

	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	65	79	72	80
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.30	3.06	3.15	3.11
+ Non-interest Income	0.90	0.79	0.85	0.90
- Overhead Expense	3.51	3.43	3.53	3.52
- Provision for Losses	0.05	0.14	0.15	0.41
+ Securities Gains (Losses)	0.03	0.04	0.03	0.09
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.70	0.39	0.40	0.24
Net Operating Income	0.55	0.24	0.28	0.08
Net Income	0.55	0.24	0.28	-0.35
Net Income (Sub S Adjusted)	0.19	0.24	0.33	-0.06
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.22	4.13	4.18	4.38
Interest Expense	0.57	0.71	0.69	0.90
Net Interest Income (TE)	3.63	3.38	3.48	3.44
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.34	0.58	0.57	0.97
Earnings Coverage of Net Losses (X)	-0.43	3.38	4.79	2.12
Ln&Ls Allowance/Total Loans & Leases	1.82	2.11	2.04	2.34
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.05	6.76	6.34	8.64
30-89 Days Past Due Loans and Leases	0.61	0.94	0.96	1.22
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	12.25	12.97	12.57	13.92
Net ST Noncore Funding Dependence	3.21	3.06	3.27	2.79
Net Loans and Leases/Total Assets	62.74	60.75	61.63	58.72
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.08	7.89	8.21	7.56
Equity Capital/Total Assets	8.82	7.28	7.75	7.09
Equity Capital+Minority Int/Total Assets	8.82	7.34	7.77	7.26
Tier 1 Common Eq Cap / T RWA	11.22	9.15	9.76	9.27
Net Loans&Ls/Equity Capital (X)	8.88	9.41	8.88	8.69
Cash Dividends/Net Income	20.22	22.26	24.60	16.66
Cash Dividends/Net Income (Sub S Adjusted)	19.60	19.98	21.66	1.07
Retained Earnings/Avg Equity Cap	3.18	1.97	-1.06	-0.79
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.29	0.88	0.34	0.69
Long-Term Debt/Equity Capital	3.06	2.71	3.05	1.76
Equity Investment in Subs/Equity Cap	129.56	131.45	132.59	128.21
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	84.56	95.18	102.44	84.92

PERCENT OF AVERAGE ASSETS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.83	3.74	3.78	3.96	4.27
Less: Interest Expense	0.52	0.64	0.62	0.81	1.01
Equals: Net Interest Income (TE)	3.30	3.06	3.15	3.11	3.25
Plus: Non-Interest Income	0.90	0.79	0.85	0.90	0.73
Equals: Adj Operating Income (TE)	4.24	3.94	4.07	4.05	4.02
Less: Overhead Expense	3.51	3.43	3.53	3.52	3.58
Less: Provision for Loan and Lease Losses	0.05	0.14	0.15	0.41	0.71
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.04	0.03	0.09	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	0.70	0.39	0.40	0.24	-0.19
Less: Applicable Income Taxes (TE)	0.17	0.13	0.13	0.13	0.14
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.55	0.24	0.28	0.08	-0.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.55	0.24	0.28	0.12	-0.35
Memo: Net Income (Last Four Qtrs)	0.44	0.16	0.28	0.12	-0.35
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.27	90.53	90.79	90.64	90.46
Avg Int-Bearing Funds / Avg Assets	75.21	77.09	76.83	78.29	79.28
Int Income (TE) / Avg Earning Assets	4.22	4.13	4.18	4.38	4.75
Int Expense / Avg Earning Assets	0.57	0.71	0.69	0.90	1.13
Net Int Inc (TE) / Avg Earn Assets	3.63	3.38	3.48	3.44	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.25	5.35	5.34	5.51	5.68
Interest-Bearing Bank Balances	0.33	0.33	0.35	0.29	0.30
Fed Funds Sold & Reverse Repos	0.21	0.17	0.19	0.52	0.18
Trading Assets	20.42	11.64	11.63	4.81	8.14
Total Earning Assets	4.15	4.08	4.13	4.30	4.68
Investment Securities (TE)	2.27	2.12	2.10	2.55	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.70	1.37	1.38	1.47	1.89
Mortgage-Backed Securities	1.97	1.68	1.72	2.16	2.86
All Other Securities	4.37	4.90	4.71	6.47	5.67
Interest-Bearing Deposits	0.52	0.64	0.61	0.80	1.06
Time Deposits of \$100K or More	0.92	1.02	1.00	1.23	1.54
Time Deposits < \$100K	0.82	1.01	0.99	1.22	1.56
Other Domestic Deposits	0.23	0.26	0.26	0.34	0.50
Foreign Deposits	0.10	0.09	0.10	N/A	N/A
Fed Funds Purchased and Repos	0.34	0.53	0.48	0.67	0.65
Other Borrowed Funds & Trading Liab	2.46	2.99	2.97	3.11	2.70
All Interest-Bearing Funds	0.69	0.83	0.81	1.02	1.29

	PEER GROUP 05 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	52	52	70	67	68
Avg Assets per Employee (\$000)	4,115	4,263	4,193	4,289	4,263
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	84.51	90.39	89.40	91.15	93.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.51	3.43	3.53	3.52	3.58
Personnel Expense	1.75	1.68	1.71	1.64	1.67
Net Occupancy Expense	0.44	0.44	0.45	0.44	0.45
Other Operating Expenses	1.25	1.27	1.33	1.41	1.41
Overhead Less Non-Interest Income	2.57	2.55	2.65	2.55	2.75
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	83.24	89.42	88.51	89.81	91.57
Personnel Expense	42.00	43.62	43.10	41.58	42.76
Net Occupancy Expense	10.53	11.17	11.14	11.05	11.47
Other Operating Expenses	30.16	33.91	33.50	36.86	37.14
Total Non-Interest Income	20.02	19.03	18.73	21.80	16.01
Fiduciary Activities Income	0.28	0.39	0.31	0.52	0.40
Serv Charges on Deposit Accts - Domestic	6.17	6.25	6.44	6.61	7.32
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.39	0.41	0.43	0.27	0.35
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.18	0.20	0.18	0.27	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.24	0.12	0.24	0.12	0.20
Net Gain (Loss) - Sales Loans, OREO, Oth	0.17	0.08	-0.87	-1.71	-4.12
Other Non-Interest Income	9.02	8.46	8.96	10.65	7.87
Overhead Less Non-Interest Income	62.89	69.58	69.62	67.39	74.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	13.43	13.02	9.07	9.68	6.80
Appl Inc Tax+TE/Pretax NOI+TE	20.05	20.63	14.56	30.89	25.35

PERCENT OF TOTAL ASSETS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	51.79	50.25	51.21	48.91	50.74
Commercial and Industrial Loans	6.78	6.73	6.93	6.47	7.67
Loans to Individuals	1.74	1.83	1.63	1.74	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.15	0.82	0.86	0.89	0.97
Other Loans and Leases	0.55	0.46	0.49	0.49	0.58
Net Loans and Leases	62.74	60.75	61.63	58.72	62.10
Debt Securities Over 1 Year	17.34	16.59	17.12	16.25	15.23
Mutual Funds and Equity Securities	0.06	0.06	0.06	0.07	0.10
Subtotal	81.09	78.80	79.82	76.21	78.49
Interest-Bearing Bank Balances	5.65	7.13	6.69	8.63	6.44
Federal Funds Sold & Reverse Repos	0.48	0.44	0.73	1.00	1.30
Debt Securities 1 Year or Less	1.37	1.02	1.41	1.23	1.02
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.03	89.35	89.80	89.18	89.27
Non-Int Cash and Due From Dep Inst	1.70	1.80	1.79	1.93	1.92
Other Real Estate Owned	1.72	2.07	1.99	2.45	2.29
All Other Assets	8.15	8.46	8.30	8.77	8.52
MEMORANDA:					
Short-Term Investments	8.49	9.51	9.45	11.77	9.90
U.S. Treasury Securities	0.30	0.09	0.15	0.10	0.09
U.S. Agency Securities (excl MBS)	4.00	3.79	3.99	3.02	3.06
Municipal Securities	3.55	3.20	3.22	3.24	2.84
Mortgage-Backed Securities	8.97	8.09	8.68	8.89	8.51
Asset-Backed Securities	0.02	0.01	0.02	0.02	0.01
Other Debt Securities	0.18	0.19	0.15	0.13	0.19
RE Loans Secured by 1-4 Family	15.83	14.46	15.52	14.33	15.24
Revolving	2.29	2.19	2.29	2.32	2.83
Closed-End, Sec by First Liens	12.57	11.05	12.06	10.75	11.15
Closed-End, Sec by Junior Liens	0.63	0.63	0.62	0.69	0.74
Commercial Real Estate Loans	31.84	31.72	31.92	30.69	32.04
Construction and Land Dev	4.57	4.81	4.74	4.49	4.55
Multi family	2.87	2.85	3.05	2.50	2.57
Nonfarm Nonresidential	23.21	23.00	23.06	23.14	23.78
RE Loans Secured by Farmland	2.37	1.81	2.01	1.79	1.86
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	81.33	80.52	81.46	81.10	79.98
RE Loans Secured by 1-4 Family	24.84	23.67	24.71	24.21	24.20
Revolving	3.62	3.48	3.64	3.90	4.49
Closed-End	20.78	19.43	20.34	19.80	19.24
Commercial Real Estate Loans	50.10	50.87	50.84	50.80	50.09
Construction and Land Dev	7.24	7.62	7.56	7.40	7.26
Multi family	4.47	4.48	4.79	4.03	3.95
Nonfarm Nonresidential	36.42	36.44	36.35	37.83	36.78
RE Loans Secured by Farmland	3.88	3.08	3.47	3.16	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.59	10.69	10.97	10.75	11.86
Loans to Individuals	2.83	3.08	2.77	3.04	2.84
Credit Card Loans	0.06	0.04	0.04	0.09	0.05
Agricultural Loans	1.90	1.49	1.57	1.58	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.92	0.78	0.84	0.87	0.96

PERCENT OF TOTAL ASSETS	PEER GROUP 05 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	8.49	9.51	9.45	11.77	9.90
Liquid Assets	23.28	24.58	24.62	26.78	24.63
Investment Securities	19.48	18.30	19.08	18.24	17.37
Net Loans and Leases	62.74	60.75	61.63	58.72	62.10
Net Lns, Ls & Stbby Ltrs of Credit	63.02	61.08	61.94	59.07	62.59
Core Deposits	68.99	67.26	68.62	66.38	67.98
Noncore Funding	19.20	20.90	20.30	22.15	21.93
Time Deposits of \$100K or More	14.67	15.80	15.60	16.18	15.39
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.70	0.83	0.79	0.90	0.92
Net Fed Funds Purchased (Sold)	0.25	0.40	0.23	0.07	-0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.91	0.71	0.79	0.80	0.98
Earning Assets Repr in 1 Year	28.23	31.24	31.06	36.77	34.84
Int-Bearing Liab Repr in 1 Year	24.17	28.06	28.60	29.48	30.43
Long-Term Debt Repr in 1 Year	0.30	0.42	0.48	0.39	0.39
Net Assets Repriceable in 1 Year	3.20	1.94	1.54	6.63	3.41
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.25	12.97	12.57	13.92	14.39
Net ST Noncore Funding Dependence	3.21	3.06	3.27	2.79	5.34
Short-Term Inv/ST Noncore Funding	88.76	84.27	92.33	108.51	85.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.04	16.12	16.81	18.73	14.13
Net Loans and Leases/Total Deposits	74.32	71.73	72.61	70.01	73.50
Net Loans and Leases/Core Deposits	92.97	91.49	91.62	91.16	93.91
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.54	0.05	0.00	1.38	1.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.10	-5.15	-5.01	4.15	2.99
Struct Notes Appr(Depr)/T1 Cap	-0.23	-0.88	-0.70	0.00	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.01	3.87	6.92	6.76	3.09
Available-For-Sale Securities	92.99	95.34	93.08	93.24	96.91
U.S. Treasury Securities	1.66	0.41	0.73	0.49	0.62
U.S. Agency Securities (excl MBS)	21.12	21.17	21.80	17.59	19.04
Municipal Securities	18.31	17.46	18.03	17.97	16.52
Mortgage-Backed Securities	48.99	44.85	46.00	49.45	47.76
Asset-Backed Securities	0.07	0.10	0.14	0.15	0.04
Other Debt Securities	1.07	1.49	1.18	1.21	1.07
Mutual Funds and Equity Securities	0.38	0.45	0.50	0.64	0.88
Debt Securities 1 Year or Less	7.79	6.59	8.07	8.39	7.74
Debt Securities 1 To 5 Years	27.96	26.05	25.34	22.87	31.11
Debt Securities Over 5 Years	57.55	60.46	60.92	60.29	54.28
Pledged Securities	43.09	43.95	43.89	48.82	47.76
Structured Notes, Fair Value	0.80	1.15	1.08	1.10	1.67

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.05	0.14	0.15	0.41	0.71
Provision for Ln&Ls Losses/Avg Lns&Ls	0.09	0.22	0.22	0.64	1.10
Provision for Ln&Ls Losses/Net Losses	45.73	45.66	53.53	58.32	85.71
Ln&Ls Allowance/Total Loans & Leases	1.82	2.11	2.04	2.34	2.46
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.66	7.25	5.54	3.47	4.35
ALLL/Nonaccrual Assets	156.44	122.93	113.42	67.67	77.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	147.85	112.66	105.78	64.84	75.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.51	0.78	0.80	1.21	1.58
Recoveries/Avg Loans and Leases	0.18	0.20	0.19	0.19	0.18
Net Losses/Avg Loans and Leases	0.34	0.58	0.57	0.97	1.37
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	25.43	16.46	21.02	12.70	12.46
Earnings Coverage of Net Losses (X)	-0.43	3.38	4.79	2.12	2.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.28	0.55	0.53	1.00	1.32
RE Loans Secured By 1-4 Family	0.28	0.54	0.53	0.88	1.13
Revolving	0.22	0.45	0.50	0.69	1.08
Closed-End	0.26	0.52	0.53	0.88	1.22
Commercial Real Estate Loans	0.31	0.58	0.56	1.12	1.45
Construction and Land Dev	0.80	1.34	1.70	2.86	5.99
Multi family	0.11	0.32	0.20	1.21	1.27
Nonfarm Nonresidential	0.19	0.45	0.42	0.75	0.66
RE Loans Secured by Farmland	0.00	0.12	0.25	0.21	0.22
Commercial and Industrial Loans	0.47	0.84	0.89	1.58	2.62
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.77	0.82	0.97	1.37	1.46
Credit Card Loans	2.45	2.78	1.67	2.04	1.51
Agricultural Loans	0.04	0.00	0.04	0.00	-0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	0.52	0.67	1.56	0.75	2.36

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

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PERCENT OF LOANS AND LEASES

09/30/2014

09/30/2013

12/31/2013

12/31/2012

12/31/2011

30-89 Days PD Loans and Leases
90+ Days PD Loans and Leases
Nonaccrual Loans and Leases

0.61
0.03
2.22

0.94
0.07
3.44

0.96
0.04
3.03

1.22
0.08
4.99

1.12
0.06
4.55

90+ Days PD and Nonaccrual Loans and Leases

2.26

3.56

3.08

5.13

4.68

30-89 Days PD Restructured

0.03

0.04

0.02

0.05

0.04

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.78

1.07

1.00

1.52

1.19

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.61

0.94

0.96

1.22

1.12

90+ Days Past Due Assets

0.03

0.07

0.04

0.08

0.06

Nonaccrual Assets

2.22

3.46

3.04

4.99

4.57

30+ Days PD & Nonaccrual Assets

2.96

4.55

4.11

6.42

5.94

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.39

2.21

1.95

3.05

3.06

90+ PD & Nonaccrual Assets + OREO

3.34

4.54

4.22

5.64

5.50

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

4.68

6.09

5.81

7.42

7.30

Allowance for Loan & Lease Losses

393.43

436.91

432.99

495.99

425.94

Equity Cap + ALLL

59.47

75.28

71.17

85.50

79.12

Tier 1 Cap + ALLL

53.30

65.47

60.79

89.22

78.60

Loans & Leases + RE Acquired

7.15

9.26

8.79

11.53

10.76

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.63	0.88	0.92	1.29	1.17
- 90+ Days Past Due	0.02	0.05	0.04	0.08	0.06
- Nonaccrual	2.44	3.85	3.26	5.47	4.80
Coml & Indl - 30-89 Days PD	0.37	0.52	0.47	0.72	0.79
- 90+ Days Past Due	0.00	0.02	0.01	0.06	0.02
- Nonaccrual	0.87	1.77	1.71	2.79	3.06
Individuals - 30-89 Days PD	0.73	1.01	1.12	0.92	0.90
- 90+ Days Past Due	0.05	0.09	0.05	0.07	0.07
- Nonaccrual	0.29	0.38	0.37	0.40	0.67
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.06	0.21	0.03	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.18	0.02	0.11	0.24	0.31
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.15	0.05	0.28	0.17	0.56
- 90+ Days Past Due	0.00	0.01	0.03	0.00	0.00
- Nonaccrual	0.03	0.08	0.03	0.00	0.88
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.83	1.08	1.45	1.75	1.56
- 90+ Days Past Due	0.03	0.05	0.03	0.09	0.05
- Nonaccrual	2.16	2.65	2.48	3.35	3.09
Revolving - 30-89 Days PD	0.35	0.46	0.56	0.80	0.65
- 90+ Days Past Due	0.00	0.00	0.01	0.02	0.00
- Nonaccrual	0.76	1.28	1.14	1.34	1.28
Closed-End - 30-89 Days PD	0.88	1.12	1.55	1.91	1.83
- 90+ Days Past Due	0.03	0.06	0.03	0.09	0.05
- Nonaccrual	2.33	3.03	2.82	3.90	3.62
- Jr Lien 30-89 Days PD	0.02	0.07	0.09	0.14	0.13
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.13	0.14	0.14	0.18	0.16
Commercial RE - 30-89 Days PD	0.50	0.60	0.60	0.89	0.66
- 90+ Days Past Due	0.00	0.03	0.01	0.06	0.04
- Nonaccrual	2.24	4.23	3.46	6.31	5.40
Const & Dev - 30-89 Days PD	0.35	0.58	0.33	0.58	0.92
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.00
- Nonaccrual	5.37	10.68	7.58	13.35	14.62
Multi family - 30-89 Days PD	0.06	0.09	0.56	0.15	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.95	0.74	1.21	2.35	3.38
Nonfarm Nres- 30-89 Days PD	0.49	0.52	0.49	0.96	0.56
- 90+ Days Past Due	0.00	0.02	0.00	0.05	0.03
- Nonaccrual	1.47	2.67	2.40	4.59	3.32
Farmland - 30-89 Days PD	0.20	0.16	0.86	0.33	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.71	2.17	2.34	2.48	0.68
Credit Card - 30-89 Days PD	1.34	2.57	1.78	1.34	1.34
- 90+ Days Past Due	0.23	0.57	0.35	0.24	0.91
- Nonaccrual	0.59	0.01	1.14	0.00	0.00

CAPITAL RATIOS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	9.08	7.89	8.21	7.56	7.19
Tier 1 RBC Ratio	13.27	11.64	12.20	11.73	10.40
Total Risk-Based Capital Ratio	15.11	13.39	14.10	13.44	11.92
Tangible Tier 1 Leverage Ratio	9.05	7.86	8.18	7.50	7.15
Tangible Common Eq Cap/Tan Assets	7.83	6.19	6.48	6.18	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.64	8.53	8.89	7.36	8.18
Standby Letters of Credit	0.25	0.24	0.26	0.27	0.34
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.28	0.29	0.44	0.35	0.23
Interest Rate Contracts	0.28	0.28	0.43	0.35	0.23
Interest Rate Futures & Forward Contr	0.02	0.02	0.02	0.03	0.01
Written Options Contr (Int Rate)	0.11	0.07	0.09	0.07	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.03	0.04	0.13	0.04	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	15.49	14.07	14.51	11.95	12.58

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	23.30	28.73	17.96	24.74	27.84
Written Options	63.28	47.32	57.83	48.76	41.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	63.28	47.32	57.83	48.76	41.06
Purchased Options	0.21	0.61	1.52	4.06	11.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.21	0.61	1.52	4.06	11.11
Swaps	7.89	20.80	19.85	22.44	19.98
Held for Trading	10.00	0.00	0.00	17.65	13.33
Interest Rate Contracts	10.00	0.00	0.00	17.65	13.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	90.00	100.00	100.00	82.35	86.67
Interest Rate Contracts	88.52	99.24	98.26	82.35	86.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	31.87	48.82	38.02	42.28	52.73
One Year or Less	24.96	29.76	18.84	15.06	29.56
Over 1 Year to 5 Years	0.89	3.74	4.57	9.83	10.66
Over 5 Years	1.47	9.23	9.86	17.39	12.51
Gross Negative Fair Value (Abs Val)	0.22	0.28	0.42	0.65	0.57
Gross Positive Fair Value	0.44	0.37	0.41	0.37	0.33
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	0.00	50.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	100.00	50.00	50.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.24	0.12	0.24	0.12	0.20
Premium Inc/Ins Activities Revenue	0.00	1.51	1.76	1.75	0.73
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	N/A	12.36	22.28	23.94	24.74
Ins Net Inc (L/H)/Equity (L/H)	1.77	2.62	2.51	3.30	4.48
Insur Ben, Losses, Exp/Insur Premiums	20.00	33.38	23.36	29.80	40.12
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.56	2.07	1.92	2.02	2.74
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.66	13.24	13.29	12.57	10.30
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.79	0.74	0.68	0.00	0.00
Cost: Interest-Bearing Deposits	0.10	0.09	0.10	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.99	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-76.78	-62.19	19.50	-100.00	-58.70
Total Selected Assets	-63.79	-48.48	-2.53	-50.00	-5.80
Deposits	40.98	-44.13	-4.95	N/A	N/A

PROFITABILITY:	PEER GROUP 05 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	5.17	3.88	1.01	0.03	-4.99
Bank Net Inc/Avg Eq Inv in Banks	5.07	4.44	2.86	0.11	-7.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.06	0.48	1.45	3.24	2.52
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.40	1.51	0.84	4.94	-39.63
Bank Net Income/Parent Net Income	108.63	124.78	109.15	116.43	111.34
Nonbank Net Income/Parent Net Income	1.80	2.21	2.52	3.46	8.60
Sub BHCs Net Inc/Parent Net Income	59.90	78.00	83.05	83.75	79.54
LEVERAGE:					
Total Liabilities/Equity	33.29	37.06	36.78	32.41	26.12
Total Debt/Equity Capital	3.93	4.38	3.96	3.56	2.33
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.45	9.97	18.82	9.14	6.49
Tot Debt+Lns Guaranteed for Affl/Equity	3.80	2.36	2.61	1.67	1.37
Total Debt/Eq Cap - Exc Over Fair Value	3.94	4.38	3.97	3.57	2.34
Long-Term Debt/Equity Capital	3.06	2.71	3.05	1.76	1.71
Short-Term Debt/Equity Capital	0.29	0.88	0.34	0.69	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.00	0.00	0.00	0.00
Long-Term Debt/Consolidated LT Debt	16.80	8.53	17.58	8.52	5.32
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	129.56	131.45	132.59	128.21	121.74
Total Investment in Subs/Equity	130.24	132.31	133.23	128.81	122.26
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	113.81	104.51	103.59	92.24	89.12
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	114.67	105.07	104.39	92.67	89.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.83	3.00	2.13	2.16	1.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.70	10.38	11.92	6.73	17.85
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	101.45	59.75	75.06	55.87	68.83
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	84.56	95.18	102.44	84.92	97.41
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	78.80	83.90	87.10	94.03	98.96
Pretax Oper Inc + Int Exp/Int Expense	628.59	-----	2516.72	-105.89	828.39
Div + Int From Subs/Int Exp + Div	207.32	105.37	113.31	75.91	108.76
Fees+Other Inc From Subs/Sal + Oth Exp	9.02	5.86	7.61	7.76	10.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	12.63	15.99	13.20	10.19	32.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.52	-3.34	-3.34	-4.18	-2.48
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	20.00	20.00	34.01	0.00
Total	0.00	20.00	20.00	34.01	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.12	0.25	0.27	0.38	0.31
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 05 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	65.07	66.99	59.86	62.20	61.90
Dividends Paid/Net Income	20.22	22.26	24.60	16.66	24.49
Net Income - Dividends/Avg Equity	3.16	1.95	-1.08	-0.83	-5.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	170.37	144.42	140.42	100.87	86.34
Dividends From Nonbank Subs	2.15	2.65	2.40	1.13	0.76
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	176.50	149.85	146.31	120.16	101.09
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.54	24.61	30.75	19.06	31.67
Interest Income From Bank Subs	0.04	0.05	0.05	0.06	0.16
Mgt & Service Fees From Bank Subs	1.32	6.48	6.32	3.47	1.62
Other Income From Bank Subs	0.15	0.00	0.09	0.03	0.17
Operating Income From Bank Subs	35.04	35.50	41.82	24.97	34.27
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	81.89	132.52	108.39	66.59	134.95
Interest Income From Nonbank Subs	4.89	6.01	5.13	0.59	8.00
Mgt & Serv Fees From Nonbank Subs	5.12	11.72	12.17	1.03	3.59
Other Income From Nonbank Subs	0.18	0.44	0.44	0.35	0.94
Operating Inc From Nonbank Subs	92.08	150.68	126.13	78.41	147.47
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.20	0.00	8.78	11.28	38.55
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	1.37	0.73	0.59	0.53	0.61
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.58	0.73	9.37	11.81	39.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	55.11	45.82	46.31	33.76	35.08
Interest Income From Bank Subs	1.98	11.96	10.39	19.96	11.93
Mgt & Serv Fees From Bank Subs	6.81	6.28	4.11	7.49	4.35
Other Income From Bank Subs	0.16	0.00	0.01	1.57	2.46
Operating Income From Bank Subs	76.00	69.66	68.24	68.27	62.37
Dividends From Nonbank Subs	3.75	2.94	2.03	5.81	7.82
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.04	0.05	0.05	0.02
Other Income From Nonbank Subs	0.02	0.02	0.02	0.04	0.09
Operating Inc From Nonbank Subs	5.57	5.40	4.76	6.93	17.38
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	174.06	5836.33	586.66	8849.22	6670.58
Loans and Adv From Subs/Total Debt	65.62	362.17	256.91	186.91	459.73

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									65
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.30	2.51	2.60	2.94	3.22	3.67	4.01	4.09	65
+ Non-interest Income	0.89	0.09	0.24	0.46	0.81	1.21	2.00	2.66	65
- Overhead Expense	3.51	2.12	2.42	2.86	3.47	3.97	4.70	6.09	65
- Provision for Losses	0.04	-0.51	-0.32	0.00	0.03	0.15	0.24	0.38	65
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.02	0.13	0.21	65
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.03	0.05	65
= Pretax Net Oper Income (TE)	0.70	-1.04	-0.52	0.01	0.74	1.40	1.75	1.88	65
Net Operating Income	0.54	-1.04	-0.62	0.09	0.54	0.97	1.48	1.75	65
Net Income	0.54	-1.04	-0.62	0.09	0.54	0.97	1.48	1.75	65
Net Income (Sub S Adjusted)	0.19	-3.33	-1.39	-0.37	0.55	0.94	1.15	1.38	19
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.21	3.20	3.50	3.77	4.21	4.58	4.84	5.02	65
Interest Expense	0.57	0.17	0.26	0.36	0.54	0.74	0.95	1.15	65
Net Interest Income (TE)	3.62	2.77	2.89	3.16	3.67	3.97	4.36	4.47	65
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.33	-0.41	-0.16	0.03	0.16	0.50	1.04	1.74	65
Earnings Coverage of Net Losses (X)	-0.43	-144.32	-27.29	-0.35	2.52	9.28	20.07	24.37	65
Ln&Ls Allowance/Total Loans & Leases	1.81	1.05	1.13	1.28	1.73	2.12	2.91	3.19	65
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.04	0.41	0.50	1.64	3.80	7.53	13.36	20.07	65
30-89 Days Past Due Loans and Leases	0.60	0.00	0.00	0.17	0.58	1.02	1.41	1.89	65
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	12.25	-14.21	-6.79	2.34	10.80	21.01	33.64	41.18	65
Net ST Noncore Funding Dependence	3.20	-16.15	-9.65	-4.58	3.14	8.28	17.24	22.51	65
Net Loans and Leases/Total Assets	62.74	36.96	42.47	55.36	63.96	70.52	75.91	79.58	65
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.08	-1.90	1.24	6.26	9.44	11.55	14.27	15.14	64
Equity Capital/Total Assets	8.82	-2.56	0.47	5.99	9.53	12.08	14.42	15.56	65
Equity Capital+Minority Int/Total Assets	8.82	-2.56	0.47	5.99	9.53	12.08	14.42	15.56	65
Tier 1 Common Eq Cap / T RWA	11.21	-6.79	-0.04	6.24	11.55	15.30	19.67	25.21	64
Net Loans&Ls/Equity Capital (X)	8.88	2.75	3.49	5.16	6.54	8.81	20.04	57.21	61
Cash Dividends/Net Income	20.21	0.00	0.00	0.00	2.39	31.28	82.81	105.20	50
Cash Dividends/Net Income (Sub S Adjusted)	19.59	-50.57	-20.83	0.00	0.00	40.30	109.28	120.71	19
Retained Earnings/Avg Equity Cap	3.18	-25.07	-11.87	0.02	5.03	8.24	9.57	17.89	61
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.28	0.00	0.00	0.00	0.00	0.00	1.17	5.41	61
Long-Term Debt/Equity Capital	3.05	0.00	0.00	0.00	0.00	1.11	16.33	36.98	61
Equity Investment in Subs/Equity Cap	129.56	89.83	94.81	98.54	109.94	131.33	221.70	466.74	61
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	84.56	-378.71	-5.76	28.02	92.46	115.34	176.12	326.62	64

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.82	2.98	3.26	3.46	3.85	4.13	4.45	4.60	65
Less: Interest Expense	0.51	0.15	0.24	0.33	0.51	0.67	0.85	1.01	65
Equals: Net Interest Income (TE)	3.30	2.51	2.60	2.94	3.22	3.67	4.01	4.09	65
Plus: Non-Interest Income	0.89	0.09	0.24	0.46	0.81	1.21	2.00	2.66	65
Equals: Adj Operating Income (TE)	4.24	2.87	3.02	3.54	4.20	4.75	5.23	6.10	65
Less: Overhead Expense	3.51	2.12	2.42	2.86	3.47	3.97	4.70	6.09	65
Less: Provision for Loan and Lease Losses	0.04	-0.51	-0.32	0.00	0.03	0.15	0.24	0.38	65
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.02	0.13	0.21	65
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.03	0.05	65
Equals: Pretax Net Oper Inc (TE)	0.70	-1.04	-0.52	0.01	0.74	1.40	1.75	1.88	65
Less: Applicable Income Taxes (TE)	0.16	-0.05	0.00	0.00	0.07	0.33	0.51	0.65	65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equals: Net Operating Income	0.54	-1.04	-0.62	0.09	0.54	0.97	1.48	1.75	65
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equals: Net Income	0.54	-1.04	-0.62	0.09	0.54	0.97	1.48	1.75	65
Memo: Net Income (Last Four Qtrs)	0.43	-1.99	-1.23	-0.23	0.53	0.98	1.52	2.03	65
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.26	81.24	84.44	88.78	92.25	93.63	94.73	96.37	65
Avg Int-Bearing Funds / Avg Assets	75.20	59.04	63.33	69.42	74.35	80.13	87.76	91.81	64
Int Income (TE) / Avg Earning Assets	4.21	3.20	3.50	3.77	4.21	4.58	4.84	5.02	65
Int Expense / Avg Earning Assets	0.57	0.17	0.26	0.36	0.54	0.74	0.95	1.15	65
Net Int Inc (TE) / Avg Earn Assets	3.62	2.77	2.89	3.16	3.67	3.97	4.36	4.47	65
YIELD OR COST:									
Total Loans and Leases (TE)	5.24	4.35	4.53	4.79	5.27	5.66	5.97	6.32	65
Interest-Bearing Bank Balances	0.33	0.00	0.15	0.23	0.25	0.35	0.79	0.99	65
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.11	0.21	0.26	0.36	0.64	30
Trading Assets	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	1
Total Earning Assets	4.14	3.16	3.43	3.72	4.14	4.53	4.82	4.98	65
Investment Securities (TE)	2.26	0.89	1.18	1.68	2.28	2.81	3.30	3.47	65
U.S. Treasury & Agency Sec (excl MBS)	1.70	0.06	0.60	1.09	1.59	2.19	2.88	3.19	58
Mortgage-Backed Securities	1.96	0.63	1.15	1.56	1.95	2.38	2.72	3.22	60
All Other Securities	4.37	1.00	1.64	3.14	4.30	5.69	7.44	8.70	59
Interest-Bearing Deposits	0.51	0.18	0.21	0.35	0.49	0.66	0.75	0.91	65
Time Deposits of \$100K or More	0.92	0.36	0.46	0.60	0.87	1.21	1.43	1.54	65
Time Deposits < \$100K	0.81	0.29	0.43	0.56	0.79	1.01	1.23	1.32	65
Other Domestic Deposits	0.22	0.07	0.09	0.13	0.21	0.30	0.36	0.41	65
Foreign Deposits	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	1
Fed Funds Purchased and Repos	0.33	0.00	0.00	0.00	0.19	0.34	0.84	3.50	47
Other Borrowed Funds & Trading Liab	2.45	0.00	0.05	0.87	2.42	3.62	4.71	5.68	56
All Interest-Bearing Funds	0.68	0.23	0.34	0.47	0.65	0.84	1.11	1.18	64

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	52.43	37.59	39.50	44.35	50.79	58.73	71.34	75.79	65
Avg Assets per Employee (\$000)	4114.94	2429.71	2746.89	3339.69	3767.44	4563.97	6701.65	8335.56	65

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	63
Overhead Exp / NOI + Non-Int Income	84.51	60.04	61.63	69.88	80.92	97.39	114.01	123.49	65

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.51	2.12	2.42	2.86	3.47	3.97	4.70	6.09	65
Personnel Expense	1.74	1.10	1.16	1.37	1.68	2.03	2.39	2.77	65
Net Occupancy Expense	0.44	0.25	0.28	0.34	0.45	0.50	0.59	0.69	65
Other Operating Expenses	1.25	0.68	0.72	0.90	1.11	1.52	2.01	2.10	65
Overhead Less Non-Interest Income	2.57	1.30	1.63	1.96	2.51	3.14	3.47	3.86	65

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	83.24	59.79	60.82	69.16	78.58	96.42	111.57	123.18	65
Personnel Expense	42.00	29.23	30.92	35.85	41.25	45.67	54.95	59.84	65
Net Occupancy Expense	10.53	5.97	7.16	8.84	10.19	11.93	14.42	15.21	65
Other Operating Expenses	30.16	16.23	18.82	22.23	25.52	37.51	48.85	58.33	65
Total Non-Interest Income	20.02	2.62	6.82	12.49	17.94	25.50	38.13	48.66	65
Fiduciary Activities Income	0.28	0.00	0.00	0.00	0.00	0.00	1.54	4.58	65
Serv Charges on Deposit Accts - Domestic	6.17	1.23	1.66	3.06	5.31	7.98	14.58	15.93	65
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Investment Banking Fees & Commissions	0.39	0.00	0.00	0.00	0.00	0.68	2.01	2.48	65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Net Servicing Fees	0.18	0.00	0.00	0.00	0.00	0.09	0.92	2.07	65
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Insurance Activities Revenue	0.24	0.00	0.00	0.00	0.00	0.12	0.73	5.07	65
Net Gain (Loss) - Sales Loans, OREO, Oth	0.17	-9.87	-6.72	-1.85	0.07	1.70	4.70	19.05	65
Other Non-Interest Income	9.02	3.24	4.00	5.85	7.98	10.97	16.76	24.46	65
Overhead Less Non-Interest Income	62.88	21.07	34.69	49.15	59.93	74.71	95.12	123.09	65

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	13.43	-2.39	0.00	0.00	5.39	25.88	34.95	36.79	49
Appl Inc Tax+TE/Pretax NOI+TE	20.05	-2.07	0.00	0.84	23.34	34.81	38.37	43.37	49

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.78	26.21	32.15	40.71	54.85	59.55	66.58	67.51	65
Commercial and Industrial Loans	6.78	1.15	2.15	3.43	5.84	9.26	13.88	16.30	65
Loans to Individuals	1.74	0.01	0.07	0.45	1.21	2.68	4.88	5.98	65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Agricultural Loans	1.14	0.00	0.00	0.00	0.00	1.76	6.40	9.28	65
Other Loans and Leases	0.54	0.00	0.01	0.10	0.27	0.87	1.60	2.81	65
Net Loans and Leases	62.74	36.96	42.47	55.36	63.96	70.52	75.91	79.58	65
Debt Securities Over 1 Year	17.33	1.69	4.63	9.36	16.13	23.74	32.61	42.70	65
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.00	0.03	0.38	0.73	65
Subtotal	81.08	65.83	70.85	76.28	82.12	85.68	88.97	89.71	65
Interest-Bearing Bank Balances	5.64	0.29	0.51	1.92	4.59	7.38	14.89	17.28	65
Federal Funds Sold & Reverse Repos	0.47	0.00	0.00	0.00	0.00	0.18	2.40	6.83	65
Debt Securities 1 Year or Less	1.37	0.00	0.00	0.19	0.84	2.21	4.41	7.21	65
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Total Earning Assets	90.02	81.49	84.69	87.72	90.71	92.42	92.89	93.67	65
Non-Int Cash and Due From Dep Inst	1.70	0.14	0.64	1.02	1.40	2.35	3.04	4.07	65
Other Real Estate Owned	1.71	0.02	0.04	0.28	1.26	2.87	4.07	8.92	65
All Other Assets	8.14	3.70	5.09	6.11	7.39	9.36	12.83	14.68	65
MEMORANDA:									
Short-Term Investments	8.49	1.39	2.24	3.73	7.39	12.19	18.40	21.46	65
U.S. Treasury Securities	0.30	0.00	0.00	0.00	0.00	0.00	2.00	2.56	65
U.S. Agency Securities (excl MBS)	4.00	0.00	0.00	0.79	3.26	6.98	11.03	14.09	65
Municipal Securities	3.54	0.00	0.00	0.29	2.15	5.38	12.36	18.09	65
Mortgage-Backed Securities	8.97	0.00	0.07	3.17	8.54	13.41	17.70	19.02	65
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.47	65
Other Debt Securities	0.18	0.00	0.00	0.00	0.00	0.03	0.99	2.23	65
RE Loans Secured by 1-4 Family	15.82	4.06	6.66	9.91	14.82	20.74	25.86	34.80	65
Revolving	2.28	0.00	0.17	0.76	1.91	3.52	5.24	6.17	65
Closed-End, Sec by First Liens	12.56	3.27	4.06	7.20	11.53	17.28	23.02	31.44	65
Closed-End, Sec by Junior Liens	0.62	0.02	0.09	0.23	0.45	0.98	1.53	1.69	65
Commercial Real Estate Loans	31.84	9.65	11.82	23.63	31.22	41.72	46.81	49.43	65
Construction and Land Dev	4.57	0.37	0.71	1.80	4.00	7.30	8.28	10.59	65
Multi family	2.86	0.05	0.28	1.01	2.10	4.20	7.23	10.34	65
Nonfarm Nonresidential	23.20	7.13	9.17	16.89	22.92	29.61	35.48	39.00	65
RE Loans Secured by Farml and	2.37	0.00	0.00	0.04	1.30	4.12	8.37	10.73	65
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	81.33	52.87	62.71	74.78	82.87	89.61	92.48	94.75	65
RE Loans Secured by 1-4 Family	24.83	7.52	10.25	17.16	24.59	32.06	40.16	45.88	65
Revolving	3.61	0.00	0.42	1.06	2.96	5.51	8.32	9.60	65
Closed-End	20.78	5.46	7.44	12.09	19.32	27.82	33.60	42.55	65
Commercial Real Estate Loans	50.09	17.92	23.99	41.62	47.82	61.68	71.44	74.56	65
Construction and Land Dev	7.23	0.53	1.48	3.25	6.51	10.40	14.47	15.91	65
Multi family	4.46	0.07	0.58	1.51	3.16	6.21	11.79	15.25	65
Nonfarm Nonresidential	36.41	15.29	17.40	28.94	35.19	44.20	54.70	58.59	65
RE Loans Secured by Farml and	3.88	0.00	0.00	0.07	2.19	6.21	14.92	18.70	65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Commercial and Industrial Loans	10.59	2.45	3.58	5.81	9.13	13.77	20.90	23.82	65
Loans to Individuals	2.82	0.02	0.11	0.65	1.66	4.34	7.70	10.57	65
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.64	65
Agricultural Loans	1.89	0.00	0.00	0.00	0.01	2.68	9.95	13.14	65
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Other Loans and Leases	0.92	0.00	0.01	0.15	0.40	1.50	2.68	4.98	65

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.49	1.39	2.24	3.73	7.39	12.19	18.40	21.46	65
Liquid Assets	23.27	10.43	11.77	17.50	22.21	28.82	36.80	39.13	65
Investment Securities	19.47	4.76	6.93	10.88	17.42	26.22	35.55	43.74	65
Net Loans and Leases	62.74	36.96	42.47	55.36	63.96	70.52	75.91	79.58	65
Net Lns, Ls & Stdbly Ltrs of Credit	63.02	36.96	42.54	55.40	64.33	70.65	76.25	80.48	65
Core Deposits	68.99	47.67	54.91	62.49	69.10	75.47	78.54	81.26	65
Noncore Funding	19.20	6.03	9.10	13.21	17.60	23.86	32.81	42.46	65
Time Deposits of \$100K or More	14.66	4.14	6.73	9.81	12.66	17.94	27.07	34.78	65
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Fed Funds Purchased and Repos	0.69	0.00	0.00	0.00	0.00	1.23	3.18	4.55	65
Net Fed Funds Purchased (Sold)	0.25	-8.45	-3.12	-0.02	0.00	1.23	2.98	4.55	65
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Oth Borrowings W/Rem Mat 1 Yr or Less	0.90	0.00	0.00	0.00	0.18	1.53	3.54	4.59	65
Earning Assets Repr in 1 Year	28.23	11.61	14.38	21.45	27.64	35.13	40.75	48.89	65
Int-Bearing Liab Repr in 1 Year	24.17	0.10	10.93	13.54	19.21	28.17	57.11	64.31	65
Long-Term Debt Repr in 1 Year	0.29	0.00	0.00	0.00	0.00	0.00	2.18	3.65	65
Net Assets Repriceable in 1 Year	3.19	-42.91	-31.03	-5.97	4.02	15.94	27.87	35.90	65
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.25	-14.21	-6.79	2.34	10.80	21.01	33.64	41.18	65
Net ST Noncore Funding Dependence	3.20	-16.15	-9.65	-4.58	3.14	8.28	17.24	22.51	65
Short-Term Inv/ST Noncore Funding	88.75	10.82	15.10	37.76	71.65	112.87	205.25	344.02	65
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.04	-14.64	-0.34	5.67	13.78	25.75	38.99	43.75	65
Net Loans and Leases/Total Deposits	74.31	44.21	52.35	62.21	73.72	86.25	92.98	95.23	65
Net Loans and Leases/Core Deposits	92.96	51.36	63.83	73.18	92.81	107.86	124.37	139.10	65
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.53	-0.93	-0.61	-0.07	0.00	0.15	3.14	4.00	24
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.10	-13.11	-8.96	-3.19	-0.56	0.58	4.03	7.84	58
Struct Notes Appr(Depr)/T1 Cap	-0.22	-1.05	-0.93	-0.39	-0.11	-0.00	0.01	0.02	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.00	0.00	0.00	0.00	0.00	10.57	33.50	81.83	65
Available-For-Sale Securities	92.99	10.01	52.40	88.69	100.00	100.00	100.00	100.00	65
U. S. Treasury Securities	1.65	0.00	0.00	0.00	0.00	0.00	10.80	13.42	65
U. S. Agency Securities (excl MBS)	21.12	0.00	0.00	6.14	19.85	35.18	45.70	73.90	65
Municipal Securities	18.30	0.00	0.00	1.37	17.04	33.57	47.22	64.46	65
Mortgage-Backed Securities	48.98	0.00	0.57	23.16	50.18	73.02	87.45	96.75	65
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.19	1.83	65
Other Debt Securities	1.06	0.00	0.00	0.00	0.00	0.11	6.66	12.07	65
Mutual Funds and Equity Securities	0.38	0.00	0.00	0.00	0.00	0.16	2.28	4.98	65
Debt Securities 1 Year or Less	7.79	0.00	0.01	1.38	4.62	9.85	28.87	45.90	65
Debt Securities 1 To 5 Years	27.95	0.26	2.25	7.14	26.11	45.45	64.40	72.75	65
Debt Securities Over 5 Years	57.55	0.06	8.25	28.39	59.67	84.84	93.72	96.58	65
Pledged Securities	43.09	0.28	7.53	22.99	42.22	59.96	79.18	89.55	65
Structured Notes, Fair Value	0.80	0.00	0.00	0.00	0.00	0.34	5.44	7.97	65

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.04	-0.51	-0.32	0.00	0.03	0.15	0.24	0.38	65
Provision for Ln&Ls Losses/Avg Lns&Ls	0.09	-0.83	-0.48	0.00	0.06	0.23	0.51	0.56	65
Provision for Ln&Ls Losses/Net Losses	45.72	-560.40	-151.45	0.00	39.42	107.13	221.07	272.79	65
Ln&Ls Allowance/Total Loans & Leases	1.81	1.05	1.13	1.28	1.73	2.12	2.91	3.19	65
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.66	1.10	1.53	2.59	5.57	10.90	21.57	35.80	52
ALLL/Nonaccrual Assets	156.44	27.88	36.74	55.57	92.53	196.26	417.21	691.52	64
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	147.84	27.88	35.76	54.42	90.99	171.77	402.26	688.90	64
Gross Ln&Ls Losses/Avg Loans & Leases	0.51	0.00	0.04	0.15	0.41	0.69	1.25	1.82	65
Recoveries/Avg Loans and Leases	0.17	0.00	0.01	0.04	0.08	0.22	0.61	0.90	65
Net Losses/Avg Loans and Leases	0.33	-0.41	-0.16	0.03	0.16	0.50	1.04	1.74	65
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Recoveries/Prior Year-End Losses	25.43	0.68	2.62	5.47	11.00	29.68	94.91	164.82	65
Earnings Coverage of Net Losses (X)	-0.43	-144.32	-27.29	-0.35	2.52	9.28	20.07	24.37	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.27	-0.55	-0.20	0.00	0.12	0.48	1.23	1.47	65
RE Loans Secured By 1-4 Family	0.28	-0.11	-0.03	0.00	0.11	0.55	0.92	1.09	65
Revolving	0.21	-0.78	-0.61	0.00	0.00	0.43	1.50	1.91	61
Closed-End	0.25	-0.09	-0.04	0.00	0.09	0.44	0.96	1.19	65
Commercial Real Estate Loans	0.31	-1.03	-0.32	-0.00	0.16	0.47	1.44	2.05	65
Construction and Land Dev	0.79	-2.53	-0.74	0.00	0.00	1.18	4.81	5.52	64
Multi family	0.10	-0.20	-0.01	0.00	0.00	0.00	0.34	3.02	62
Nonfarm Nonresidential	0.18	-1.23	-0.59	0.00	0.05	0.38	1.11	1.81	65
RE Loans Secured by Farmland	0.00	-1.47	-0.01	0.00	0.00	0.00	0.10	0.26	51
Commercial and Industrial Loans	0.46	-1.09	-0.56	-0.09	0.05	0.66	2.27	3.93	64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.77	0.03	0.05	0.17	0.53	0.98	2.29	4.60	42
Credit Card Loans	2.45	-0.29	-0.21	0.24	0.85	2.40	8.04	9.79	16
Agricultural Loans	0.03	-0.13	-0.02	0.00	0.00	0.00	0.12	0.46	35
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	0.52	-0.22	0.00	0.00	0.00	0.29	3.53	4.94	60

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.60	0.00	0.00	0.17	0.58	1.02	1.41	1.89	65
90+ Days PD Loans and Leases	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.21	65
Nonaccrual Loans and Leases	2.21	0.04	0.32	0.70	1.79	2.89	5.42	8.45	65
90+ Days PD and Nonaccrual Loans and Leases	2.25	0.04	0.36	0.71	1.82	2.89	5.50	8.52	65
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.41	65
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Nonaccrual Restructured	0.77	0.00	0.00	0.00	0.37	1.28	2.78	4.70	65
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.60	0.00	0.00	0.17	0.58	1.02	1.41	1.89	65
90+ Days Past Due Assets	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.21	65
Nonaccrual Assets	2.22	0.04	0.32	0.71	1.79	2.89	5.42	8.45	65
30+ Days PD & Nonaccrual Assets	2.95	0.09	0.74	1.24	2.46	4.15	6.02	10.63	65
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.39	0.03	0.23	0.46	1.13	1.89	3.77	4.56	65
90+ PD & Nonaccrual Assets + OREO	3.34	0.27	0.36	1.15	2.25	5.43	7.13	15.44	65
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	4.67	0.36	0.47	1.60	3.60	6.88	11.22	15.51	65
Allowance for Loan & Lease Losses	393.43	44.09	53.74	142.62	352.48	513.21	803.56	1672.03	65
Equity Cap + ALLL	59.47	2.43	4.16	10.76	30.48	70.25	205.41	313.99	61
Tier 1 Cap + ALLL	53.29	-74.18	3.53	9.77	26.11	79.56	186.74	297.58	64
Loans & Leases + RE Acquired	7.15	0.63	0.75	2.90	5.42	9.71	17.71	21.88	65

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.62	0.00	0.00	0.13	0.56	1.01	1.73	2.05	65
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.23	65
- Nonaccrual	2.44	0.02	0.32	0.87	1.98	3.43	6.04	8.99	65
Coml & Indl - 30-89 Days PD	0.36	0.00	0.00	0.00	0.13	0.65	1.72	2.22	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
- Nonaccrual	0.86	0.00	0.00	0.01	0.40	1.25	3.30	5.78	64
Individuals - 30-89 Days PD	0.72	0.00	0.00	0.00	0.40	1.40	2.70	3.22	64
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.18	0.71	64
- Nonaccrual	0.28	0.00	0.00	0.00	0.06	0.50	1.16	1.74	64
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agri cul tural - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.00	0.05	0.67	35
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	0.51	1.58	35
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.00	0.37	3.50	60
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	60
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.94	60
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.83	0.00	0.00	0.09	0.57	1.43	2.58	3.55	65
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.41	65
- Nonaccrual	2.15	0.00	0.01	0.73	1.84	2.95	6.04	8.21	65
Revol vi ng - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.51	1.75	2.38	61
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	61
- Nonaccrual	0.76	0.00	0.00	0.00	0.00	1.18	3.46	4.64	61
Closed-End - 30-89 Days PD	0.87	0.00	0.00	0.00	0.58	1.72	2.76	3.62	65
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.49	65
- Nonaccrual	2.33	0.00	0.00	0.63	1.69	3.75	7.22	9.18	65
- Jr Li en 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.05	0.11	0.15	65
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
- Jr Li en Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.19	0.53	0.89	65
Commercial RE - 30-89 Days PD	0.49	0.00	0.00	0.06	0.31	0.79	1.85	2.42	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	65
- Nonaccrual	2.23	0.00	0.00	0.42	1.57	3.57	6.56	10.44	65
Const & Dev - 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.59	1.60	2.76	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
- Nonaccrual	5.36	0.00	0.00	0.00	1.22	7.87	19.80	32.03	64
Mul ti fami ly - 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.82	62
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
- Nonaccrual	0.95	0.00	0.00	0.00	0.00	0.21	5.66	11.19	62
Nonfarm Nres- 30-89 Days PD	0.48	0.00	0.00	0.00	0.22	0.86	1.75	3.03	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	65
- Nonaccrual	1.46	0.00	0.00	0.22	0.98	2.45	4.96	6.64	65
Farml and - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.16	0.95	1.55	51
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
- Nonaccrual	1.70	0.00	0.00	0.00	0.00	1.58	8.76	14.62	51
Credi t Card - 30-89 Days PD	1.33	0.00	0.00	0.37	1.10	2.09	2.74	2.98	16
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.29	0.71	0.83	16
- Nonaccrual	0.58	0.00	0.00	0.00	0.00	0.00	0.04	1.94	16

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.08	-1.90	1.24	6.26	9.44	11.55	14.27	15.14	64
Tier 1 RBC Ratio	13.27	-2.86	1.57	9.07	13.64	17.96	22.85	25.43	64
Total Risk-Based Capital Ratio	15.10	-2.86	3.16	11.19	15.19	19.38	24.29	27.05	64
Tangible Tier 1 Leverage Ratio	9.05	-1.90	1.23	6.25	9.37	11.55	14.27	15.14	64
Tangible Common Eq Cap/Tan Assets	7.83	-5.23	-0.39	5.27	8.79	10.47	13.46	14.21	64
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	9.64	3.35	3.95	5.90	9.24	11.76	17.36	24.27	65
Standby Letters of Credit	0.24	0.00	0.00	0.05	0.16	0.37	0.75	1.18	65
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	65
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.28	0.00	0.00	0.00	0.00	0.18	1.78	3.79	65
Interest Rate Contracts	0.27	0.00	0.00	0.00	0.00	0.18	1.57	3.79	65
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.54	65
Written Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.02	0.49	1.67	65
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Interest Rate Swaps	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.62	65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.48	5.92	6.91	11.16	13.23	17.49	27.60	37.53	65

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	65.07	0.00	0.00	0.00	50.82	101.56	138.60	251.22	34
Dividends Paid/Net Income	20.22	0.00	0.00	0.00	2.39	31.28	82.81	105.35	50
Net Income - Dividends/Avg Equity	3.16	-25.07	-11.87	0.01	5.03	8.24	9.57	16.79	61
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	170.36	0.00	0.00	17.55	105.63	200.20	433.96	924.88	30
Dividends From Nonbank Subs	2.14	0.00	0.00	0.00	0.00	0.00	0.45	30.64	30
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Dividends From All Subsidiaries	176.49	0.00	0.00	38.13	107.44	200.20	433.96	924.88	30
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.53	0.00	0.00	0.00	25.06	48.31	95.43	121.82	50
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.01	0.25	0.53	50
Mgt & Service Fees From Bank Subs	1.32	0.00	0.00	0.00	0.00	0.00	10.00	15.69	50
Other Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.65	2.85	50
Operating Income From Bank Subs	35.04	0.00	0.00	0.00	26.09	60.64	101.91	121.86	50
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	81.89	0.00	0.00	14.18	100.00	100.00	107.60	143.43	12
Interest Income From Nonbank Subs	4.89	0.00	0.00	0.00	0.00	0.00	12.04	26.48	12
Mgt & Serv Fees From Nonbank Subs	5.11	0.00	0.00	0.00	0.00	0.00	9.60	26.95	12
Other Income From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.87	12
Operating Inc From Nonbank Subs	92.08	12.00	12.61	60.00	100.00	100.00	107.60	163.19	12
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.20	0.00	0.00	0.00	0.00	0.00	0.49	0.65	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	1.37	0.00	0.00	0.00	0.00	0.00	3.29	4.38	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	1.57	0.00	0.00	0.00	0.00	0.81	3.61	4.55	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	55.10	0.00	0.00	0.00	81.69	99.04	99.74	100.00	50
Interest Income From Bank Subs	1.98	0.00	0.00	0.00	0.00	0.07	25.80	100.00	50
Mgt & Serv Fees From Bank Subs	6.80	0.00	0.00	0.00	0.00	0.00	29.41	87.23	50
Other Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.84	2.95	50
Operating Income From Bank Subs	76.00	0.00	0.00	56.90	99.51	100.00	100.00	100.00	50
Dividends From Nonbank Subs	3.75	0.00	0.00	0.00	0.00	0.00	3.34	72.11	50
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.47	50
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.52	50
Operating Inc From Nonbank Subs	5.57	0.00	0.00	0.00	0.00	0.38	40.95	99.50	50
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Loans and Adv From Subs/ST Debt	174.06	0.00	0.00	0.00	5.43	145.48	316.20	708.10	9
Loans and Adv From Subs/Total Debt	65.62	0.00	0.00	0.00	25.94	95.72	254.40	287.36	21

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
2533100	257,922	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	474,393	AMERIANA BANCORP	NEW CASTLE, IN	
3035049	477,825	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3843712	385,859	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	376,606	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	396,354	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1209248	441,761	BARABOO BANCORPORATION, INC.	BARABOO, WI	
1891317	482,041	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2595939	205,527	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	276,128	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	180,045	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	180,904	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
3195756	480,145	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1104017	497,384	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
1084511	474,732	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2754585	476,362	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1131497	413,353	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	441,637	DELMAR BANCORP	SALISBURY, MD	
1094613	478,877	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1127913	401,440	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1247615	408,404	FARMERS BANCORP INC.	BLYTHERVILLE, AR	
3362923	431,919	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
3416376	283,126	FINANCIAL HOLDINGS, INC.	LEXINGTON, KY	
1138188	461,418	FIRST AMERICAN BANCORP	ATHENS, GA	
1107830	428,053	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	368,616	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	403,890	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	384,562	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
3223828	392,810	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3019339	319,380	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1205950	491,079	GNB BANCORPORATION	GRUNDY CENTER, IA	
3047163	207,835	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	434,360	HCSB FINANCIAL CORPORATION	LORIS, SC	
1109496	462,483	HERRING BANCORP, INC.	AMARILLO, TX	
1131750	383,264	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	287,604	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	429,427	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	216,060	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1995523	95,166	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	451,930	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1081136	267,069	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1054091	466,684	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	298,229	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
1086001	295,159	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	469,381	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
3306806	489,189	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	Moved from Peer 4
1204748	429,918	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1210589	423,222	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	249,542	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	421,331	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	480,926	ORIENT BANCORPORATION	SAN FRANCISCO, CA	

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
1248032	433,908	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
1866155	481,708	PEOPLESOUTH BANCSHARES, INC.	COLQUITT, GA	
1081314	362,148	PERSONS BANKING CO., INC.	MACON, GA	
1246252	468,727	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	352,411	REGENT BANCORP, INC.	DAVIE, FL	
2702232	494,392	RSI BANCORP, MHC	RAHWAY, NJ	
3449075	375,409	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	442,459	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	286,864	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	380,763	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2327541	471,545	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
3185476	481,933	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
1200405	454,119	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	432,387	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	

Note: Peer Group 5 has 65 bank holding companies.