

	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	139	126	119	95
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.28	3.25	3.26	3.47
+ Non-interest Income	1.04	1.25	1.19	1.02
- Overhead Expense	2.95	3.16	3.01	2.93
- Provision for Losses	0.11	0.15	0.33	0.50
+ Securities Gains (Losses)	0.02	0.02	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.40	1.37	1.31	1.15
Net Operating Income	0.94	1.04	0.98	0.79
Net Income	0.94	1.04	0.98	0.80
Net Income (Sub S Adjusted)	1.39	1.52	1.43	1.13
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.06	4.13	4.35	4.69
Interest Expense	0.45	0.52	0.68	0.83
Net Interest Income (TE)	3.58	3.56	3.59	3.83
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.29	0.64	0.95
Earnings Coverage of Net Losses (X)	20.56	17.49	9.48	5.17
Ln&Ls Allowance/Total Loans & Leases	1.24	1.46	1.70	1.97
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.30	1.97	2.75	3.65
30-89 Days Past Due Loans and Leases	0.46	0.63	0.76	0.92
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	16.66	15.93	15.57	18.88
Net ST Noncore Funding Dependence	8.66	7.58	6.34	10.18
Net Loans and Leases/Total Assets	67.35	64.75	61.71	60.46
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.19	10.37	10.17	10.04
Equity Capital/Total Assets	11.24	11.25	11.05	11.00
Equity Capital+Minority Int/Total Assets	11.37	11.37	11.14	11.02
Tier 1 Common Eq Cap / T RWA	12.20	12.62	12.62	12.81
Net Loans&Ls/Equity Capital (X)	6.10	5.91	5.77	5.75
Cash Dividends/Net Income	30.84	29.52	32.93	29.41
Cash Dividends/Net Income (Sub S Adjusted)	31.66	57.94	95.94	15.97
Retained Earnings/Avg Equity Cap	5.32	6.12	5.36	4.87
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.01	0.01	0.01	0.05
Long-Term Debt/Equity Capital	1.82	1.74	1.71	1.64
Equity Investment in Subs/Equity Cap	102.91	103.93	103.89	104.77
Cash FR Oper+Noncash+Op Exp+Div	122.91	137.48	125.66	101.35

PERCENT OF AVERAGE ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.71	3.75	3.94	4.26	4.40
Less: Interest Expense	0.41	0.48	0.62	0.75	1.01
Equals: Net Interest Income (TE)	3.28	3.25	3.26	3.47	3.34
Plus: Non-Interest Income	1.04	1.25	1.19	1.02	1.07
Equals: Adj Operating Income (TE)	4.43	4.62	4.62	4.53	4.43
Less: Overhead Expense	2.95	3.16	3.01	2.93	2.98
Less: Provision for Loan and Lease Losses	0.11	0.15	0.33	0.50	1.02
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.05	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.40	1.37	1.31	1.15	0.55
Less: Applicable Income Taxes (TE)	0.44	0.41	0.37	0.37	0.33
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.94	1.04	0.98	0.79	0.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.94	1.04	0.98	0.80	0.25
Memo: Net Income (Last Four Qtrs)	0.94	1.04	0.99	0.80	0.29
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.82	91.30	91.07	90.89	90.66
Avg Int-Bearing Funds / Avg Assets	70.10	71.18	72.89	73.75	75.50
Int Income (TE) / Avg Earning Assets	4.06	4.13	4.35	4.69	4.87
Int Expense / Avg Earning Assets	0.45	0.52	0.68	0.83	1.11
Net Int Inc (TE) / Avg Earn Assets	3.58	3.56	3.59	3.83	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	4.72	4.96	5.32	5.64	5.55
Interest-Bearing Bank Balances	0.30	0.28	0.28	0.30	0.34
Fed Funds Sold & Reverse Repos	0.21	0.31	0.21	0.28	0.90
Trading Assets	1.68	1.22	1.21	1.93	1.60
Total Earning Assets	3.99	4.06	4.25	4.58	4.77
Investment Securities (TE)	2.51	2.46	2.71	3.18	3.67
U.S. Treasury & Agency Sec (excl MBS)	1.49	1.51	1.65	2.09	2.27
Mortgage-Backed Securities	2.29	2.11	2.52	3.02	3.73
All Other Securities	4.11	4.28	4.96	5.22	5.84
Interest-Bearing Deposits	0.40	0.46	0.60	0.79	1.08
Time Deposits of \$100K or More	0.83	0.94	1.16	1.38	1.69
Time Deposits < \$100K	0.78	0.92	1.20	1.42	1.84
Other Domestic Deposits	0.23	0.25	0.30	0.41	0.55
Foreign Deposits	0.23	0.29	0.36	0.38	0.55
Fed Funds Purchased and Repos	0.54	0.58	0.83	0.93	1.01
Other Borrowed Funds & Trading Liab	1.70	2.21	2.65	2.55	2.64
All Interest-Bearing Funds	0.52	0.60	0.79	1.02	1.33

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	84	83	79	72	68
Avg Assets per Employee (\$000)	5,724	5,413	5,229	5,008	5,094
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.01	2.87	2.65	3.27	2.79
Overhead Exp / NII + Non-Int Income	67.89	68.85	66.61	67.01	68.76
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.95	3.16	3.01	2.93	2.98
Personnel Expense	1.55	1.63	1.53	1.47	1.41
Net Occupancy Expense	0.37	0.39	0.37	0.37	0.37
Other Operating Expenses	0.99	1.10	1.09	1.07	1.15
Overhead Less Non-Interest Income	1.81	1.79	1.70	1.86	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.77	67.80	65.77	65.57	67.33
Personnel Expense	35.49	35.31	33.80	33.16	32.41
Net Occupancy Expense	8.53	8.46	8.06	8.39	8.51
Other Operating Expenses	21.81	22.94	22.88	23.68	26.18
Total Non-Interest Income	22.45	25.65	24.90	22.31	23.50
Fiduciary Activities Income	1.69	1.73	1.76	1.96	1.81
Serv Charges on Deposit Accts - Domestic	4.70	5.12	5.21	6.52	6.72
Trading Revenue	0.06	0.10	0.29	0.27	0.14
Investment Banking Fees & Commissions	1.18	1.18	1.19	1.16	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.34	0.50	0.24	0.19	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.63	0.81	0.73	0.70	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	2.00	2.78	2.04	-0.26	-0.63
Other Non-Interest Income	7.70	8.27	8.59	9.73	10.51
Overhead Less Non-Interest Income	42.31	40.76	39.09	42.78	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	26.67	25.81	24.02	23.96	23.18
Appl Inc Tax+TE/Pretax NOI+TE	32.41	31.08	30.24	31.93	30.89

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	48.91	46.82	44.69	43.81	46.30
Commercial and Industrial Loans	10.64	10.72	9.84	10.38	9.64
Loans to Individuals	2.52	2.45	2.57	2.93	2.95
Loans to Depository Institutions	0.00	0.01	0.00	0.02	0.02
Agricultural Loans	0.45	0.43	0.39	0.55	0.53
Other Loans and Leases	2.17	2.01	1.78	1.81	1.69
Net Loans and Leases	67.35	64.75	61.71	60.46	61.72
Debt Securities Over 1 Year	16.23	17.18	17.29	20.04	18.37
Mutual Funds and Equity Securities	0.09	0.10	0.09	0.06	0.06
Subtotal	85.08	83.57	80.75	81.65	81.10
Interest-Bearing Bank Balances	2.60	3.03	4.12	4.09	4.62
Federal Funds Sold & Reverse Repos	0.04	0.08	0.07	0.07	0.11
Debt Securities 1 Year or Less	2.10	2.21	2.20	2.10	2.29
Trading Assets	0.05	0.07	0.16	0.14	0.07
Total Earning Assets	91.06	90.18	89.70	89.36	89.48
Non-Int Cash and Due From Dep Inst	1.38	1.59	1.84	1.78	1.34
Other Real Estate Owned	0.26	0.38	0.50	0.75	0.80
All Other Assets	7.31	8.02	8.04	8.57	8.91
MEMORANDA:					
Short-Term Investments	5.23	5.92	7.23	6.97	7.73
U.S. Treasury Securities	0.19	0.12	0.12	0.15	0.39
U.S. Agency Securities (excl MBS)	2.21	2.46	2.69	3.08	3.02
Municipal Securities	2.64	2.83	2.69	3.26	2.59
Mortgage-Backed Securities	10.88	11.18	11.18	13.19	12.01
Asset-Backed Securities	0.15	0.19	0.15	0.05	0.04
Other Debt Securities	0.63	0.67	0.51	0.54	0.50
RE Loans Secured by 1-4 Family	16.85	17.29	16.85	15.15	16.21
Revolving	2.84	2.83	2.79	2.91	3.16
Closed-End, Sec by First Liens	13.03	13.37	12.98	11.06	11.64
Closed-End, Sec by Junior Liens	0.63	0.71	0.75	0.88	1.02
Commercial Real Estate Loans	29.10	26.60	25.26	26.53	27.90
Construction and Land Dev	3.71	3.20	3.42	4.27	5.62
Multi family	3.39	2.64	2.32	2.13	2.09
Nonfarm Nonresidential	20.02	19.06	18.25	19.47	19.60
RE Loans Secured by Farmland	0.65	0.64	0.61	0.84	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.76	72.12	72.38	71.84	74.29
RE Loans Secured by 1-4 Family	24.90	26.56	27.26	24.86	25.94
Revolving	4.11	4.24	4.39	4.63	4.92
Closed-End	20.31	21.84	22.59	19.90	20.68
Commercial Real Estate Loans	42.57	41.78	41.67	43.67	44.77
Construction and Land Dev	5.47	4.87	5.60	7.14	8.99
Multi family	5.01	4.34	3.97	3.45	3.29
Nonfarm Nonresidential	29.47	29.89	29.87	32.07	31.58
RE Loans Secured by Farmland	1.00	1.03	1.09	1.45	1.31
Loans to Depository Institutions	0.00	0.01	0.01	0.03	0.02
Commercial and Industrial Loans	16.38	16.95	16.46	16.94	15.25
Loans to Individuals	3.99	3.96	4.41	4.97	4.80
Credit Card Loans	0.05	0.08	0.11	0.14	0.15
Agricultural Loans	0.69	0.69	0.70	0.94	0.87
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.37	3.51	3.06	3.02	2.76

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 02 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	5.23	5.92	7.23	6.97	7.73
Liquid Assets	19.39	21.13	23.09	25.43	24.33
Investment Securities	19.08	20.07	20.44	22.69	21.17
Net Loans and Leases	67.35	64.75	61.71	60.46	61.72
Net Lns, Ls & Stbby Ltrs of Credit	67.96	65.39	62.41	61.32	62.67
Core Deposits	65.40	65.65	63.52	63.72	62.67
Noncore Funding	19.80	19.30	20.19	22.38	23.80
Time Deposits of \$100K or More	8.60	9.00	9.48	11.11	12.13
Foreign Deposits	0.00	0.00	0.00	0.01	0.10
Fed Funds Purchased and Repos	1.93	2.06	2.32	3.63	4.07
Net Fed Funds Purchased (Sold)	1.94	2.02	2.26	3.34	3.73
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.77	2.11	1.18	1.40	1.45
Earning Assets Repr in 1 Year	30.22	31.96	33.63	34.61	37.22
Int-Bearing Liab Repr in 1 Year	17.17	19.04	20.86	23.00	26.57
Long-Term Debt Repr in 1 Year	0.33	0.54	0.21	0.32	0.31
Net Assets Repriceable in 1 Year	11.35	11.22	11.20	10.52	9.77
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.66	15.93	15.57	18.88	18.91
Net ST Noncore Funding Dependence	8.66	7.58	6.34	10.18	10.72
Short-Term Inv/ST Noncore Funding	52.26	62.30	65.87	53.93	51.16
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.62	11.76	14.17	14.27	9.63
Net Loans and Leases/Total Deposits	87.94	83.99	80.30	77.94	79.78
Net Loans and Leases/Core Deposits	105.16	100.66	99.12	97.81	101.02
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.71	-0.60	1.42	1.44	0.33
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.52	-1.29	4.51	4.36	1.47
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.35	-0.04	-0.14	-0.18
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	13.00	10.89	8.57	9.96	8.97
Available-For-Sale Securities	86.68	89.11	91.03	90.04	91.03
U.S. Treasury Securities	1.09	0.68	0.64	0.77	1.92
U.S. Agency Securities (excl MBS)	11.78	12.96	13.75	14.57	15.70
Municipal Securities	13.72	14.26	13.61	15.26	12.91
Mortgage-Backed Securities	59.42	59.32	57.53	58.53	57.46
Asset-Backed Securities	0.87	1.02	0.79	0.26	0.18
Other Debt Securities	3.18	3.24	2.54	2.47	2.11
Mutual Funds and Equity Securities	0.55	0.59	0.54	0.39	0.36
Debt Securities 1 Year or Less	10.99	11.40	12.03	10.96	11.42
Debt Securities 1 To 5 Years	23.02	21.22	23.58	24.65	23.51
Debt Securities Over 5 Years	60.44	63.86	58.68	60.96	61.97
Pledged Securities	50.59	50.54	50.86	56.11	58.85
Structured Notes, Fair Value	0.99	1.22	1.07	1.88	1.90

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.11	0.15	0.33	0.50	1.02
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.22	0.56	0.81	1.55
Provision for Ln&Ls Losses/Net Losses	176.29	75.32	99.57	94.55	117.00
Ln&Ls Allowance/Total Loans & Leases	1.24	1.46	1.70	1.97	2.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.12	10.11	5.20	3.23	2.25
ALLL/Nonaccrual Assets	178.47	139.64	123.33	112.58	86.75
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	150.12	116.76	101.15	93.90	77.06
Gross Ln&Ls Losses/Avg Loans & Leases	0.27	0.44	0.78	1.12	1.61
Recoveries/Avg Loans and Leases	0.11	0.13	0.12	0.15	0.14
Net Losses/Avg Loans and Leases	0.15	0.29	0.64	0.95	1.46
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.01
Recoveries/Prior Year-End Losses	34.55	21.96	15.47	11.47	10.59
Earnings Coverage of Net Losses (X)	20.56	17.49	9.48	5.17	3.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.24	0.62	1.02	1.56
RE Loans Secured By 1-4 Family	0.13	0.29	0.54	0.78	0.97
Revolvi ng	0.11	0.30	0.55	0.69	0.85
Closed-End	0.13	0.28	0.53	0.71	0.83
Commercial Real Estate Loans	0.06	0.22	0.67	1.22	1.84
Construction and Land Dev	-0.11	0.46	2.37	4.05	5.39
Multi family	0.02	0.17	0.46	0.69	1.20
Nonfarm Nonresidential	0.08	0.20	0.45	0.59	0.82
RE Loans Secured by Farmland	0.02	0.03	0.12	0.17	0.40
Commercial and Industrial Loans	0.18	0.32	0.63	0.86	1.47
Loans to Depository Institutions	0.00	0.00	0.00	6.25	-0.03
Loans to Individuals	0.88	1.09	1.21	1.27	1.99
Credit Card Loans	1.57	2.67	2.64	3.38	4.27
Agricultural Loans	0.02	0.05	0.07	0.18	0.18
Loans to Foreign Governments & Inst	0.00	4.64	0.00	0.00	0.00
Other Loans and Leases	0.36	0.24	0.30	0.78	0.90

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 02

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PERCENT OF LOANS AND LEASES	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.46	0.63	0.76	0.92	1.10
90+ Days PD Loans and Leases	0.14	0.23	0.38	0.55	0.36
Nonaccrual Loans and Leases	0.88	1.28	1.86	2.40	3.31
90+ Days PD and Nonaccrual Loans and Leases	1.14	1.71	2.53	3.29	4.01
30-89 Days PD Restructured	0.02	0.02	0.03	0.03	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.26	0.38	0.52	0.52	0.50
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.46	0.63	0.76	0.92	1.10
90+ Days Past Due Assets	0.14	0.23	0.38	0.55	0.36
Nonaccrual Assets	0.89	1.29	1.88	2.42	3.32
30+ Days PD & Nonaccrual Assets	1.63	2.41	3.37	4.25	5.20
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.73	1.08	1.45	2.03	2.53
90+ PD & Nonaccrual Assets + OREO	1.01	1.50	1.96	2.82	3.38
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.24	1.69	2.15	2.85	3.48
Allowance for Loan & Lease Losses	168.07	201.84	229.75	250.27	246.59
Equity Cap + ALLL	10.28	13.82	17.81	24.43	30.03
Tier 1 Cap + ALLL	11.11	15.01	19.96	26.38	32.54
Loans & Leases + RE Acquired	1.94	2.71	3.67	4.59	5.37

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.48	0.66	0.83	0.96	1.15
- 90+ Days Past Due	0.17	0.30	0.49	0.67	0.39
- Nonaccrual	1.02	1.50	2.29	2.86	3.90
Coml & Indl - 30-89 Days PD	0.34	0.31	0.39	0.64	0.80
- 90+ Days Past Due	0.06	0.07	0.14	0.28	0.22
- Nonaccrual	0.75	0.95	1.21	1.77	1.91
Individuals - 30-89 Days PD	1.03	1.18	1.25	1.38	1.71
- 90+ Days Past Due	0.07	0.13	0.13	0.20	0.20
- Nonaccrual	0.23	0.30	0.33	0.37	0.43
Dep Inst Lns - 30-89 Days PD	0.14	0.00	0.00	0.14	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	5.88	0.00
Agricultural - 30-89 Days PD	0.06	0.16	0.14	0.37	0.38
- 90+ Days Past Due	0.01	0.05	0.10	0.15	0.04
- Nonaccrual	0.21	0.25	0.30	0.37	0.46
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	2.43	1.16	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.27	0.21	0.17	0.22	0.59
- 90+ Days Past Due	0.00	0.01	0.01	0.03	0.09
- Nonaccrual	0.13	0.30	0.19	0.37	1.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.79	1.03	1.13	1.35	1.46
- 90+ Days Past Due	0.20	0.29	0.38	0.49	0.33
- Nonaccrual	1.35	1.83	2.45	2.16	2.45
Revolving - 30-89 Days PD	0.43	0.56	0.58	0.62	0.83
- 90+ Days Past Due	0.05	0.06	0.12	0.16	0.12
- Nonaccrual	0.88	0.99	1.06	0.92	1.03
Closed-End - 30-89 Days PD	0.84	1.09	1.25	1.50	1.64
- 90+ Days Past Due	0.22	0.35	0.43	0.57	0.38
- Nonaccrual	1.43	2.02	2.51	2.43	2.80
- Jr Lien 30-89 Days PD	0.04	0.06	0.07	0.11	0.12
- Jr Lien 90+ Days PD	0.01	0.01	0.03	0.04	0.02
- Jr Lien Nonaccrual	0.10	0.13	0.18	0.18	0.20
Commercial RE - 30-89 Days PD	0.27	0.42	0.61	0.76	0.98
- 90+ Days Past Due	0.13	0.24	0.39	0.72	0.37
- Nonaccrual	0.88	1.50	2.40	3.27	4.65
Const & Dev - 30-89 Days PD	0.26	0.35	0.95	0.96	1.25
- 90+ Days Past Due	0.15	0.36	0.96	1.94	0.81
- Nonaccrual	1.30	2.91	6.51	8.77	12.01
Multi family - 30-89 Days PD	0.11	0.17	0.31	0.56	0.69
- 90+ Days Past Due	0.05	0.15	0.24	0.47	0.27
- Nonaccrual	0.30	0.55	1.21	1.52	3.07
Nonfarm Nres- 30-89 Days PD	0.25	0.39	0.55	0.70	0.80
- 90+ Days Past Due	0.13	0.21	0.31	0.44	0.17
- Nonaccrual	0.89	1.41	1.97	2.14	2.54
Farmland - 30-89 Days PD	0.20	0.30	0.39	0.45	0.64
- 90+ Days Past Due	0.08	0.13	0.23	0.66	0.33
- Nonaccrual	0.84	1.87	1.55	1.74	2.14
Credit Card - 30-89 Days PD	0.85	1.10	0.95	1.20	1.14
- 90+ Days Past Due	0.33	0.93	0.27	0.37	0.38
- Nonaccrual	0.02	0.09	0.03	0.23	0.15



CAPITAL RATIOS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	10.19	10.37	10.17	10.04	9.42
Tier 1 RBC Ratio	13.49	14.20	14.72	15.11	13.96
Total Risk-Based Capital Ratio	14.77	15.49	16.09	16.63	15.60
Tangible Tier 1 Leverage Ratio	10.06	10.21	10.06	9.94	9.30
Tangible Common Eq Cap/Tan Assets	9.15	9.09	8.77	8.62	7.74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.67	14.77	13.08	13.00	12.71
Standby Letters of Credit	0.47	0.56	0.61	0.76	0.84
Commercial & Similar Letters of Credit	0.02	0.02	0.01	0.02	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	4.80	4.81	5.23	4.88	4.60
Interest Rate Contracts	4.61	4.51	4.68	4.15	3.87
Interest Rate Futures & Forward Contr	0.38	0.25	0.72	0.41	0.41
Written Options Contr (Int Rate)	0.38	0.27	0.59	0.41	0.36
Purchased Options Contr (Int Rate)	0.04	0.10	0.12	0.11	0.08
Interest Rate Swaps	3.16	3.28	2.38	2.67	2.54
Foreign Exchange Contracts	0.00	0.00	0.01	0.02	0.06
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.01	0.00	0.00	0.01
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.01	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	24.88	23.84	22.19	21.67	19.90

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	99.61	98.50	98.27	99.34	97.54
Foreign Exchange Contracts	0.06	0.02	0.34	0.18	1.20
Equity, Comm, & Other Contracts	0.03	0.35	0.26	0.04	0.49
Futures and Forwards	17.88	15.82	20.96	18.80	22.36
Written Options	16.61	14.59	17.95	25.19	19.67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	16.34	14.37	17.50	25.02	19.35
Purchased Options	1.14	2.33	3.55	1.85	2.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.05	2.20	3.38	1.74	1.76
Swaps	54.60	57.66	43.61	46.42	47.19
Held for Trading	22.83	23.50	13.05	13.82	24.03
Interest Rate Contracts	21.40	14.76	13.07	13.95	21.45
Foreign Exchange Contracts	0.00	0.00	0.14	0.08	0.16
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Non-Traded	77.17	76.50	86.95	86.18	75.97
Interest Rate Contracts	75.36	73.80	84.46	83.86	72.91
Foreign Exchange Contracts	0.00	0.00	0.03	0.01	0.14
Equity, Comm, & Other Contracts	0.02	0.20	0.22	0.00	0.24
Deriv Contr (Excl Fut & FX LE 14 Days)	76.03	80.61	76.94	70.56	73.44
One Year or Less	18.39	19.82	26.53	24.64	26.02
Over 1 Year to 5 Years	20.26	19.77	16.38	19.09	18.79
Over 5 Years	22.82	28.62	16.92	15.56	15.28
Gross Negative Fair Value (Abs Val)	1.17	1.10	1.82	2.16	1.89
Gross Positive Fair Value	1.14	1.27	1.43	1.61	1.49
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.01	0.01	0.01
Current Credit Exposure (X)	0.00	0.00	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.06	0.07	0.09	0.12	0.10

INSURANCE ACTIVITIES	12/31/2014	12/31/2013	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	57.15	60.81	56.39	34.09	30.81
Ins Under Assets(L/H)/Tot Ins Und Ast	42.85	39.19	43.61	65.91	69.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.63	0.81	0.73	0.70	0.79
Premium Inc/Ins Activities Revenue	0.20	0.46	0.38	0.36	0.52
Credit Rel Prem Inc/Tot Prem Inc	42.86	44.44	44.44	62.50	61.48
Other Prem Inc/Total Prem Inc	57.14	55.56	55.56	37.50	38.52
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.01	0.01
Ins Net Inc (P/C)/Equity (P/C)	33.94	13.98	1.08	7.82	11.48
Ins Net Inc (L/H)/Equity (L/H)	21.13	14.90	8.00	6.66	4.20
Insur Ben, Losses, Exp/Insur Premiums	75.49	110.11	87.09	90.46	103.35
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.41	2.10	3.83	5.10	5.18
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.04	1.73	1.80	1.21	7.34
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.59	10.85	9.32	9.07	9.21
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.03	0.02	0.02	0.05	0.11
Cost: Interest-Bearing Deposits	0.23	0.29	0.36	0.38	0.55
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.46	0.44	25.31	24.16	0.49
Foreign Governments and Inst	0.00	4.64	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-4.41	-9.76	13.23	76.37	1.46
Total Selected Assets	12.24	-3.85	50.53	49.91	25.80
Deposits	-35.31	103.71	-32.22	-16.63	-30.53

## PROFITABILITY:

	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.23	8.89	8.56	7.27	0.88
Bank Net Inc/Avg Eq Inv in Banks	9.25	9.58	9.50	8.03	2.35
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.76	5.30	4.60	6.44	5.58
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.77	8.80	5.65	3.95	4.20
Bank Net Income/Parent Net Income	91.63	89.61	91.46	105.84	97.17
Nonbank Net Income/Parent Net Income	1.34	1.28	1.63	1.24	1.93
Sub BHCs Net Inc/Parent Net Income	95.64	95.05	93.08	94.99	147.34

## LEVERAGE:

Total Liabilities/Equity	10.26	12.08	13.11	14.72	17.86
Total Debt/Equity Capital	1.94	1.87	1.81	1.87	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	7.90	9.04	9.63	11.95	14.47
Tot Debt+Lns Guaranteed for Affl/Equity	2.03	1.98	1.92	2.08	2.57
Total Debt/Eq Cap - Exc Over Fair Value	1.96	1.90	1.81	1.88	2.45
Long-Term Debt/Equity Capital	1.82	1.74	1.71	1.64	2.19
Short-Term Debt/Equity Capital	0.01	0.01	0.01	0.05	0.08
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	0.02	0.03	0.05	0.07
Long-Term Debt/Consolidated LT Debt	6.03	6.26	6.18	3.40	4.02

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.91	103.93	103.89	104.77	107.33
Total Investment in Subs/Equity	103.66	104.60	104.88	105.95	108.54
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.45	95.52	95.36	95.23	95.90
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.23	96.27	96.29	96.31	97.01

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.34	0.33	0.41	0.51	0.28
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.82	1.88	2.02	2.44	4.27

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	125.03	142.70	134.03	93.37	76.71
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.91	137.48	125.66	101.35	102.26
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.95	102.77	111.64	80.19	132.07
Pretax Oper Inc + Int Exp/Int Expense	14819.6	10006.9	10982.2	17415.7	4444.89
Div + Int From Subs/Int Exp + Div	174.32	186.55	167.12	108.50	81.07
Fees+Other Inc From Subs/Sal + Oth Exp	7.91	10.44	10.32	9.23	12.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	127.59	134.51	28.14	16.36	13.18

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.71	1.42	1.48	1.94	2.03
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	11.98	8.47	2.37	4.21	7.15
Total	11.98	8.47	2.37	4.21	7.15
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.27	0.36	0.43	0.43	0.57
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	75.70	75.35	73.72	104.41	115.75
Dividends Paid/Net Income	30.80	29.52	32.93	29.41	36.28
Net Income - Dividends/Avg Equity	5.32	6.13	5.36	4.87	-1.49

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	166.84	166.91	147.91	100.77	70.37
Dividends From Nonbank Subs	2.01	3.29	6.26	4.06	2.88
Dividends From Subsidiary BHCs	2.68	1.02	1.48	4.61	3.20
Dividends From All Subsidiaries	182.23	214.66	184.95	126.96	89.50

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	45.03	48.94	49.60	31.42	33.85
Interest Income From Bank Subs	0.12	0.17	0.16	0.20	0.27
Mgt & Service Fees From Bank Subs	1.09	1.66	2.06	2.21	4.22
Other Income From Bank Subs	0.00	0.01	0.00	0.00	0.01
Operating Income From Bank Subs	49.14	59.95	59.76	38.26	45.11

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	52.54	59.79	80.38	58.42	48.71
Interest Income From Nonbank Subs	0.24	0.16	0.50	1.55	2.01
Mgt & Serv Fees From Nonbank Subs	0.73	2.17	2.19	1.85	4.20
Other Income From Nonbank Subs	0.02	0.00	0.00	0.39	0.00
Operating Inc From Nonbank Subs	61.36	76.08	114.11	77.24	57.54

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	32.62	48.48	30.87	38.98	27.78
Interest Inc From Subsidiary BHCs	0.03	0.02	0.04	0.06	2.26
Mgt & Serv Fees From Sub BHCs	0.59	1.84	2.29	3.17	2.88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	33.23	50.34	33.20	42.21	32.93

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	63.90	61.39	54.81	44.47	38.19
Interest Income From Bank Subs	1.47	2.53	3.46	3.29	2.71
Mgt & Serv Fees From Bank Subs	2.66	2.70	4.81	5.11	8.73
Other Income From Bank Subs	0.05	0.04	0.00	0.00	0.00
Operating Income From Bank Subs	76.30	77.77	73.92	63.73	62.07

Dividends From Nonbank Subs	1.01	1.34	2.95	4.26	2.22
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.10	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	0.01	0.02	0.07
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.15	2.80	4.11	8.27	4.89

Dividends From Subsidiary BHCs	1.87	0.19	0.91	0.96	0.19
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.02	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.91	0.26	1.13	1.67	1.06

Loans and Adv From Subs/ST Debt	-----	659.04	314.11	54714.6	1894.82
Loans and Adv From Subs/Total Debt	122.21	226.69	195.64	1004.65	613.20

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									139
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.28	1.89	2.45	3.00	3.29	3.64	4.04	4.26	139
+ Non-interest Income	1.03	0.18	0.29	0.52	0.96	1.32	2.11	3.72	139
- Overhead Expense	2.94	1.57	1.88	2.31	2.86	3.37	4.29	6.16	139
- Provision for Losses	0.10	-0.13	-0.05	0.01	0.08	0.18	0.28	0.43	139
+ Securities Gains (Losses)	0.01	-0.01	-0.00	0.00	0.00	0.03	0.06	0.09	139
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	139
= Pretax Net Oper Income (TE)	1.39	0.23	0.55	1.05	1.41	1.73	2.16	2.56	139
Net Operating Income	0.94	0.19	0.36	0.71	0.91	1.18	1.56	1.96	139
Net Income	0.94	0.18	0.29	0.71	0.91	1.18	1.56	1.96	139
Net Income (Sub S Adjusted)	1.38	0.59	0.59	0.67	1.13	1.34	1.74	2.93	11
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.05	2.79	3.16	3.64	4.05	4.45	4.86	5.29	139
Interest Expense	0.45	0.12	0.19	0.28	0.42	0.55	0.87	1.08	139
Net Interest Income (TE)	3.57	2.12	2.64	3.24	3.59	3.98	4.50	4.80	139
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.05	-0.01	0.03	0.11	0.22	0.43	0.68	139
Earnings Coverage of Net Losses (X)	20.56	-51.83	-13.18	4.80	13.49	27.26	78.20	128.69	137
Ln&Ls Allowance/Total Loans & Leases	1.24	0.51	0.60	0.91	1.19	1.53	1.96	2.55	139
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.29	0.27	0.37	0.65	1.01	1.71	3.03	6.01	139
30-89 Days Past Due Loans and Leases	0.45	0.03	0.12	0.22	0.37	0.59	1.04	1.68	139
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	16.65	-16.93	-1.54	8.40	16.67	25.13	33.55	42.24	139
Net ST Noncore Funding Dependence	8.66	-18.21	-6.50	3.43	8.64	15.78	21.33	25.98	139
Net Loans and Leases/Total Assets	67.35	36.10	45.08	61.01	68.78	76.13	80.85	83.77	139
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.19	6.91	8.12	9.03	9.89	11.29	12.80	14.17	120
Equity Capital/Total Assets	11.23	7.09	8.19	9.55	11.09	12.77	14.95	16.54	139
Equity Capital+Minority Int/Total Assets	11.37	7.09	8.46	9.65	11.27	12.95	14.95	16.54	139
Tier 1 Common Eq Cap / T RWA	12.20	7.98	8.71	10.32	12.05	13.68	16.45	17.55	120
Net Loans&Ls/Equity Capital (X)	6.09	2.70	4.21	5.07	6.04	7.08	8.35	9.79	139
Cash Dividends/Net Income	30.84	0.00	0.00	7.95	32.95	50.69	66.46	95.06	134
Cash Dividends/Net Income (Sub S Adjusted)	31.65	-20.63	-19.04	8.12	24.42	45.45	58.59	80.91	11
Retained Earnings/Avg Equity Cap	5.31	-4.90	0.74	3.39	5.51	7.43	10.41	12.50	139
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.83	139
Long-Term Debt/Equity Capital	1.81	0.00	0.00	0.00	0.00	1.04	11.50	15.52	139
Equity Investment in Subs/Equity Cap	102.90	83.39	89.15	97.78	101.66	109.73	117.28	127.41	139
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	122.91	-4.31	4.96	60.15	105.21	158.88	282.88	436.05	136

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.70	2.45	2.85	3.38	3.73	4.10	4.35	4.71	139
Less: Interest Expense	0.41	0.12	0.17	0.26	0.37	0.52	0.81	1.02	139
Equals: Net Interest Income (TE)	3.28	1.89	2.45	3.00	3.29	3.64	4.04	4.26	139
Plus: Non-Interest Income	1.03	0.18	0.29	0.52	0.96	1.32	2.11	3.72	139
Equals: Adj Operating Income (TE)	4.42	2.64	3.14	3.73	4.35	4.92	6.03	7.20	139
Less: Overhead Expense	2.94	1.57	1.88	2.31	2.86	3.37	4.29	6.16	139
Less: Provision for Loan and Lease Losses	0.10	-0.13	-0.05	0.01	0.08	0.18	0.28	0.43	139
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.03	0.06	0.09	139
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	139
Equals: Pretax Net Oper Inc (TE)	1.39	0.23	0.55	1.05	1.41	1.73	2.16	2.56	139
Less: Applicable Income Taxes (TE)	0.43	0.00	0.04	0.25	0.47	0.59	0.73	0.89	139
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	139
Equals: Net Operating Income	0.94	0.19	0.36	0.71	0.91	1.18	1.56	1.96	139
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equals: Net Income	0.94	0.18	0.29	0.71	0.91	1.18	1.56	1.96	139
Memo: Net Income (Last Four Qtrs)	0.94	0.18	0.29	0.71	0.91	1.18	1.56	1.96	139
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.82	85.29	87.47	89.58	91.92	94.47	95.90	96.91	139
Avg Int-Bearing Funds / Avg Assets	70.09	55.16	59.11	65.04	70.68	74.81	81.19	84.75	120
Int Income (TE) / Avg Earning Assets	4.05	2.79	3.16	3.64	4.05	4.45	4.86	5.29	139
Int Expense / Avg Earning Assets	0.45	0.12	0.19	0.28	0.42	0.55	0.87	1.08	139
Net Int Inc (TE) / Avg Earn Assets	3.57	2.12	2.64	3.24	3.59	3.98	4.50	4.80	139
YIELD OR COST:									
Total Loans and Leases (TE)	4.71	3.60	3.96	4.23	4.57	5.13	5.77	6.33	139
Interest-Bearing Bank Balances	0.29	0.02	0.13	0.22	0.27	0.37	0.49	0.73	139
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.00	0.14	0.29	0.70	1.04	75
Trading Assets	1.68	0.00	0.00	0.00	0.23	3.24	4.66	12.01	46
Total Earning Assets	3.98	2.56	3.03	3.62	3.96	4.38	4.82	5.26	139
Investment Securities (TE)	2.51	1.20	1.69	2.13	2.39	2.93	3.51	3.70	139
U.S. Treasury & Agency Sec (excl MBS)	1.49	0.36	0.64	0.94	1.41	2.00	2.49	2.70	124
Mortgage-Backed Securities	2.28	1.48	1.62	1.98	2.24	2.52	3.04	3.72	138
All Other Securities	4.11	1.37	1.96	2.93	4.21	5.15	5.85	7.90	138
Interest-Bearing Deposits	0.40	0.11	0.17	0.26	0.36	0.53	0.70	0.78	139
Time Deposits of \$100K or More	0.83	0.28	0.44	0.63	0.83	0.99	1.24	1.43	138
Time Deposits < \$100K	0.78	0.21	0.35	0.51	0.76	0.97	1.26	1.38	138
Other Domestic Deposits	0.23	0.06	0.08	0.12	0.19	0.30	0.45	0.62	139
Foreign Deposits	0.23	0.13	0.13	0.13	0.19	0.26	0.28	0.29	3
Fed Funds Purchased and Repos	0.53	0.00	0.05	0.14	0.26	0.58	1.91	3.66	123
Other Borrowed Funds & Trading Liab	1.70	0.06	0.23	0.51	1.51	2.72	3.84	4.32	132
All Interest-Bearing Funds	0.52	0.13	0.25	0.35	0.51	0.67	0.81	0.95	120

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	84.43	53.00	58.96	67.77	81.65	99.80	116.18	141.86	139
Avg Assets per Employee (\$000)	5723.86	2679.34	3342.52	4069.13	5051.92	7001.00	10174.9	12723.8	139

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.00	0.00	0.00	0.00	1.64	5.56	9.95	11.94	137
Overhead Exp / NOI + Non-Int Income	67.88	45.81	51.60	60.71	66.68	75.18	86.33	93.03	139

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.94	1.57	1.88	2.31	2.86	3.37	4.29	6.16	139
Personnel Expense	1.55	0.82	0.97	1.29	1.48	1.75	2.21	3.75	139
Net Occupancy Expense	0.37	0.16	0.21	0.29	0.36	0.44	0.54	0.63	139
Other Operating Expenses	0.99	0.46	0.54	0.72	0.90	1.20	1.71	2.24	139
Overhead Less Non-Interest Income	1.81	0.87	1.13	1.48	1.75	2.15	2.60	2.94	139

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.77	44.88	49.75	59.87	65.68	74.32	85.51	90.03	139
Personnel Expense	35.49	20.92	26.37	31.60	35.63	39.38	44.81	47.83	139
Net Occupancy Expense	8.53	5.03	5.47	6.96	8.29	9.68	12.47	13.69	139
Other Operating Expenses	21.80	12.45	14.32	17.59	20.75	25.59	32.60	38.18	139
Total Non-Interest Income	22.44	5.22	8.58	12.50	22.29	28.60	40.94	57.53	139
Fiduciary Activities Income	1.68	0.00	0.00	0.00	0.54	3.48	6.45	8.92	139
Serv Charges on Deposit Accts - Domestic	4.69	0.19	0.61	2.70	4.47	6.69	8.78	11.00	139
Trading Revenue	0.06	-0.00	0.00	0.00	0.00	0.00	0.45	0.81	139
Investment Banking Fees & Commissions	1.18	0.00	0.00	0.14	0.80	1.74	3.84	7.66	139
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Net Servicing Fees	0.33	0.00	0.00	0.00	0.12	0.49	1.47	2.63	139
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Insurance Activities Revenue	0.63	0.00	0.00	0.00	0.03	0.87	3.32	5.79	139
Net Gain (Loss) - Sales Loans, OREO, Oth	2.00	-1.93	-0.78	0.26	1.10	3.19	7.68	12.81	139
Other Non-Interest Income	7.69	0.10	1.78	4.39	7.24	10.33	14.67	18.33	139
Overhead Less Non-Interest Income	42.31	16.97	23.52	32.73	40.78	52.61	60.75	72.63	139

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.67	-1.54	1.43	21.83	29.52	33.69	36.68	38.25	135
Appl Inc Tax+TE/Pretax NOI+TE	32.40	0.00	6.25	29.91	34.36	37.23	39.52	41.22	135



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.91	16.47	25.10	39.58	49.68	60.63	68.73	74.56	139
Commercial and Industrial Loans	10.63	1.18	3.56	5.25	8.66	14.45	25.55	30.60	139
Loans to Individuals	2.52	0.02	0.07	0.29	0.99	3.93	10.27	13.68	139
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	139
Agricultural Loans	0.45	0.00	0.00	0.00	0.01	0.65	2.61	3.80	139
Other Loans and Leases	2.17	0.00	0.00	0.42	1.39	3.24	6.40	9.24	139
Net Loans and Leases	67.35	36.10	45.08	61.01	68.78	76.13	80.85	83.77	139
Debt Securities Over 1 Year	16.23	2.46	4.78	10.09	16.03	22.31	30.89	36.58	139
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.03	0.12	0.35	0.92	139
Subtotal	85.07	63.64	76.51	81.97	86.39	89.05	90.76	91.47	139
Interest-Bearing Bank Balances	2.60	0.06	0.12	0.55	1.69	4.24	7.62	10.52	139
Federal Funds Sold & Reverse Repos	0.03	0.00	0.00	0.00	0.00	0.01	0.22	0.92	139
Debt Securities 1 Year or Less	2.09	0.01	0.07	0.30	1.11	2.82	8.43	13.95	139
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.72	139
Total Earning Assets	91.05	84.22	86.89	89.05	91.20	93.23	94.76	95.33	139
Non-Int Cash and Due From Dep Inst	1.38	0.28	0.51	0.84	1.33	1.83	2.52	3.27	139
Other Real Estate Owned	0.25	0.00	0.00	0.03	0.12	0.37	0.96	1.22	139
All Other Assets	7.31	3.41	3.90	4.96	7.27	9.39	10.60	11.98	139
MEMORANDA:									
Short-Term Investments	5.22	0.68	0.89	1.95	4.01	7.75	13.43	20.15	139
U.S. Treasury Securities	0.18	0.00	0.00	0.00	0.00	0.23	1.07	1.47	139
U.S. Agency Securities (excl MBS)	2.20	0.00	0.00	0.12	1.18	4.20	7.69	12.73	139
Municipal Securities	2.63	0.00	0.00	0.25	1.95	4.73	8.52	10.00	139
Mortgage-Backed Securities	10.88	0.67	2.52	6.20	10.20	15.64	20.45	25.22	139
Asset-Backed Securities	0.15	0.00	0.00	0.00	0.00	0.04	0.81	2.57	139
Other Debt Securities	0.62	0.00	0.00	0.00	0.11	0.90	3.21	4.82	139
RE Loans Secured by 1-4 Family	16.84	0.93	4.40	8.67	15.37	22.80	32.16	45.00	139
Revolving	2.83	0.00	0.03	0.69	2.51	4.50	6.65	7.60	139
Closed-End, Sec by First Liens	13.02	0.60	2.99	6.77	11.18	19.28	28.13	39.28	139
Closed-End, Sec by Junior Liens	0.62	0.00	0.06	0.20	0.50	0.81	1.69	2.04	139
Commercial Real Estate Loans	29.09	6.15	11.68	20.51	29.07	36.73	50.17	55.80	139
Construction and Land Dev	3.70	0.12	0.27	1.32	3.21	5.54	8.76	9.54	139
Multi family	3.38	0.00	0.38	1.31	2.33	4.64	10.42	19.16	139
Nonfarm Nonresidential	20.02	2.13	7.63	13.74	19.71	26.45	31.67	36.41	139
RE Loans Secured by Farml and	0.65	0.00	0.00	0.00	0.18	1.15	2.50	4.16	139
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	71.75	33.05	46.46	59.77	74.60	83.52	90.90	95.55	139
RE Loans Secured by 1-4 Family	24.90	1.55	6.92	12.61	24.14	34.50	46.93	57.14	139
Revolving	4.11	0.00	0.05	1.20	3.39	6.71	9.73	10.64	139
Closed-End	20.30	1.54	5.64	10.06	18.13	30.83	40.86	53.14	139
Commercial Real Estate Loans	42.56	9.37	20.61	33.32	42.55	53.38	64.86	73.69	139
Construction and Land Dev	5.47	0.21	0.61	1.97	4.86	8.42	12.18	14.78	139
Multi family	5.00	0.00	0.66	1.88	3.50	6.46	14.17	26.73	139
Nonfarm Nonresidential	29.47	2.94	14.26	21.39	29.84	36.79	44.74	49.27	139
RE Loans Secured by Farml and	0.99	0.00	0.00	0.00	0.29	1.83	4.28	6.35	139
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	139
Commercial and Industrial Loans	16.38	3.42	5.10	8.92	14.01	21.50	37.57	45.56	139
Loans to Individuals	3.98	0.03	0.10	0.46	1.51	5.97	16.79	24.09	139
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.02	0.37	0.55	139
Agricultural Loans	0.69	0.00	0.00	0.00	0.02	0.95	3.61	5.27	139
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Other Loans and Leases	3.37	0.00	0.00	0.64	2.00	4.93	11.43	13.77	139

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.22	0.68	0.89	1.95	4.01	7.75	13.43	20.15	139
Liquid Assets	19.39	6.81	9.56	12.53	17.80	25.78	33.49	41.43	139
Investment Securities	19.07	5.08	7.90	11.39	17.64	25.26	34.98	42.58	139
Net Loans and Leases	67.35	36.10	45.08	61.01	68.78	76.13	80.85	83.77	139
Net Lns, Ls & Stdbly Ltrs of Credit	67.96	38.26	45.22	61.62	69.31	77.06	81.67	84.12	139
Core Deposits	65.40	31.99	48.20	59.03	67.67	73.34	77.06	81.56	139
Noncore Funding	19.80	6.29	7.26	12.83	18.32	26.74	33.65	42.14	139
Time Deposits of \$100K or More	8.59	1.47	2.91	4.84	7.93	11.47	16.57	21.51	139
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Fed Funds Purchased and Repos	1.93	0.00	0.00	0.07	1.40	3.26	6.27	8.05	139
Net Fed Funds Purchased (Sold)	1.93	-0.02	0.00	0.00	1.27	3.15	6.24	8.04	139
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Oth Borrowings W/Rem Mat 1 Yr or Less	2.77	0.00	0.00	0.04	1.88	5.45	8.85	11.92	139
Earning Assets Repr in 1 Year	30.21	9.63	14.00	20.91	29.63	38.09	50.36	54.20	139
Int-Bearing Liab Repr in 1 Year	17.16	2.83	5.47	8.13	12.42	22.98	48.54	53.81	139
Long-Term Debt Repr in 1 Year	0.33	0.00	0.00	0.00	0.00	0.07	2.31	5.16	139
Net Assets Repriceable in 1 Year	11.35	-34.58	-16.45	1.92	13.63	22.05	33.25	40.33	139
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.65	-16.93	-1.54	8.40	16.67	25.13	33.55	42.24	139
Net ST Noncore Funding Dependence	8.66	-18.21	-6.50	3.43	8.64	15.78	21.33	25.98	139
Short-Term Inv/ST Noncore Funding	52.25	4.25	7.39	15.45	28.51	64.25	143.02	371.59	138
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.62	-16.61	-12.60	-2.98	6.70	17.96	37.03	50.46	139
Net Loans and Leases/Total Deposits	87.93	47.80	61.06	77.08	91.57	98.16	110.48	126.79	139
Net Loans and Leases/Core Deposits	105.15	53.68	66.72	85.71	104.52	120.72	149.90	168.85	139
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.70	-0.38	-0.04	0.01	0.28	1.12	2.45	3.00	90
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.51	-0.97	-0.54	0.26	1.07	2.45	4.59	6.17	120
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.62	-0.19	-0.06	0.00	0.01	0.09	0.15	44
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	13.00	0.00	0.00	0.00	6.15	26.34	44.29	53.59	139
Available-For-Sale Securities	86.68	45.08	53.11	73.58	93.66	99.99	100.00	100.00	139
U. S. Treasury Securities	1.08	0.00	0.00	0.00	0.00	1.08	6.54	11.52	139
U. S. Agency Securities (excl MBS)	11.77	0.00	0.00	0.74	6.99	21.90	40.11	49.84	139
Municipal Securities	13.71	0.00	0.00	1.77	12.89	25.20	36.74	39.99	139
Mortgage-Backed Securities	59.42	5.96	21.79	41.74	62.21	75.07	90.45	96.85	139
Asset-Backed Securities	0.86	0.00	0.00	0.00	0.00	0.24	4.69	14.80	139
Other Debt Securities	3.18	0.00	0.00	0.00	0.69	6.37	12.39	19.05	139
Mutual Funds and Equity Securities	0.54	0.00	0.00	0.00	0.18	0.87	2.33	4.39	139
Debt Securities 1 Year or Less	10.99	0.11	0.46	2.26	6.59	17.11	33.84	51.84	139
Debt Securities 1 To 5 Years	23.02	0.74	1.65	6.25	17.45	37.88	59.74	70.39	139
Debt Securities Over 5 Years	60.44	8.73	17.70	39.58	63.79	82.53	91.90	96.80	139
Pledged Securities	50.59	3.28	13.06	30.59	50.92	70.43	85.83	91.85	139
Structured Notes, Fair Value	0.98	0.00	0.00	0.00	0.00	1.03	5.06	16.78	139

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.13	-0.05	0.01	0.08	0.18	0.28	0.43	139
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	-0.23	-0.14	0.03	0.13	0.28	0.42	0.61	139
Provision for Ln&Ls Losses/Net Losses	176.28	-179.02	-0.85	60.39	104.43	244.94	563.11	956.98	137
Ln&Ls Allowance/Total Loans & Leases	1.24	0.51	0.60	0.91	1.19	1.53	1.96	2.55	139
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.12	2.14	2.81	4.53	8.09	18.47	39.95	67.15	121
ALLL/Nonaccrual Assets	178.46	36.99	54.61	90.87	148.45	244.43	385.77	527.47	138
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	150.11	27.87	37.23	70.72	119.66	199.49	356.30	447.30	138
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.02	0.04	0.10	0.19	0.41	0.64	0.88	139
Recoveries/Avg Loans and Leases	0.10	0.00	0.01	0.03	0.08	0.17	0.25	0.31	139
Net Losses/Avg Loans and Leases	0.15	-0.05	-0.01	0.03	0.11	0.22	0.43	0.68	139
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Recoveries/Prior Year-End Losses	34.55	4.23	6.71	17.59	27.50	46.93	79.28	108.26	138
Earnings Coverage of Net Losses (X)	20.56	-51.83	-13.18	4.80	13.49	27.26	78.20	128.69	137
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.08	-0.07	-0.04	0.00	0.05	0.15	0.29	0.49	137
RE Loans Secured By 1-4 Family	0.12	-0.07	-0.02	0.01	0.09	0.19	0.39	0.64	137
Revolving	0.11	-0.12	-0.09	0.00	0.06	0.19	0.38	0.73	130
Closed-End	0.12	-0.09	-0.01	0.01	0.08	0.18	0.38	0.79	137
Commercial Real Estate Loans	0.06	-0.13	-0.08	-0.01	0.03	0.10	0.25	0.41	136
Construction and Land Dev	-0.10	-2.03	-0.96	-0.16	0.00	0.08	0.31	0.61	135
Multi family	0.01	-0.17	-0.07	0.00	0.00	0.03	0.13	0.23	132
Nonfarm Nonresidential	0.08	-0.06	-0.04	-0.00	0.03	0.13	0.36	0.50	136
RE Loans Secured by Farmland	0.02	-0.03	-0.01	0.00	0.00	0.00	0.17	0.43	106
Commercial and Industrial Loans	0.18	-0.21	-0.07	0.00	0.10	0.33	0.69	0.88	137
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Loans to Individuals	0.87	0.04	0.09	0.22	0.56	1.04	2.87	4.54	111
Credit Card Loans	1.56	-0.32	-0.00	0.00	1.08	1.97	4.38	9.08	48
Agricultural Loans	0.02	-0.04	-0.02	0.00	0.00	0.00	0.10	0.52	86
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.35	-0.05	-0.00	0.00	0.02	0.39	1.93	3.16	130

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.45	0.03	0.12	0.22	0.37	0.59	1.04	1.68	139
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.00	0.02	0.12	0.74	1.46	139
Nonaccrual Loans and Leases	0.88	0.18	0.28	0.46	0.77	1.13	2.10	2.83	139
90+ Days PD and Nonaccrual Loans and Leases	1.14	0.28	0.33	0.55	0.91	1.41	2.52	6.80	139
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.12	139
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
Nonaccrual Restructured	0.26	0.00	0.00	0.06	0.16	0.37	0.81	1.28	139
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.45	0.03	0.12	0.22	0.37	0.59	1.04	1.68	139
90+ Days Past Due Assets	0.14	0.00	0.00	0.00	0.02	0.12	0.74	1.46	139
Nonaccrual Assets	0.88	0.18	0.28	0.48	0.77	1.16	2.10	2.83	139
30+ Days PD & Nonaccrual Assets	1.62	0.44	0.57	0.91	1.39	2.10	3.06	7.73	139
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.73	0.13	0.23	0.36	0.61	0.97	1.52	2.91	139
90+ PD & Nonaccrual Assets + OREO	1.00	0.21	0.27	0.47	0.75	1.35	2.63	3.67	139
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.24	0.26	0.41	0.60	1.00	1.65	2.90	4.59	139
Allowance for Loan & Lease Losses	168.07	42.92	53.10	87.64	135.95	221.49	372.16	499.57	137
Equity Cap + ALLL	10.27	2.42	3.45	5.46	8.16	13.17	25.83	39.32	139
Tier 1 Cap + ALLL	11.11	2.91	4.17	6.61	9.44	15.08	23.09	33.60	120
Loans & Leases + RE Acquired	1.93	0.51	0.59	0.89	1.51	2.44	4.50	9.43	139

BHCPR PERCENTILE DISTRIBUTION REPORT  
 PEER GROUP 2  
 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	0.47	0.01	0.10	0.20	0.35	0.63	1.31	1.88	137
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.01	0.12	0.93	1.88	137
- Nonaccrual	1.01	0.19	0.28	0.53	0.86	1.27	2.37	3.09	137
Coml & Indl - 30-89 Days PD	0.34	0.00	0.00	0.05	0.20	0.54	1.00	1.19	137
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.32	0.63	137
- Nonaccrual	0.75	0.00	0.00	0.17	0.50	1.10	2.42	3.25	137
Individuals - 30-89 Days PD	1.03	0.00	0.01	0.23	0.67	1.23	3.20	5.02	136
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.28	0.70	136
- Nonaccrual	0.23	0.00	0.00	0.01	0.12	0.36	0.83	1.24	136
Dep Inst Lns - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.25	18
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Agri cul tural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.08	0.32	0.63	86
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	86
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.23	0.84	3.22	86
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	2.42	0.00	0.00	0.00	0.00	0.00	5.83	7.77	4
Other Lns&Ls - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.27	1.60	2.70	130
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.11	130
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.03	0.97	1.84	130
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.78	0.05	0.15	0.32	0.61	1.04	1.97	2.52	137
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.17	1.04	2.22	137
- Nonaccrual	1.34	0.10	0.29	0.55	1.06	1.77	2.93	7.13	137
Revol vi ng - 30-89 Days PD	0.43	0.00	0.00	0.12	0.33	0.74	1.26	1.68	130
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.30	0.66	130
- Nonaccrual	0.88	0.00	0.00	0.19	0.57	1.26	3.17	4.80	130
Closed-End - 30-89 Days PD	0.83	0.02	0.13	0.32	0.67	1.18	2.11	2.78	137
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.19	1.18	2.77	137
- Nonaccrual	1.43	0.11	0.26	0.57	1.14	1.94	3.15	6.94	137
- Jr Li en 30-89 Days PD	0.04	0.00	0.00	0.00	0.02	0.06	0.15	0.24	137
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.11	137
- Jr Li en Nonaccrual	0.09	0.00	0.00	0.01	0.05	0.13	0.32	0.54	137
Commercial RE - 30-89 Days PD	0.27	0.00	0.00	0.07	0.17	0.42	0.71	1.05	136
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.11	0.81	1.31	136
- Nonaccrual	0.87	0.05	0.14	0.39	0.72	1.21	2.05	2.62	136
Const & Dev - 30-89 Days PD	0.26	0.00	0.00	0.00	0.12	0.39	1.02	2.00	135
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.02	1.10	2.41	135
- Nonaccrual	1.29	0.00	0.00	0.08	0.62	2.27	4.67	6.48	135
Mul ti fami ly - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.16	0.49	0.99	132
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.35	0.73	132
- Nonaccrual	0.29	0.00	0.00	0.00	0.03	0.47	1.21	2.32	132
Nonfarm Nres- 30-89 Days PD	0.24	0.00	0.00	0.04	0.16	0.42	0.78	0.93	136
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.08	0.85	1.45	136
- Nonaccrual	0.89	0.05	0.14	0.33	0.68	1.21	2.20	2.72	136
Farml and - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.35	1.05	1.87	106
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.00	0.47	1.55	106
- Nonaccrual	0.83	0.00	0.00	0.00	0.12	1.24	3.65	8.63	106
Credi t Card - 30-89 Days PD	0.84	0.00	0.00	0.00	0.59	1.40	2.36	4.86	48
- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.00	0.44	1.20	3.76	48
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.42	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.19	6.91	8.12	9.03	9.89	11.29	12.80	14.17	120
Tier 1 RBC Ratio	13.49	9.03	10.23	11.60	13.11	15.24	17.38	19.30	120
Total Risk-Based Capital Ratio	14.77	11.12	11.72	12.97	14.51	16.25	18.66	20.34	120
Tangible Tier 1 Leverage Ratio	10.06	6.90	7.98	8.95	9.82	11.23	12.62	13.92	120
Tangible Common Eq Cap/Tan Assets	9.15	5.76	6.70	7.82	8.92	10.29	12.13	13.61	120
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.66	2.80	5.25	10.11	15.26	20.14	27.76	33.00	139
Standby Letters of Credit	0.46	0.00	0.00	0.17	0.36	0.82	1.33	1.56	139
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.29	139
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	139
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.79	0.00	0.00	0.23	2.12	8.76	15.60	25.07	139
Interest Rate Contracts	4.61	0.00	0.00	0.19	2.02	8.63	15.60	21.33	139
Interest Rate Futures & Forward Contr	0.37	0.00	0.00	0.00	0.03	0.49	1.59	5.69	139
Written Options Contr (Int Rate)	0.37	0.00	0.00	0.00	0.13	0.61	1.53	3.19	139
Purchased Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.37	0.72	139
Interest Rate Swaps	3.15	0.00	0.00	0.00	0.98	5.72	13.59	16.13	139
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	139
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	139
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	139
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	139
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.88	4.73	8.27	17.86	24.34	32.27	40.30	48.73	139

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.61	68.49	97.97	100.00	100.00	100.00	100.00	100.00	122
Foreign Exchange Contracts	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.59	122
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.62	122
Futures and Forwards	17.87	0.00	0.00	0.00	5.13	41.92	61.56	77.71	122
Written Options	16.60	0.00	0.00	0.00	7.26	34.79	56.81	83.30	122
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Over-The-Counter	16.34	0.00	0.00	0.00	6.94	33.57	56.81	83.30	122
Purchased Options	1.14	0.00	0.00	0.00	0.00	0.00	10.34	14.99	122
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Over-The-Counter	1.05	0.00	0.00	0.00	0.00	0.00	8.79	14.99	122
Swaps	54.59	0.00	0.00	0.00	64.90	96.85	100.00	100.00	122
Held for Trading	22.82	0.00	0.00	0.00	0.00	39.59	100.00	100.00	122
Interest Rate Contracts	21.40	0.00	0.00	0.00	0.00	32.93	99.98	100.00	122
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Non-Traded	77.17	0.00	0.00	59.57	100.00	100.00	100.00	100.00	122
Interest Rate Contracts	75.36	0.00	0.00	57.82	100.00	100.00	100.00	100.00	122
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	122
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.62	122
Deriv Contr (Excl Fut & FX LE 14 Days)	76.03	0.00	18.75	53.83	84.06	100.00	100.00	100.00	111
One Year or Less	18.38	0.00	0.00	0.00	9.51	34.82	61.79	76.62	111
Over 1 Year to 5 Years	20.26	0.00	0.00	0.00	15.52	43.67	60.43	73.73	111
Over 5 Years	22.81	0.00	0.00	0.00	20.61	43.01	61.48	78.51	111
Gross Negative Fair Value (Abs Val)	1.16	0.00	0.00	0.26	1.11	1.93	2.78	3.83	122
Gross Positive Fair Value	1.13	0.00	0.04	0.39	0.97	1.73	2.58	3.46	122
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	120
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	120
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	120
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	120
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	120
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.05	0.00	0.00	0.00	0.01	0.09	0.23	0.36	120

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Ins Under Assets(P/C)/Tot Ins Und Ast	57.15	0.00	0.00	0.00	50.03	100.00	100.00	100.00	7
Ins Under Assets(L/H)/Tot Ins Und Ast	42.84	0.00	0.00	0.00	0.00	99.94	100.00	100.00	7
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Ins Activities Revenue/Adj Oper Inc	0.63	0.00	0.00	0.00	0.03	0.87	3.32	5.79	139
Premium Inc/Ins Activities Revenue	0.19	0.00	0.00	0.00	0.00	0.00	0.00	4.60	98
Credit Rel Prem Inc/Tot Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Ins Net Inc (P/C)/Equity (P/C)	33.94	-0.52	-0.52	-0.52	14.75	15.28	69.86	88.05	4
Ins Net Inc (L/H)/Equity (L/H)	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	1
Insur Ben, Losses, Exp/Insur Premiums	75.49	0.00	0.00	6.77	59.41	104.74	146.96	158.13	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.41	0.00	0.00	0.00	0.00	1.15	6.03	8.28	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.04	0.00	0.00	0.00	0.00	1.53	4.29	5.21	3
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
CSV Life Insurance/Tier 1 Cap + ALLL	11.59	0.00	0.00	5.86	12.92	18.09	22.69	24.64	120
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.01	43
Cost: Interest-Bearing Deposits	0.23	0.13	0.13	0.13	0.19	0.26	0.28	0.29	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	-4.40	-100.00	-98.21	-55.77	-4.81	11.42	75.56	558.69	39
Total Selected Assets	12.24	-100.00	-87.24	-30.00	-2.47	12.98	152.58	305.69	52
Deposits	-35.30	-75.64	-75.64	-75.64	-54.30	-24.05	-8.00	-2.65	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.70	0.00	9.49	33.68	68.87	105.53	141.17	213.62	104
Dividends Paid/Net Income	30.79	0.00	0.00	7.95	32.95	50.69	66.46	95.06	134
Net Income - Dividends/Avg Equity	5.32	-4.90	0.74	3.39	5.51	7.43	10.41	12.50	139
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	166.84	0.00	0.00	44.14	109.29	227.27	530.14	890.13	116
Dividends From Nonbank Subs	2.00	0.00	0.00	0.00	0.00	1.22	11.93	29.53	116
Dividends From Subsidiary BHCs	2.67	0.00	0.00	0.00	0.00	0.00	0.00	100.00	116
Dividends From All Subsidiaries	182.23	0.00	0.00	92.16	123.85	235.75	599.75	890.52	116
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	45.03	0.00	0.00	5.79	47.99	74.87	105.18	138.47	120
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.09	0.61	1.61	120
Mgt & Service Fees From Bank Subs	1.09	0.00	0.00	0.00	0.00	0.00	9.47	18.30	120
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	120
Operating Income From Bank Subs	49.13	0.00	0.00	9.64	47.01	79.94	126.46	177.86	120
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	52.53	0.00	0.00	0.00	33.56	100.00	152.94	227.89	75
Interest Income From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.00	8.66	75
Mgt & Serv Fees From Nonbank Subs	0.72	0.00	0.00	0.00	0.00	0.00	0.00	16.92	75
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	75
Operating Inc From Nonbank Subs	61.35	0.00	0.00	0.00	44.57	100.00	211.19	307.83	75
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	32.62	0.00	0.00	0.00	4.01	31.16	66.68	102.31	17
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.13	17
Mgt & Serv Fees From Sub BHCs	0.58	0.00	0.00	0.00	0.00	0.00	0.00	1.51	17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Operating Income From Sub BHCs	33.23	0.00	0.00	0.00	4.01	31.24	69.66	110.76	17
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	63.90	0.00	0.00	0.00	91.71	98.89	99.94	100.00	129
Interest Income From Bank Subs	1.47	0.00	0.00	0.00	0.00	0.23	5.06	40.44	129
Mgt & Serv Fees From Bank Subs	2.66	0.00	0.00	0.00	0.00	0.00	16.44	43.42	129
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.56	129
Operating Income From Bank Subs	76.30	0.00	0.00	73.06	97.62	99.78	100.00	100.00	129
Dividends From Nonbank Subs	1.00	0.00	0.00	0.00	0.00	0.36	6.36	19.66	129
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	129
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	129
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Operating Inc From Nonbank Subs	2.15	0.00	0.00	0.00	0.03	1.50	11.11	33.81	129
Dividends From Subsidiary BHCs	1.87	0.00	0.00	0.00	0.00	0.00	0.00	86.40	129
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Operating Income From Sub BHCs	1.90	0.00	0.00	0.00	0.00	0.00	0.00	87.59	129
Loans and Adv From Subs/ST Debt	-352.81	N/A	N/A	0.00	77.49	471.55	1004.54	1040.25	9
Loans and Adv From Subs/Total Debt	122.21	0.00	0.00	0.00	39.52	146.35	513.10	957.23	42

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1107205	3,908,212	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	4,043,313	AMERIS BANCORP	MOULTRIE, GA	
3153130	5,971,571	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,574,975	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	5,017,989	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,111,886	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,203,080	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	6,766,499	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,723,899	BANNER CORPORATION	WALLA WALLA, WA	
2961879	7,140,330	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	7,811,748	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,752,029	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	6,506,362	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,293,804	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	Moved from Peer 3
3141650	4,072,507	BNC BANCORP	HIGH POINT, NC	
3814310	5,194,721	BOFI HOLDING, INC.	SAN DIEGO, CA	
1020180	9,231,165	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1106879	3,217,760	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	5,799,880	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,589,951	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	7,949,360	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,836,095	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,069,453	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	3,399,134	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	3,776,869	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1094314	9,694,949	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	Moved from Peer 1
1022764	4,852,987	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,624,036	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	7,322,143	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,474,969	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	5,364,998	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
1060328	3,062,166	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,676,060	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	8,579,543	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	3,400,574	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	7,489,440	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,723,765	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,738,061	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1048764	3,446,761	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	6,825,370	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,377,920	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,497,107	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,783,466	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	6,051,818	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	5,248,715	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,480,037	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,277,028	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,085,249	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
3944628	5,950,335	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	3,085,953	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	Moved from Peer 3
1032464	3,089,521	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	

BHCPR Reporters for Quarter Ending 12/31/2014  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1199974	3,419,973	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1250101	7,666,100	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,219,549	FIRST BANCORP	SOUTHERN PINES, NC	
1118797	5,900,238	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,665,607	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,360,285	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	7,217,821	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	5,848,202	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	8,604,995	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	5,825,132	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	9,445,139	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	3,750,616	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
3852022	9,839,851	FLAGSTAR BANCORP, INC.	TROY, MI	
2393274	5,077,013	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	
2003975	8,306,823	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,956,408	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,323,925	H & R BLOCK, INC.	KANSAS CITY, MO	
2900261	4,234,769	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	6,052,362	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,457,750	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3838727	9,242,416	HILITOP HOLDINGS, INC	DALLAS, TX	
1491409	7,403,272	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	3,534,779	HOMESTREET, INC.	SEATTLE, WA	
1048803	3,138,570	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	6,364,912	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	4,132,640	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1064278	4,962,069	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,956,560	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,547,871	KEARNY MHC	KEARNY, NJ	
1404799	3,538,391	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,443,509	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3814208	3,970,158	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	3,141,038	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	Moved from Peer 3
1135972	7,913,654	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,278,799	MERIDIAN BANCORP, INC.	PEABODY, MA	
3932072	4,156,678	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,803,360	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	9,601,093	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	4,819,646	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	9,750,865	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	7,797,926	NBT BANCORP INC.	NORWICH, NY	
3212091	6,336,205	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
3132863	3,020,991	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	Moved from Peer 3
4122722	7,817,585	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,229,880	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	7,449,109	OFB BANCORP	SAN JUAN, PR	
2692892	3,250,407	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1142336	7,003,256	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	8,084,758	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	6,018,248	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	8,523,377	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	

BHCPR Reporters for Quarter Ending 12/31/2014  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1098844	5,805,129	RENASANT CORPORATION	TUPELO, MS	
1097025	3,747,013	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,964,686	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,629,523	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,397,132	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	5,756,534	SANTANDER BANCORP	GUAYNABO, PR	
1085013	3,093,335	SEACOAST BANKING CORPORATION	STUART, FL	Moved from Peer 3
3635319	4,098,679	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	4,643,354	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	4,211,976	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,131,703	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	7,833,349	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	4,809,605	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3345430	3,099,215	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	Moved from Peer 3
1417333	3,273,905	STATE BANKSHARES, INC.	FARGO, ND	
3083291	7,429,996	STERLING BANCORP	MONTEBELLO, NY	
1126046	3,025,682	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	Moved from Peer 3
3823031	3,278,889	SWS GROUP, INC.	DALLAS, TX	
3609682	5,867,537	TALMER BANCORP INC.	TROY, MI	
2367921	5,269,561	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	3,916,458	TRICO BANCSHARES	CHICO, CA	Moved from Peer 3
1048513	4,644,641	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,363,853	UNION BANKSHARES CORPORATION	RICHMOND, VA	
1249347	7,568,751	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	5,482,607	UNITED FINANCIAL BANCORP, INC.	VERNON ROCKVILLE, CT	
3536386	3,077,285	USAMERI BANCORP, INC.	CLEARWATER, FL	
1050712	3,178,032	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	4,166,127	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,771,922	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,587,732	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	6,299,505	WESBANCO, INC.	WHEELING, WV	
1025541	5,036,399	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	4,155,464	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,555,898	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,853,320	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	4,266,310	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	
1199602	4,830,325	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 139 bank holding companies.