sec by First Liens	11.05	11.07	10.75	11.15	12.01
Closed-End, Sec by Junior Liens	0.64	0.74	0.69	0.74	0.84
Commercial Real Estate Loans	31.70	30.32	30.69	32.04	32.64
Construction and Land Dev	4.81	4.56	4.49	4.55	6.46
Multi family	2.85	2.40	2.50	2.57	2.08
Nonfarm Nonresidential	22.99	22.51	23.14	23.78	22.90
RE Loans Secured by Farmland	1.81	1.75	1.79	1.86	2.15
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	80.52	80.25	81.10	79.98	78.95
RE Loans Secured by 1-4 Family	23.67	24.63	24.21	24.20	24.74
Revolving	3.48	4.18	3.90	4.49	4.12
Closed-End	19.43	20.10	19.80	19.24	20.18
Commercial Real Estate Loans	50.83	49.39	50.80	50.09	48.77
Construction and Land Dev	7.61	7.39	7.40	7.26	9.66
Multi family	4.48	3.81	4.03	3.95	3.17
Nonfarm Nonresidential	36.42	36.34	37.83	36.78	34.19
RE Loans Secured by Farmland	3.08	3.05	3.16	3.11	3.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.69	10.93	10.75	11.86	12.40
Loans to Individuals	3.08	3.10	3.04	2.84	3.34
Credit Card Loans	0.04	0.09	0.09	0.05	0.04
Agricultural Loans	1.49	1.74	1.58	1.61	2.07
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.78	0.89	0.87	0.96	0.94

PERCENT OF TOTAL ASSETS	PEER GROUP 05 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	9.51	10.57	11.77	9.90	9.04
Liquid Assets	24.58	26.53	26.78	24.63	21.83
Investment Securities	18.30	18.45	18.24	17.37	16.25
Net Loans and Leases	60.75	59.36	58.72	62.10	64.80
Net Lns, Ls & Stbby Ltrs of Credit	61.08	59.72	59.07	62.59	65.29
Core Deposits	67.26	65.49	66.38	67.98	66.06
Noncore Funding	20.90	22.71	22.15	21.93	24.06
Time Deposits of \$100K or More	15.80	16.18	16.18	15.39	15.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.83	0.82	0.90	0.92	0.89
Net Fed Funds Purchased (Sold)	0.40	0.16	0.07	-0.36	-0.28
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.71	0.95	0.80	0.98	1.66
Earning Assets Repr in 1 Year	31.24	36.75	36.77	34.84	36.96
Int-Bearing Liab Repr in 1 Year	28.06	28.92	29.48	30.43	33.32
Long-Term Debt Repr in 1 Year	0.42	0.31	0.39	0.39	0.72
Net Assets Repriceable in 1 Year	1.99	6.21	6.63	3.41	2.34
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.97	15.56	13.92	14.39	17.77
Net ST Noncore Funding Dependence	3.06	4.44	2.79	5.34	8.28
Short-Term Inv/ST Noncore Funding	84.27	93.26	108.51	85.32	67.14
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.12	18.29	18.73	14.13	8.46
Net Loans and Leases/Total Deposits	71.73	70.98	70.01	73.50	77.68
Net Loans and Leases/Core Deposits	91.49	93.18	91.16	93.91	101.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.05	1.48	1.38	1.27	0.48
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.14	4.95	4.15	2.99	-1.78
Struct Notes Appr(Depr)/T1 Cap	-0.88	0.04	0.00	0.04	-0.40
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	3.87	5.75	6.76	3.09	5.55
Available-For-Sale Securities	95.34	94.25	93.24	96.91	94.45
U.S. Treasury Securities	0.41	0.36	0.49	0.62	1.95
U.S. Agency Securities (excl MBS)	21.17	18.01	17.59	19.04	23.27
Municipal Securities	17.46	15.67	17.97	16.52	16.41
Mortgage-Backed Securities	44.85	50.32	49.45	47.76	42.99
Asset-Backed Securities	0.10	0.12	0.15	0.04	0.13
Other Debt Securities	1.49	1.18	1.21	1.07	0.62
Mutual Funds and Equity Securities	0.45	0.58	0.64	0.88	0.97
Debt Securities 1 Year or Less	6.59	7.14	8.39	7.74	11.02
Debt Securities 1 To 5 Years	26.05	23.78	22.87	31.11	32.32
Debt Securities Over 5 Years	60.46	61.73	60.29	54.28	50.88
Pledged Securities	43.95	49.31	48.82	47.76	52.15
Structured Notes, Fair Value	1.15	1.28	1.10	1.67	3.17

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.14	0.39	0.41	0.71	0.91
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.63	0.64	1.10	1.35
Provision for Ln&Ls Losses/Net Losses	46.16	67.97	58.32	85.71	117.75
Ln&Ls Allowance/Total Loans & Leases	2.11	2.38	2.34	2.46	2.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.25	4.08	3.47	4.35	3.39
ALLL/Nonaccrual Assets	122.90	73.10	67.67	77.32	75.13
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	112.63	71.27	64.84	75.47	78.97
Gross Ln&Ls Losses/Avg Loans & Leases	0.78	1.15	1.21	1.58	1.51
Recoveries/Avg Loans and Leases	0.20	0.16	0.19	0.18	0.10
Net Losses/Avg Loans and Leases	0.58	0.92	0.97	1.37	1.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	16.46	9.08	12.70	12.46	7.94
Earnings Coverage of Net Losses (X)	3.38	2.14	2.12	2.96	2.74
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.55	0.95	1.00	1.32	1.44
RE Loans Secured By 1-4 Family	0.55	0.79	0.88	1.13	0.99
Revolving	0.48	0.56	0.69	1.08	0.73
Closed-End	0.52	0.81	0.88	1.22	1.03
Commercial Real Estate Loans	0.57	1.02	1.12	1.45	1.69
Construction and Land Dev	1.34	3.11	2.86	5.99	4.94
Multi family	0.36	0.99	1.21	1.27	0.31
Nonfarm Nonresidential	0.43	0.58	0.75	0.66	0.62
RE Loans Secured by Farmland	0.12	0.07	0.21	0.22	0.28
Commercial and Industrial Loans	0.84	1.28	1.58	2.62	1.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.82	1.48	1.37	1.46	1.92
Credit Card Loans	2.78	2.06	2.04	1.51	3.68
Agricultural Loans	0.00	0.00	0.00	-0.01	0.07
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	0.00
Other Loans and Leases	0.67	1.43	0.75	2.36	3.03

## BHCPR PEER GROUP DATA

## PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 05 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.94	1.26	1.22	1.12	1.33
90+ Days PD Loans and Leases	0.07	0.09	0.08	0.06	0.08
Nonaccrual Loans and Leases	3.44	4.95	4.99	4.55	5.05
90+ Days PD and Nonaccrual Loans and Leases	3.56	5.12	5.13	4.68	5.17
30-89 Days PD Restructured	0.04	0.11	0.05	0.04	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	1.07	1.36	1.52	1.19	0.93
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.94	1.25	1.22	1.12	1.33
90+ Days Past Due Assets	0.07	0.09	0.08	0.06	0.08
Nonaccrual Assets	3.46	4.97	4.99	4.57	5.12
30+ Days PD & Nonaccrual Assets	4.55	6.55	6.42	5.94	6.67
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	2.21	3.14	3.05	3.06	3.55
90+ PD & Nonaccrual Assets + OREO	4.54	5.50	5.64	5.50	5.64
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	6.09	7.29	7.42	7.30	6.89
Allowance for Loan & Lease Losses	437.35	474.48	495.99	425.94	393.66
Equity Cap + ALLL	75.27	82.25	85.50	79.12	91.18
Tier 1 Cap + ALLL	65.44	57.18	89.22	78.60	94.07
Loans & Leases + RE Acquired	9.27	11.22	11.53	10.76	9.73

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	0.88	1.41	1.29	1.17	1.40
- 90+ Days Past Due	0.05	0.10	0.08	0.06	0.09
- Nonaccrual	3.85	5.52	5.47	4.80	5.55
Coml & Indl - 30-89 Days PD	0.52	0.88	0.72	0.79	0.98
- 90+ Days Past Due	0.02	0.04	0.06	0.02	0.01
- Nonaccrual	1.78	3.18	2.79	3.06	2.69
Individuals - 30-89 Days PD	1.01	1.01	0.92	0.90	1.34
- 90+ Days Past Due	0.09	0.05	0.07	0.07	0.05
- Nonaccrual	0.38	0.44	0.40	0.67	0.64
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	0.06	0.04	0.03	0.07	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.11	0.24	0.31	0.49
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	0.00
- 90+ Days Past Due	N/A	N/A	N/A	N/A	0.00
- Nonaccrual	N/A	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.05	0.25	0.17	0.56	0.15
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.01
- Nonaccrual	0.08	0.41	0.00	0.88	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.08	1.53	1.75	1.56	1.50
- 90+ Days Past Due	0.05	0.08	0.09	0.05	0.08
- Nonaccrual	2.65	3.54	3.35	3.09	3.07
Revolving - 30-89 Days PD	0.46	0.77	0.80	0.65	0.44
- 90+ Days Past Due	0.00	0.01	0.02	0.00	0.02
- Nonaccrual	1.28	1.21	1.34	1.28	1.18
Closed-End - 30-89 Days PD	1.12	1.63	1.91	1.83	1.70
- 90+ Days Past Due	0.06	0.09	0.09	0.05	0.08
- Nonaccrual	3.03	4.09	3.90	3.62	3.34
- Jr Lien 30-89 Days PD	0.07	0.09	0.14	0.13	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.13	0.22	0.18	0.16	0.19
Commercial RE - 30-89 Days PD	0.60	1.09	0.89	0.66	1.08
- 90+ Days Past Due	0.03	0.10	0.06	0.04	0.05
- Nonaccrual	4.23	6.29	6.31	5.40	6.78
Const & Dev - 30-89 Days PD	0.58	0.97	0.58	0.92	1.04
- 90+ Days Past Due	0.00	0.03	0.01	0.00	0.04
- Nonaccrual	10.68	14.93	13.35	14.62	16.40
Multi family - 30-89 Days PD	0.09	0.26	0.15	0.09	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.74	1.92	2.35	3.38	2.49
Nonfarm Nres- 30-89 Days PD	0.52	1.00	0.96	0.56	1.03
- 90+ Days Past Due	0.02	0.07	0.05	0.03	0.04
- Nonaccrual	2.67	3.87	4.59	3.32	3.77
Farmland - 30-89 Days PD	0.16	0.16	0.33	0.29	0.55
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.04
- Nonaccrual	2.17	2.08	2.48	0.68	1.22
Credit Card - 30-89 Days PD	2.57	1.14	1.34	1.34	1.35
- 90+ Days Past Due	0.57	0.21	0.24	0.91	0.45
- Nonaccrual	0.01	0.00	0.00	0.00	0.09



CAPITAL RATIOS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	7.90	7.59	7.56	7.19	7.49
Tier 1 RBC Ratio	11.66	11.20	11.73	10.40	10.69
Total Risk-Based Capital Ratio	13.42	12.85	13.44	11.92	12.31
Tangible Tier 1 Leverage Ratio	7.86	7.53	7.50	7.15	7.46
Tangible Common Eq Cap/Tan Assets	6.19	6.21	6.18	5.92	6.23
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.53	7.59	7.36	8.18	8.02
Standby Letters of Credit	0.24	0.27	0.27	0.34	0.40
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	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	0.29	0.34	0.35	0.23	0.31
Interest Rate Contracts	0.28	0.34	0.35	0.23	0.31
Interest Rate Futures & Forward Contr	0.02	0.03	0.03	0.01	0.04
Written Options Contr (Int Rate)	0.07	0.04	0.07	0.03	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.04	0.01	0.04	0.00	0.07
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	14.07	12.35	11.95	12.58	11.98

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 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	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	28.73	27.68	24.74	27.84	32.38
Written Options	47.32	44.78	48.76	41.06	28.12
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	47.32	44.78	48.76	41.06	28.12
Purchased Options	0.61	0.14	4.06	11.11	3.03
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.61	0.14	4.06	11.11	3.03
Swaps	20.80	23.90	22.44	19.98	32.25
Held for Trading	0.00	19.24	17.65	13.33	13.04
Interest Rate Contracts	0.00	19.24	17.65	13.33	13.04
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	100.00	80.76	82.35	86.67	86.96
Interest Rate Contracts	99.24	80.76	82.35	86.67	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	48.82	51.54	42.28	52.73	61.70
One Year or Less	29.76	25.39	15.06	29.56	33.54
Over 1 Year to 5 Years	3.74	10.69	9.83	10.66	9.47
Over 5 Years	9.23	15.45	17.39	12.51	18.68
Gross Negative Fair Value (Abs Val)	0.28	0.32	0.65	0.57	1.44
Gross Positive Fair Value	0.37	0.43	0.37	0.33	0.26
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	50.00	50.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.12	0.10	0.12	0.20	0.28
Premium Inc/Ins Activities Revenue	1.51	0.69	1.75	0.73	0.59
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	30.63
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	69.37
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)	12.36	22.84	23.94	24.74	31.23
Ins Net Inc (L/H)/Equity (L/H)	2.62	2.79	3.30	4.48	5.90
Insur Ben, Losses, Exp/Insur Premiums	33.38	51.34	29.80	40.12	62.68
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)	2.07	2.36	2.02	2.74	3.22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.24	11.51	12.57	10.30	9.53
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	0.74	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.09	N/A	N/A	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-62.19	-78.42	-100.00	-58.70	-10.56
Total Selected Assets	-48.48	-60.61	-50.00	-5.80	-10.56
Deposits	-44.13	N/A	N/A	N/A	N/A

PROFITABILITY:	PEER GROUP 05 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	3.88	1.01	0.03	-4.99	-11.75
Bank Net Inc/Avg Eq Inv in Banks	4.21	1.08	0.11	-7.66	-7.34
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.48	4.73	3.24	2.52	2.18
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	1.51	-62.68	4.94	-39.63	-0.76
Bank Net Income/Parent Net Income	119.36	124.22	116.43	111.34	135.09
Nonbank Net Income/Parent Net Income	2.26	3.17	3.46	8.60	2.65
Sub BHCs Net Inc/Parent Net Income	78.00	83.30	83.75	79.54	76.69
LEVERAGE:					
Total Liabilities/Equity	37.06	28.68	32.41	26.12	46.08
Total Debt/Equity Capital	4.38	3.26	3.56	2.33	5.95
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.82	10.13	9.14	6.49	31.59
Tot Debt+Lns Guaranteed for Affl/Equity	2.36	2.62	1.67	1.37	6.48
Total Debt/Eq Cap - Exc Over Fair Value	4.38	3.27	3.57	2.34	6.07
Long-Term Debt/Equity Capital	2.71	2.00	1.76	1.71	2.22
Short-Term Debt/Equity Capital	0.88	0.29	0.69	0.42	0.94
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.02
Exc Cost Over Fair Value/Equity Cap	0.00	0.02	0.00	0.00	0.03
Long-Term Debt/Consolidated LT Debt	8.53	8.68	8.52	5.32	6.20
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	131.45	124.14	128.21	121.74	138.39
Total Investment in Subs/Equity	132.30	125.00	128.81	122.26	139.51
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	104.34	92.25	92.24	89.12	111.55
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	104.90	92.98	92.67	89.75	112.84
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	3.00	3.50	2.16	1.72	3.94
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	10.38	8.55	6.73	17.85	11.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	59.75	57.13	55.87	68.83	75.51
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.18	83.23	84.92	97.41	93.21
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	83.90	89.24	94.03	98.96	91.00
Pretax Oper Inc + Int Exp/Int Expense	-----	-----	-105.89	828.39	34.20
Div + Int From Subs/Int Exp + Div	105.37	95.60	75.91	108.76	91.01
Fees+Other Inc From Subs/Sal + Oth Exp	6.09	8.09	7.76	10.21	9.34
Net Inc/Curr Port of LT Debt+Pfd Div(X)	15.99	8.05	10.19	32.60	26.45
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.34	-3.14	-4.18	-2.48	-1.94
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	20.00	28.32	34.01	0.00	0.00
Total	20.00	28.32	34.01	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.02
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.31	0.27	0.38	0.31	0.54
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 GROUP 05				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	66.99	49.48	62.20	61.90	72.16
Dividends Paid/Net Income	22.68	10.64	16.66	24.49	38.11
Net Income - Dividends/Avg Equity	1.95	0.54	-0.83	-5.93	-13.20
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	144.42	115.83	100.87	86.34	97.73
Dividends From Nonbank Subs	2.65	1.69	1.13	0.76	1.00
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	149.85	136.79	120.16	101.09	104.92
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	24.61	13.69	19.06	31.67	40.34
Interest Income From Bank Subs	0.05	0.07	0.06	0.16	0.19
Mgt & Service Fees From Bank Subs	6.48	2.48	3.47	1.62	1.37
Other Income From Bank Subs	0.00	0.02	0.03	0.17	0.59
Operating Income From Bank Subs	35.50	18.67	24.97	34.27	48.29
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	132.52	72.76	66.59	134.95	60.45
Interest Income From Nonbank Subs	6.01	0.51	0.59	8.00	0.00
Mgt & Serv Fees From Nonbank Subs	11.72	0.56	1.03	3.59	0.66
Other Income From Nonbank Subs	0.44	0.26	0.35	0.94	1.78
Operating Inc From Nonbank Subs	150.68	81.61	78.41	147.47	66.27
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	1.90	11.28	38.55	41.52
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.73	0.45	0.53	0.61	0.52
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.73	2.35	11.81	39.16	42.04
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	45.82	24.95	33.76	35.08	47.27
Interest Income From Bank Subs	11.96	17.40	19.96	11.93	4.73
Mgt & Serv Fees From Bank Subs	6.28	9.78	7.49	4.35	1.86
Other Income From Bank Subs	0.00	0.15	1.57	2.46	1.05
Operating Income From Bank Subs	71.30	63.94	68.27	62.37	67.92
Dividends From Nonbank Subs	2.94	2.63	5.81	7.82	4.72
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.00
Mgt & Serv Fees From Nonbank Subs	0.04	0.01	0.05	0.02	0.00
Other Income From Nonbank Subs	0.02	0.01	0.04	0.09	0.38
Operating Inc From Nonbank Subs	5.40	5.45	6.93	17.38	7.35
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	5836.33	9832.75	8849.22	6670.58	5462.21
Loans and Adv From Subs/Total Debt	362.17	183.96	186.91	459.73	500.99

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									79
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.05	1.69	2.09	2.72	3.18	3.41	3.82	4.08	79
+ Non-interest Income	0.79	0.00	0.09	0.35	0.67	1.20	1.44	3.76	79
- Overhead Expense	3.42	2.06	2.43	2.89	3.39	3.88	4.54	5.98	79
- Provision for Losses	0.14	-0.09	0.00	0.00	0.07	0.18	0.51	0.96	79
+ Securities Gains (Losses)	0.03	-0.00	0.00	0.00	0.01	0.07	0.14	0.17	79
+ Other Tax Equiv Adjustments	-0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.01	79
= Pretax Net Oper Income (TE)	0.38	-1.84	-1.65	-0.18	0.56	1.01	1.62	1.99	79
Net Operating Income	0.23	-1.84	-1.66	-0.19	0.43	0.77	1.23	1.80	79
Net Income	0.23	-1.84	-1.66	-0.19	0.43	0.77	1.23	1.80	79
Net Income (Sub S Adjusted)	0.23	-3.49	-1.89	-0.09	0.41	0.66	1.18	1.42	22
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.13	3.22	3.53	3.80	4.13	4.46	4.83	5.18	79
Interest Expense	0.71	0.22	0.31	0.48	0.64	0.91	1.31	1.59	79
Net Interest Income (TE)	3.38	1.84	2.39	3.07	3.47	3.78	4.13	4.41	79
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.57	-0.02	0.02	0.14	0.46	0.88	1.49	2.25	79
Earnings Coverage of Net Losses (X)	3.38	-103.58	-3.94	-0.41	1.30	4.46	30.94	51.07	79
Ln&Ls Allowance/Total Loans & Leases	2.10	1.10	1.22	1.48	1.97	2.61	3.31	4.09	79
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.76	0.32	0.76	3.06	4.69	9.34	18.13	22.94	79
30-89 Days Past Due Loans and Leases	0.93	0.00	0.00	0.27	0.63	1.47	2.35	3.61	79
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	12.96	-19.50	-7.97	4.38	12.03	23.44	34.89	42.66	79
Net ST Noncore Funding Dependence	3.05	-35.46	-17.32	-2.92	4.72	10.40	21.25	25.76	79
Net Loans and Leases/Total Assets	60.75	35.68	37.79	54.34	63.13	67.85	75.97	77.37	79
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.90	-6.47	-1.26	4.51	9.09	11.12	13.36	15.27	76
Equity Capital/Total Assets	7.28	-9.07	-3.43	3.07	8.72	11.51	14.62	15.34	79
Equity Capital+Minority Int/Total Assets	7.34	-8.00	-3.43	3.07	8.72	11.51	14.62	16.21	79
Tier 1 Common Eq Cap / T RWA	9.16	-10.56	-4.12	2.49	10.16	14.94	19.19	22.30	76
Net Loans&Ls/Equity Capital (X)	9.40	2.37	3.27	5.09	6.55	9.35	20.90	43.80	68
Cash Dividends/Net Income	22.68	0.00	0.00	0.00	9.77	46.24	82.35	100.45	55
Cash Dividends/Net Income (Sub S Adjusted)	19.97	-27.69	-15.69	0.00	0.00	36.79	77.01	109.61	22
Retained Earnings/Avg Equity Cap	1.96	-53.87	-13.43	-0.73	3.46	5.88	9.39	12.88	70
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.87	0.00	0.00	0.00	0.00	0.00	4.58	12.36	68
Long-Term Debt/Equity Capital	2.71	0.00	0.00	0.00	0.00	0.00	14.52	36.75	68
Equity Investment in Subs/Equity Cap	131.45	81.28	93.46	99.25	111.78	136.01	236.52	314.80	68
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	95.18	-20.47	8.04	71.14	96.20	119.39	158.36	231.28	79

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.73	2.85	3.11	3.48	3.73	4.07	4.40	4.70	79
Less: Interest Expense	0.64	0.19	0.29	0.44	0.59	0.79	1.15	1.36	79
Equals: Net Interest Income (TE)	3.05	1.69	2.09	2.72	3.18	3.41	3.82	4.08	79
Plus: Non-Interest Income	0.79	0.00	0.09	0.35	0.67	1.20	1.44	3.76	79
Equals: Adj Operating Income (TE)	3.94	2.13	2.53	3.35	3.88	4.51	5.31	6.26	79
Less: Overhead Expense	3.42	2.06	2.43	2.89	3.39	3.88	4.54	5.98	79
Less: Provision for Loan and Lease Losses	0.14	-0.09	0.00	0.00	0.07	0.18	0.51	0.96	79
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.01	0.07	0.14	0.17	79
Plus: Other Tax Equiv Adjustments	-0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.01	79
Equals: Pretax Net Oper Inc (TE)	0.38	-1.84	-1.65	-0.18	0.56	1.01	1.62	1.99	79
Less: Applicable Income Taxes (TE)	0.12	-0.00	0.00	0.00	0.04	0.23	0.46	0.50	79
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equals: Net Operating Income	0.23	-1.84	-1.66	-0.19	0.43	0.77	1.23	1.80	79
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equals: Net Income	0.23	-1.84	-1.66	-0.19	0.43	0.77	1.23	1.80	79
Memo: Net Income (Last Four Qtrs)	0.15	-1.98	-1.57	-0.33	0.36	0.66	1.15	1.68	78
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.50	81.04	83.62	88.06	91.25	93.16	95.37	96.09	79
Avg Int-Bearing Funds / Avg Assets	77.09	55.36	64.58	70.22	76.40	82.90	92.56	96.28	76
Int Income (TE) / Avg Earning Assets	4.13	3.22	3.53	3.80	4.13	4.46	4.83	5.18	79
Int Expense / Avg Earning Assets	0.71	0.22	0.31	0.48	0.64	0.91	1.31	1.59	79
Net Int Inc (TE) / Avg Earn Assets	3.38	1.84	2.39	3.07	3.47	3.78	4.13	4.41	79
YIELD OR COST:									
Total Loans and Leases (TE)	5.34	4.56	4.69	4.86	5.33	5.77	6.10	6.24	79
Interest-Bearing Bank Balances	0.33	0.13	0.17	0.24	0.27	0.38	0.68	0.90	79
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.00	0.20	0.24	0.32	0.44	38
Trading Assets	11.64	5.50	5.50	5.50	5.50	11.64	15.32	16.55	2
Total Earning Assets	4.07	3.14	3.45	3.75	4.03	4.36	4.78	5.18	79
Investment Securities (TE)	2.11	1.02	1.25	1.60	2.00	2.64	3.16	3.69	79
U.S. Treasury & Agency Sec (excl MBS)	1.38	0.25	0.49	0.95	1.24	1.68	2.62	2.98	67
Mortgage-Backed Securities	1.67	0.26	0.71	1.19	1.67	2.01	2.65	3.66	72
All Other Securities	4.89	1.01	1.60	2.97	4.05	5.84	7.48	19.12	74
Interest-Bearing Deposits	0.63	0.24	0.32	0.44	0.63	0.83	0.94	1.06	79
Time Deposits of \$100K or More	1.01	0.42	0.45	0.73	0.94	1.36	1.63	1.66	79
Time Deposits < \$100K	1.01	0.43	0.57	0.70	0.97	1.25	1.47	1.95	79
Other Domestic Deposits	0.25	0.08	0.09	0.15	0.25	0.34	0.44	0.47	79
Foreign Deposits	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	1
Fed Funds Purchased and Repos	0.52	0.00	0.00	0.00	0.23	0.55	1.74	3.39	58
Other Borrowed Funds & Trading Liab	2.99	0.03	0.53	1.88	2.84	3.92	6.03	6.89	67
All Interest-Bearing Funds	0.83	0.31	0.39	0.59	0.80	1.00	1.31	1.60	76

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	52.24	37.44	38.27	43.19	48.67	60.43	71.93	87.54	79
Avg Assets per Employee (\$000)	4262.33	2344.27	2663.56	3137.20	3961.77	4932.81	6837.10	9062.60	79

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	76
Overhead Exp / NOI + Non-Int Income	90.37	60.67	62.62	70.43	83.59	100.40	125.19	179.54	79

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.42	2.06	2.43	2.89	3.39	3.88	4.54	5.98	79
Personnel Expense	1.67	0.99	1.09	1.35	1.65	2.00	2.37	2.62	79
Net Occupancy Expense	0.43	0.21	0.25	0.34	0.43	0.50	0.66	0.73	79
Other Operating Expenses	1.27	0.70	0.75	0.94	1.20	1.52	1.99	2.43	79
Overhead Less Non-Interest Income	2.55	1.33	1.53	2.00	2.49	3.17	3.68	3.93	79

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	89.40	59.66	62.17	68.95	82.31	100.26	125.19	179.52	79
Personnel Expense	43.58	26.67	30.67	36.00	42.03	49.76	60.77	83.63	79
Net Occupancy Expense	11.16	5.83	6.54	8.36	10.60	13.54	17.29	21.27	79
Other Operating Expenses	33.94	17.13	19.28	22.85	29.82	39.91	69.13	89.72	79
Total Non-Interest Income	19.09	0.18	4.92	10.91	16.20	25.73	41.60	59.66	79
Fiduciary Activities Income	0.39	0.00	0.00	0.00	0.00	0.00	2.45	7.44	79
Serv Charges on Deposit Accts - Domestic	6.24	0.60	1.82	2.86	5.70	8.97	14.29	16.14	79
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Investment Banking Fees & Commissions	0.40	0.00	0.00	0.00	0.00	0.74	2.06	3.76	79
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.28	1.08	2.31	79
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Insurance Activities Revenue	0.12	0.00	0.00	0.00	0.00	0.11	0.70	2.26	79
Net Gain (Loss) - Sales Loans, OREO, Oth	0.16	-13.68	-9.23	-2.94	0.51	3.54	6.76	13.30	79
Other Non-Interest Income	8.44	2.52	2.82	5.14	8.09	10.96	16.19	21.85	79
Overhead Less Non-Interest Income	69.50	20.85	37.19	47.82	61.88	87.23	110.76	176.51	79

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	13.26	0.00	0.00	0.00	6.46	27.93	34.46	36.49	56
Appl Inc Tax+TE/Pretax NOI+TE	21.01	0.00	0.00	4.84	26.08	36.73	42.56	45.89	56



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.24	22.24	29.05	39.57	53.28	59.32	65.65	73.98	79
Commercial and Industrial Loans	6.72	1.34	1.99	3.77	5.94	8.73	14.12	17.35	79
Loans to Individuals	1.82	0.00	0.07	0.45	1.13	2.85	5.79	9.59	79
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Agricultural Loans	0.82	0.00	0.00	0.00	0.00	1.36	4.59	7.27	79
Other Loans and Leases	0.45	0.00	0.00	0.04	0.30	0.87	1.54	1.90	79
Net Loans and Leases	60.75	35.68	37.79	54.34	63.13	67.85	75.97	77.37	79
Debt Securities Over 1 Year	16.59	0.00	4.56	8.04	15.43	21.45	34.14	45.38	79
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.00	0.02	0.35	0.71	79
Subtotal	78.79	55.51	63.06	74.94	80.07	84.70	88.10	89.21	79
Interest-Bearing Bank Balances	7.12	0.40	0.68	2.17	5.48	11.78	16.25	23.67	79
Federal Funds Sold & Reverse Repos	0.44	0.00	0.00	0.00	0.00	0.48	1.98	6.32	79
Debt Securities 1 Year or Less	1.01	0.00	0.00	0.14	0.63	1.69	3.27	5.27	79
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Total Earning Assets	89.34	78.83	83.60	86.80	90.17	91.78	93.09	94.61	79
Non-Int Cash and Due From Dep Inst	1.79	0.45	0.54	1.06	1.59	2.28	3.74	4.51	79
Other Real Estate Owned	2.07	0.01	0.04	0.33	1.66	3.53	6.18	6.97	79
All Other Assets	8.46	3.37	4.60	6.08	7.81	10.45	14.38	15.63	79
MEMORANDA:									
Short-Term Investments	9.50	1.46	2.32	4.41	7.96	13.95	21.07	28.50	79
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.52	1.70	79
U.S. Agency Securities (excl MBS)	3.78	0.00	0.00	0.20	3.47	7.06	9.91	13.02	79
Municipal Securities	3.19	0.00	0.00	0.34	2.16	5.33	11.39	16.00	79
Mortgage-Backed Securities	8.09	0.00	0.00	3.74	7.74	12.93	17.02	21.32	79
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.70	79
Other Debt Securities	0.19	0.00	0.00	0.00	0.00	0.23	1.00	2.62	79
RE Loans Secured by 1-4 Family	14.46	1.68	3.73	9.04	14.28	19.75	25.46	32.82	79
Revolving	2.19	0.00	0.01	0.57	1.90	3.80	5.66	6.60	79
Closed-End, Sec by First Liens	11.04	0.79	3.06	5.91	9.97	16.26	20.56	25.32	79
Closed-End, Sec by Junior Liens	0.63	0.00	0.03	0.18	0.50	0.97	1.52	1.83	79
Commercial Real Estate Loans	31.69	8.61	12.57	23.03	32.43	41.17	47.05	50.25	79
Construction and Land Dev	4.80	0.04	0.55	2.39	4.06	7.29	10.06	12.49	79
Multi family	2.85	0.01	0.46	0.99	1.95	4.32	7.35	9.91	79
Nonfarm Nonresidential	22.98	5.73	8.94	15.40	23.58	28.93	37.16	43.64	79
RE Loans Secured by Farml and	1.81	0.00	0.00	0.03	1.14	3.55	6.47	9.47	79
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	80.52	50.10	59.95	73.31	83.09	89.61	92.78	94.47	79
RE Loans Secured by 1-4 Family	23.66	2.17	6.23	14.27	23.67	31.99	40.93	44.58	79
Revolving	3.48	0.00	0.02	0.92	3.06	5.92	9.34	10.48	79
Closed-End	19.43	1.42	5.48	11.01	18.52	28.74	33.21	39.46	79
Commercial Real Estate Loans	50.83	18.54	23.41	41.71	49.84	61.48	74.40	82.04	79
Construction and Land Dev	7.60	0.07	1.17	3.76	7.22	11.09	16.09	19.99	79
Multi family	4.47	0.08	0.82	1.66	3.29	6.40	11.44	15.26	79
Nonfarm Nonresidential	36.42	13.79	18.06	27.92	36.68	43.83	55.02	66.59	79
RE Loans Secured by Farml and	3.07	0.00	0.00	0.05	1.87	5.12	13.66	15.31	79
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commercial and Industrial Loans	10.69	2.27	3.91	6.45	9.82	13.92	22.18	25.35	79
Loans to Individuals	3.07	0.02	0.12	0.65	1.58	4.70	9.44	15.37	79
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.33	0.60	79
Agricultural Loans	1.49	0.00	0.00	0.00	0.00	2.15	8.38	12.89	79
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Other Loans and Leases	0.78	0.00	0.00	0.06	0.48	1.45	2.69	4.05	79

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.50	1.46	2.32	4.41	7.96	13.95	21.07	28.50	79
Liquid Assets	24.58	10.99	12.85	17.16	23.60	31.24	38.69	42.54	79
Investment Securities	18.30	2.26	6.48	13.42	16.74	22.44	34.91	45.42	79
Net Loans and Leases	60.75	35.68	37.79	54.34	63.13	67.85	75.97	77.37	79
Net Lns, Ls & Stdbly Ltrs of Credit	61.08	35.71	37.90	54.90	63.24	67.96	76.66	78.28	79
Core Deposits	67.26	40.92	52.41	60.76	67.74	75.15	78.33	79.23	79
Noncore Funding	20.90	6.67	10.67	13.51	19.49	26.46	38.92	45.63	79
Time Deposits of \$100K or More	15.79	4.78	7.35	9.86	13.98	19.92	31.37	39.36	79
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Fed Funds Purchased and Repos	0.83	0.00	0.00	0.00	0.00	1.72	4.05	4.66	79
Net Fed Funds Purchased (Sold)	0.40	-7.93	-1.73	-0.02	0.00	1.72	3.24	4.42	79
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Oth Borrowings W/Rem Mat 1 Yr or Less	0.71	0.00	0.00	0.00	0.26	1.22	2.81	3.64	79
Earning Assets Repr in 1 Year	31.24	15.74	16.99	22.40	29.50	38.01	50.05	55.94	79
Int-Bearing Liab Repr in 1 Year	28.06	6.22	12.21	17.72	23.23	35.42	58.30	68.79	79
Long-Term Debt Repr in 1 Year	0.42	0.00	0.00	0.00	0.00	0.10	2.75	3.62	79
Net Assets Repriceable in 1 Year	1.99	-37.14	-28.09	-8.66	2.77	15.13	30.95	41.80	79
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.96	-19.50	-7.97	4.38	12.03	23.44	34.89	42.66	79
Net ST Noncore Funding Dependence	3.05	-35.46	-17.32	-2.92	4.72	10.40	21.25	25.76	79
Short-Term Inv/ST Noncore Funding	84.27	12.71	18.58	35.68	64.85	127.24	219.82	344.49	79
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.11	-7.50	-1.24	5.03	11.18	28.05	44.38	59.10	79
Net Loans and Leases/Total Deposits	71.73	40.44	48.12	61.83	72.99	83.74	90.38	95.37	79
Net Loans and Leases/Core Deposits	91.49	51.55	61.33	74.96	92.83	107.94	120.19	138.13	79
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.04	-2.24	-1.56	-0.12	0.00	0.05	0.90	2.62	26
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.14	-50.41	-25.69	-7.83	-1.19	0.00	2.40	3.85	66
Struct Notes Appr(Depr)/T1 Cap	-0.87	-8.92	-3.82	-1.32	-0.41	-0.05	0.00	0.01	26
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	3.86	0.00	0.00	0.00	0.00	1.10	24.44	41.94	79
Available-For-Sale Securities	95.33	34.46	73.36	98.71	100.00	100.00	100.00	100.00	79
U. S. Treasury Securities	0.41	0.00	0.00	0.00	0.00	0.00	2.33	8.74	79
U. S. Agency Securities (excl MBS)	21.17	0.00	0.00	3.75	19.01	35.29	55.07	77.70	79
Municipal Securities	17.46	0.00	0.00	2.21	14.90	32.33	48.00	69.69	79
Mortgage-Backed Securities	44.84	0.00	0.00	22.77	51.03	71.65	88.13	97.14	79
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.17	4.81	79
Other Debt Securities	1.49	0.00	0.00	0.00	0.00	0.93	10.61	19.00	79
Mutual Funds and Equity Securities	0.45	0.00	0.00	0.00	0.00	0.14	2.71	5.32	79
Debt Securities 1 Year or Less	6.59	0.00	0.00	1.05	4.46	10.34	21.43	38.77	79
Debt Securities 1 To 5 Years	26.05	0.00	0.95	5.52	19.91	40.36	67.96	78.14	79
Debt Securities Over 5 Years	60.46	0.00	0.20	30.24	62.08	87.30	93.70	96.31	79
Pledged Securities	43.95	0.00	6.28	21.57	42.68	63.91	84.35	94.03	79
Structured Notes, Fair Value	1.15	0.00	0.00	0.00	0.00	1.47	5.38	11.64	79

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.09	0.00	0.00	0.07	0.18	0.51	0.96	79
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	-0.19	0.00	0.01	0.13	0.33	0.78	1.26	79
Provision for Ln&Ls Losses/Net Losses	46.16	-127.71	-2.12	0.22	29.77	83.00	148.33	297.89	79
Ln&Ls Allowance/Total Loans & Leases	2.10	1.10	1.22	1.48	1.97	2.61	3.31	4.09	79
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.25	1.12	1.59	2.20	3.51	8.30	22.87	38.02	73
ALLL/Nonaccrual Assets	122.90	15.71	23.16	42.02	71.03	154.35	345.45	557.97	78
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	112.62	15.67	22.03	42.02	67.98	159.13	299.29	453.09	78
Gross Ln&Ls Losses/Avg Loans & Leases	0.78	0.01	0.07	0.39	0.67	1.13	1.75	2.87	79
Recoveries/Avg Loans and Leases	0.19	0.00	0.01	0.04	0.11	0.29	0.60	0.85	79
Net Losses/Avg Loans and Leases	0.57	-0.02	0.02	0.14	0.46	0.88	1.49	2.25	79
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Recoveries/Prior Year-End Losses	16.45	0.62	1.70	4.30	11.04	22.59	48.47	58.09	78
Earnings Coverage of Net Losses (X)	3.38	-103.58	-3.94	-0.41	1.30	4.46	30.94	51.07	79
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.55	-0.07	-0.00	0.08	0.39	0.92	1.52	2.37	79
RE Loans Secured By 1-4 Family	0.55	-0.12	-0.00	0.02	0.28	0.94	1.59	3.48	79
Revolving	0.47	-0.14	-0.05	0.00	0.00	0.68	2.07	3.62	72
Closed-End	0.51	-0.20	-0.08	0.00	0.25	1.02	1.70	2.08	79
Commercial Real Estate Loans	0.57	-0.26	-0.06	0.00	0.39	0.92	1.97	3.10	79
Construction and Land Dev	1.33	-1.37	-0.30	0.00	0.09	1.49	6.05	9.55	77
Multi family	0.35	-1.18	-0.02	0.00	0.00	0.00	1.53	5.54	76
Nonfarm Nonresidential	0.43	-0.35	-0.02	0.00	0.17	0.71	1.62	3.55	79
RE Loans Secured by Farmland	0.12	-0.27	-0.01	0.00	0.00	0.00	0.19	3.36	62
Commercial and Industrial Loans	0.84	-2.93	-0.33	-0.05	0.22	1.33	3.14	6.17	77
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	0.82	0.02	0.06	0.23	0.50	0.87	2.37	2.99	46
Credit Card Loans	2.78	-0.09	-0.03	0.18	1.71	3.22	4.74	7.31	16
Agricultural Loans	0.00	-0.08	-0.02	0.00	0.00	0.00	0.01	0.07	40
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.66	-0.11	0.00	0.00	0.00	0.27	3.13	7.93	72

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.93	0.00	0.00	0.27	0.63	1.47	2.35	3.61	79
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.00	0.13	0.41	0.71	79
Nonaccrual Loans and Leases	3.44	0.22	0.39	1.21	2.53	4.59	10.01	13.92	79
90+ Days PD and Nonaccrual Loans and Leases	3.56	0.37	0.49	1.31	2.62	5.22	10.23	13.92	79
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.01	0.26	0.43	79
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Nonaccrual Restructured	1.06	0.00	0.00	0.21	0.88	1.66	2.99	5.71	79
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.93	0.00	0.00	0.27	0.63	1.47	2.35	3.61	79
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.00	0.13	0.41	0.71	79
Nonaccrual Assets	3.45	0.22	0.39	1.24	2.53	4.61	10.01	13.92	79
30+ Days PD & Nonaccrual Assets	4.54	0.47	1.16	2.00	3.13	7.08	11.61	17.07	79
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	2.21	0.14	0.23	0.80	1.74	3.11	5.77	7.35	79
90+ PD & Nonaccrual Assets + OREO	4.53	0.23	0.44	1.98	3.46	6.46	10.53	18.80	79
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	6.09	0.34	0.55	2.18	4.79	8.89	14.66	20.40	79
Allowance for Loan & Lease Losses	437.34	52.99	76.90	214.14	390.70	610.20	1023.46	1465.52	79
Equity Cap + ALLL	75.26	1.11	4.85	15.27	36.78	80.80	263.60	469.04	68
Tier 1 Cap + ALLL	65.43	-262.40	-5.99	10.08	33.90	80.22	240.45	542.22	76
Loans & Leases + RE Acquired	9.26	0.60	1.10	4.31	7.02	14.23	21.83	29.10	79



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.90	-6.47	-1.26	4.51	9.09	11.12	13.36	15.27	76
Tier 1 RBC Ratio	11.65	-9.43	-1.80	6.80	13.08	16.67	21.21	24.45	76
Total Risk-Based Capital Ratio	13.41	-9.43	-1.80	9.93	14.36	18.58	23.89	25.67	76
Tangible Tier 1 Leverage Ratio	7.86	-6.47	-1.26	4.51	9.09	11.11	13.37	15.21	76
Tangible Common Eq Cap/Tan Assets	6.19	-8.12	-3.65	2.30	7.68	10.05	12.59	14.35	76
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
-----									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.53	3.18	3.92	5.42	7.65	10.31	15.80	20.66	79
Standby Letters of Credit	0.24	0.00	0.00	0.05	0.17	0.41	0.75	0.98	79
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.28	0.00	0.00	0.00	0.00	0.19	1.27	4.76	79
Interest Rate Contracts	0.28	0.00	0.00	0.00	0.00	0.19	1.27	4.76	79
Interest Rate Futures & Forward Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.43	79
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.37	0.95	79
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Interest Rate Swaps	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.08	79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	14.06	5.19	6.56	9.83	11.97	16.25	27.27	32.68	79









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.98	0.00	0.00	12.43	75.40	111.22	124.51	161.16	35
Dividends Paid/Net Income	22.68	0.00	0.00	0.00	9.77	46.24	82.35	100.45	55
Net Income - Dividends/Avg Equity	1.94	-53.87	-13.43	-0.73	3.46	5.88	9.39	12.55	70
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	144.41	0.00	0.00	0.00	100.00	184.88	380.24	507.22	37
Dividends From Nonbank Subs	2.65	0.00	0.00	0.00	0.00	0.10	4.44	24.66	37
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Dividends From All Subsidiaries	149.84	0.00	0.00	0.00	100.01	184.88	391.89	507.54	37
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	24.60	0.00	0.00	0.00	4.84	48.03	80.53	91.12	58
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.01	0.17	0.68	58
Mgt & Service Fees From Bank Subs	6.47	0.00	0.00	0.00	0.00	0.00	20.63	89.15	58
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Operating Income From Bank Subs	35.49	0.00	0.00	0.04	27.21	65.19	99.81	115.99	58
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	132.52	0.00	0.00	22.50	100.00	100.00	243.13	410.66	16
Interest Income From Nonbank Subs	6.00	0.00	0.00	0.00	0.00	0.00	10.98	35.69	16
Mgt & Serv Fees From Nonbank Subs	11.71	0.00	0.00	0.00	0.00	0.00	21.96	54.02	16
Other Income From Nonbank Subs	0.43	0.00	0.00	0.00	0.00	0.00	0.00	1.39	16
Operating Inc From Nonbank Subs	150.67	0.00	16.47	100.00	100.00	125.22	256.14	436.69	16
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Mgt & Serv Fees From Sub BHCs	0.73	0.00	0.00	0.00	0.00	0.54	1.53	1.86	3
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating Income From Sub BHCs	0.73	0.00	0.00	0.00	0.00	0.54	1.53	1.86	3
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	45.81	0.00	0.00	0.00	0.00	98.85	100.00	100.00	62
Interest Income From Bank Subs	11.95	0.00	0.00	0.00	0.00	0.15	100.00	100.00	62
Mgt & Serv Fees From Bank Subs	6.27	0.00	0.00	0.00	0.00	0.00	31.17	94.02	62
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Operating Income From Bank Subs	71.29	0.00	0.00	20.41	99.03	100.00	100.00	100.00	62
Dividends From Nonbank Subs	2.94	0.00	0.00	0.00	0.00	0.04	7.98	55.73	62
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.49	62
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.69	62
Operating Inc From Nonbank Subs	5.40	0.00	0.00	0.00	0.00	0.62	42.81	95.09	62
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Loans and Adv From Subs/ST Debt	5836.33	0.00	0.00	0.00	177.67	820.96	2474.40	19073.0	16
Loans and Adv From Subs/Total Debt	362.16	0.00	0.00	0.00	50.64	265.31	1539.18	2500.17	29

BHCPR Reporters for Quarter Ending 09/30/2013  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2533100	296,867	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	440,187	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	426,603	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3035049	478,866	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3416376	288,991	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	403,473	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	334,191	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	427,928	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	458,728	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2595939	272,057	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	291,484	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	178,805	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	149,785	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1139532	447,039	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	474,204	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1104017	495,556	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	New Y-9C/BHCPR reporter
1084511	495,223	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	Moved from Peer 4
3101010	429,620	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2754585	472,751	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	451,021	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1131497	429,682	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	424,859	DELMAR BANCORP	SALISBURY, MD	
1094613	480,462	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1076619	497,007	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	Moved from Peer 4
1247615	403,918	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3031902	390,695	FCB FINANCIAL CORP.	SAVANNAH, GA	
3362923	426,701	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
3866373	491,545	FIRST MARBLEHEAD CORPORATION	BOSTON, MA	
1107830	411,334	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	362,682	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	396,702	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	369,900	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
2805432	489,165	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	Moved from Peer 4
1141227	155,582	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
3019339	330,244	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1205950	491,389	GNB BANCORPORATION	GRUNDY CENTER, IA	
3047163	218,459	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	455,636	HCSB FINANCIAL CORPORATION	LORIS, SC	
1109496	493,664	HERRING BANCORP, INC.	AMARILLO, TX	
1131750	382,786	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	289,558	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	430,307	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	220,208	IRELAND BANCORP, LTD.	MALAD CITY, ID	
3821756	498,565	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	Moved from Peer 4
3851285	268,436	LIBERTY BANSHARES IOWA, INC.	WEST DES MOINES, IA	
1995523	93,550	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	445,063	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	361,926	MERCANTILE BANCORP, INC.	QUINCY, IL	
1082469	404,382	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	266,705	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1142309	304,145	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	

BHCPR Reporters for Quarter Ending 09/30/2013  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2767660	137,985	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
1086001	370,227	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	457,932	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
3306806	487,471	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	Moved from Peer 4
2962737	422,621	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1204748	410,571	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1210589	406,019	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	289,508	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	393,485	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	484,756	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1056769	482,395	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	444,192	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	280,708	PEDCOR CAPITAL, LLC	CARMEL, IN	
1866155	471,347	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
1081314	365,487	PERSONS BANKING CO., INC.	MACON, GA	
1246252	477,956	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	384,010	REGENT BANCORP, INC.	DAVIE, FL	
3449075	381,395	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
3308677	428,387	SBT BANCSHARES, INC.	DALLAS, TX	
1135374	435,667	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	282,499	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	371,993	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2327541	495,651	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	Moved from Peer 4
3009666	409,653	TFC HOLDING COMPANY	ALHAMBRA, CA	
3185476	493,678	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	Moved from Peer 4
1208531	493,270	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	427,667	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	459,721	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	

Note: Peer Group 5 has 79 bank holding companies.