

	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	343	345	303	297
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.37	3.33	3.38	3.46
+ Non-interest Income	0.93	1.00	1.03	0.93
- Overhead Expense	3.05	3.10	3.17	3.12
- Provision for Losses	0.09	0.12	0.31	0.58
+ Securities Gains (Losses)	0.02	0.03	0.06	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.26	1.21	1.11	0.86
Net Operating Income	0.91	0.88	0.79	0.57
Net Income	0.91	0.88	0.79	0.20
Net Income (Sub S Adjusted)	0.98	0.90	0.91	0.54
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.10	4.17	4.43	5.03
Interest Expense	0.46	0.54	0.71	0.96
Net Interest Income (TE)	3.63	3.61	3.69	3.77
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.25	0.59	1.27
Earnings Coverage of Net Losses (X)	18.29	12.57	8.54	3.88
Ln&Ls Allowance/Total Loans & Leases	1.35	1.54	1.80	2.10
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.46	2.06	3.07	4.60
30-89 Days Past Due Loans and Leases	0.45	0.53	0.71	1.06
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.16	13.83	13.14	15.79
Net ST Noncore Funding Dependence	6.05	5.08	4.57	6.08
Net Loans and Leases/Total Assets	67.03	64.41	62.12	62.29
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.11	9.95	9.74	9.53
Equity Capital/Total Assets	10.19	9.85	9.87	9.50
Equity Capital+Minority Int/Total Assets	10.23	9.91	9.99	9.53
Tier 1 Common Eq Cap / T RWA	12.38	12.18	11.73	11.36
Net Loans&Ls/Equity Capital (X)	6.78	6.72	6.56	6.86
Cash Dividends/Net Income	23.69	22.90	25.79	23.91
Cash Dividends/Net Income (Sub S Adjusted)	14.82	19.50	5.64	7.55
Retained Earnings/Avg Equity Cap	6.37	6.44	5.33	3.82
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.06	0.07	0.12	0.14
Long-Term Debt/Equity Capital	1.62	1.49	1.44	1.50
Equity Investment in Subs/Equity Cap	105.95	106.28	108.60	110.87
Cash FR Oper+Noncash+Op Exp+Div	121.47	134.73	119.06	98.00

PERCENT OF AVERAGE ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.80	3.85	4.06	4.36	4.60
Less: Interest Expense	0.42	0.50	0.65	0.88	1.21
Equals: Net Interest Income (TE)	3.37	3.33	3.38	3.46	3.37
Plus: Non-Interest Income	0.93	1.00	1.03	0.93	0.92
Equals: Adj Operating Income (TE)	4.35	4.38	4.48	4.43	4.33
Less: Overhead Expense	3.05	3.10	3.17	3.12	3.01
Less: Provision for Loan and Lease Losses	0.09	0.12	0.31	0.58	0.97
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.06	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.26	1.21	1.11	0.86	0.42
Less: Applicable Income Taxes (TE)	0.35	0.33	0.32	0.28	0.24
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.91	0.88	0.79	0.57	0.20
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.91	0.88	0.79	0.57	0.20
Memo: Net Income (Last Four Qtrs)	0.91	0.88	0.80	0.57	0.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.93	92.60	92.03	91.92	91.65
Avg Int-Bearing Funds / Avg Assets	72.69	73.97	75.01	77.22	79.13
Int Income (TE) / Avg Earning Assets	4.10	4.17	4.43	4.75	5.03
Int Expense / Avg Earning Assets	0.46	0.54	0.71	0.96	1.33
Net Int Inc (TE) / Avg Earn Assets	3.63	3.61	3.69	3.77	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	4.87	5.07	5.41	5.65	5.79
Interest-Bearing Bank Balances	0.31	0.27	0.26	0.29	0.33
Fed Funds Sold & Reverse Repos	0.23	0.24	0.22	0.19	0.20
Trading Assets	1.26	1.20	1.13	0.95	1.26
Total Earning Assets	4.02	4.08	4.34	4.66	4.94
Investment Securities (TE)	2.43	2.37	2.63	3.14	3.66
U.S. Treasury & Agency Sec (excl MBS)	1.41	1.39	1.56	2.02	2.38
Mortgage-Backed Securities	2.22	2.05	2.41	3.02	3.71
All Other Securities	3.81	3.96	4.40	5.01	5.39
Interest-Bearing Deposits	0.43	0.50	0.66	0.91	1.27
Time Deposits of \$100K or More	0.84	0.96	1.17	1.45	1.85
Time Deposits < \$100K	0.84	0.99	1.24	1.62	2.08
Other Domestic Deposits	0.23	0.24	0.31	0.46	0.66
Foreign Deposits	0.53	0.99	1.43	1.42	1.07
Fed Funds Purchased and Repos	0.42	0.46	0.64	0.81	0.85
Other Borrowed Funds & Trading Liab	1.99	2.28	2.76	3.06	3.25
All Interest-Bearing Funds	0.58	0.65	0.83	1.13	1.52

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	78	76	73	69	67
Avg Assets per Employee (\$000)	4,791	4,701	4,516	4,524	4,656
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.92	1.89	1.69	2.15	1.72
Overhead Exp / NII + Non-Int Income	70.98	71.76	71.63	71.59	71.63
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	3.10	3.17	3.12	3.01
Personnel Expense	1.69	1.69	1.68	1.58	1.48
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	0.96	1.00	1.06	1.12	1.12
Overhead Less Non-Interest Income	2.06	2.03	2.04	2.13	2.05
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.79	70.56	70.49	70.37	70.37
Personnel Expense	38.79	38.73	37.81	36.05	34.58
Net Occupancy Expense	8.78	8.82	8.77	8.97	9.08
Other Operating Expenses	21.80	22.57	23.55	25.25	26.54
Total Non-Interest Income	20.82	22.10	22.12	20.23	20.37
Fiduciary Activities Income	1.67	1.48	1.44	1.63	1.39
Serv Charges on Deposit Accts - Domestic	4.79	5.09	5.49	6.13	7.03
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.74	0.75	0.66	0.70	0.62
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.43	0.48	0.30	0.25	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.59	0.46	0.51	0.58	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	1.88	2.43	2.48	0.23	0.03
Other Non-Interest Income	7.07	7.68	7.99	8.12	8.05
Overhead Less Non-Interest Income	48.02	47.60	47.59	49.72	49.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.46	21.53	21.19	18.57	18.48
Appl Inc Tax+TE/Pretax NOI+TE	29.44	28.06	28.09	28.48	28.67

PERCENT OF TOTAL ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	51.02	49.99	48.70	48.22	50.84
Commercial and Industrial Loans	9.74	8.84	8.36	8.80	8.97
Loans to Individuals	1.82	1.75	1.76	1.96	2.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.82	0.71	0.66	0.69	0.71
Other Loans and Leases	1.25	1.17	1.07	1.06	1.07
Net Loans and Leases	67.03	64.41	62.12	62.29	64.93
Debt Securities Over 1 Year	18.23	19.25	19.46	19.67	17.53
Mutual Funds and Equity Securities	0.08	0.10	0.09	0.08	0.08
Subtotal	86.24	84.83	82.78	82.92	83.36
Interest-Bearing Bank Balances	3.46	3.93	5.08	4.67	4.66
Federal Funds Sold & Reverse Repos	0.08	0.10	0.16	0.19	0.26
Debt Securities 1 Year or Less	1.58	1.78	1.82	1.75	1.57
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.05	91.59	90.94	90.74	90.97
Non-Int Cash and Due From Dep Inst	1.57	1.60	1.95	1.81	1.38
Other Real Estate Owned	0.29	0.46	0.66	0.84	0.86
All Other Assets	6.28	6.68	6.98	7.29	7.54
MEMORANDA:					
Short-Term Investments	5.57	6.42	7.70	7.29	7.21
U.S. Treasury Securities	0.21	0.14	0.13	0.13	0.22
U.S. Agency Securities (excl MBS)	3.05	3.28	3.18	3.41	3.89
Municipal Securities	3.96	4.34	4.00	3.73	3.23
Mortgage-Backed Securities	9.76	10.61	11.56	11.71	9.91
Asset-Backed Securities	0.10	0.11	0.08	0.05	0.04
Other Debt Securities	0.45	0.60	0.55	0.40	0.30
RE Loans Secured by 1-4 Family	17.66	16.77	17.11	15.63	15.89
Revolving	2.71	2.66	2.76	3.12	3.23
Closed-End, Sec by First Liens	13.93	13.05	13.19	11.29	11.29
Closed-End, Sec by Junior Liens	0.61	0.67	0.77	0.89	1.02
Commercial Real Estate Loans	29.98	29.84	28.30	29.52	31.77
Construction and Land Dev	4.43	4.12	3.93	4.63	6.24
Multi family	2.91	2.95	2.55	2.25	2.23
Nonfarm Nonresidential	21.50	21.71	20.83	21.89	22.46
RE Loans Secured by Farmland	1.37	1.31	1.22	1.29	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.22	77.38	77.82	76.66	77.36
RE Loans Secured by 1-4 Family	26.46	26.12	27.43	25.06	24.46
Revolving	4.04	4.11	4.42	4.96	4.93
Closed-End	21.96	21.58	22.48	19.69	19.14
Commercial Real Estate Loans	44.59	45.96	45.29	46.83	48.30
Construction and Land Dev	6.66	6.43	6.29	7.30	9.47
Multi family	4.30	4.51	4.05	3.52	3.34
Nonfarm Nonresidential	32.15	33.49	33.52	34.80	34.15
RE Loans Secured by Farmland	2.19	2.15	2.04	2.11	2.04
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	14.56	13.55	13.37	13.96	13.65
Loans to Individuals	2.84	2.84	2.96	3.22	3.38
Credit Card Loans	0.04	0.04	0.04	0.05	0.05
Agricultural Loans	1.30	1.19	1.13	1.13	1.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.90	1.84	1.75	1.71	1.67

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 03 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	5.57	6.42	7.70	7.29	7.21
Liquid Assets	20.27	22.12	24.30	24.20	22.12
Investment Securities	20.30	21.63	22.09	22.23	19.94
Net Loans and Leases	67.03	64.41	62.12	62.29	64.93
Net Lns, Ls & Stbby Ltrs of Credit	67.52	64.96	62.66	62.92	65.61
Core Deposits	69.34	69.20	68.65	66.96	63.99
Noncore Funding	18.15	18.53	18.91	20.91	24.69
Time Deposits of \$100K or More	10.18	10.89	11.65	13.01	14.57
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.33	1.39	1.47	1.64	1.87
Net Fed Funds Purchased (Sold)	1.27	1.32	1.32	1.51	1.65
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.87	1.24	1.04	0.77	1.03
Earning Assets Repr in 1 Year	26.28	26.46	30.13	31.64	33.29
Int-Bearing Liab Repr in 1 Year	18.82	19.66	22.24	25.55	28.42
Long-Term Debt Repr in 1 Year	0.33	0.24	0.22	0.22	0.30
Net Assets Repriceable in 1 Year	6.61	5.95	7.14	5.61	4.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.16	13.83	13.14	15.79	20.35
Net ST Noncore Funding Dependence	6.05	5.08	4.57	6.08	9.59
Short-Term Inv/ST Noncore Funding	63.39	72.85	76.28	69.22	51.74
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.42	15.18	18.01	16.03	9.15
Net Loans and Leases/Total Deposits	82.85	79.12	76.03	76.11	79.81
Net Loans and Leases/Core Deposits	98.42	94.47	91.74	94.39	103.11
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.68	-0.39	1.12	1.01	0.21
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.38	-2.21	4.88	4.37	0.84
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.26	0.03	0.05	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.75	9.67	6.32	5.62	5.61
Available-For-Sale Securities	89.25	90.33	93.68	94.38	94.39
U.S. Treasury Securities	1.22	0.71	0.76	0.80	1.42
U.S. Agency Securities (excl MBS)	16.75	17.14	16.25	17.74	21.14
Municipal Securities	19.26	19.68	18.75	17.38	17.29
Mortgage-Backed Securities	48.17	48.98	52.36	52.95	49.22
Asset-Backed Securities	0.53	0.56	0.34	0.21	0.19
Other Debt Securities	2.55	3.02	2.73	1.91	1.51
Mutual Funds and Equity Securities	0.53	0.56	0.49	0.42	0.44
Debt Securities 1 Year or Less	9.07	9.72	10.27	8.97	9.44
Debt Securities 1 To 5 Years	27.89	25.16	26.57	29.13	28.13
Debt Securities Over 5 Years	58.93	60.80	58.66	57.62	58.17
Pledged Securities	48.05	46.02	45.53	48.03	53.00
Structured Notes, Fair Value	0.85	1.01	1.26	2.52	3.71

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.09	0.12	0.31	0.58	0.97
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.19	0.49	0.91	1.45
Provision for Ln&Ls Losses/Net Losses	114.90	92.34	111.99	111.04	134.56
Ln&Ls Allowance/Total Loans & Leases	1.35	1.54	1.80	2.01	2.10
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.30	11.40	6.34	3.50	2.83
ALLL/Nonaccrual Assets	226.57	179.93	131.37	110.67	96.76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	207.05	161.23	119.80	100.48	86.04
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.38	0.74	1.08	1.38
Recoveries/Avg Loans and Leases	0.09	0.12	0.14	0.12	0.10
Net Losses/Avg Loans and Leases	0.15	0.25	0.59	0.94	1.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	33.04	23.76	17.71	11.41	10.11
Earnings Coverage of Net Losses (X)	18.29	12.57	8.54	4.61	3.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.10	0.21	0.55	0.96	1.26
RE Loans Secured By 1-4 Family	0.12	0.24	0.51	0.74	0.79
Revolvi ng	0.13	0.23	0.45	0.54	0.58
Closed-End	0.11	0.23	0.50	0.74	0.87
Commercial Real Estate Loans	0.10	0.19	0.59	1.10	1.53
Construction and Land Dev	0.12	0.26	1.60	3.08	4.30
Multi family	0.03	0.10	0.28	0.58	0.62
Nonfarm Nonresidential	0.09	0.17	0.42	0.66	0.67
RE Loans Secured by Farmland	0.00	0.03	0.06	0.16	0.22
Commercial and Industrial Loans	0.18	0.27	0.60	1.05	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.74	1.07	1.11	1.59
Credit Card Loans	1.79	1.03	1.86	2.49	2.50
Agricultural Loans	0.01	0.03	0.03	0.03	0.12
Loans to Foreign Governments & Inst	0.00	0.13	0.00	0.00	0.00
Other Loans and Leases	0.31	0.30	0.60	0.93	1.31

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

PAGE 7

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	0.45	0.53	0.71	0.90	1.06
90+ Days PD Loans and Leases	0.03	0.06	0.07	0.10	0.09
Nonaccrual Loans and Leases	0.93	1.26	1.92	2.62	3.27
90+ Days PD and Nonaccrual Loans and Leases	1.03	1.46	2.23	2.96	3.60
30-89 Days PD Restructured	0.01	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	0.37	0.52	0.60	0.45
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.45	0.53	0.71	0.90	1.06
90+ Days Past Due Assets	0.03	0.06	0.07	0.10	0.09
Nonaccrual Assets	0.95	1.29	1.94	2.65	3.29
30+ Days PD & Nonaccrual Assets	1.54	2.07	3.01	3.94	4.75
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.69	0.94	1.41	1.89	2.38
90+ PD & Nonaccrual Assets + OREO	1.04	1.45	2.15	2.78	3.30
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.44	1.91	2.70	3.26	3.83
Allowance for Loan & Lease Losses	166.86	193.25	234.95	253.88	253.84
Equity Cap + ALLL	12.92	17.35	23.83	31.03	37.80
Tier 1 Cap + ALLL	12.83	17.00	24.29	30.30	37.68
Loans & Leases + RE Acquired	2.17	2.97	4.26	5.10	5.66

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	0.43	0.53	0.73	0.92	1.09
- 90+ Days Past Due	0.03	0.06	0.07	0.09	0.08
- Nonaccrual	1.03	1.40	2.11	3.00	3.74
Coml & Indl - 30-89 Days PD	0.28	0.33	0.45	0.63	0.74
- 90+ Days Past Due	0.01	0.02	0.05	0.05	0.05
- Nonaccrual	0.60	0.89	1.39	1.64	2.00
Individuals - 30-89 Days PD	0.68	0.77	0.87	1.11	1.21
- 90+ Days Past Due	0.03	0.03	0.04	0.05	0.06
- Nonaccrual	0.20	0.24	0.32	0.35	0.43
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	7.14
Agricultural - 30-89 Days PD	0.03	0.03	0.10	0.07	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.14	0.15	0.16	0.22
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.13	0.08	0.15	0.17	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.04	0.07	0.09	0.21	0.34
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.75	0.88	1.07	1.15	1.35
- 90+ Days Past Due	0.05	0.07	0.09	0.10	0.10
- Nonaccrual	1.05	1.36	1.80	2.20	2.40
Revolving - 30-89 Days PD	0.37	0.42	0.52	0.54	0.53
- 90+ Days Past Due	0.01	0.02	0.03	0.02	0.03
- Nonaccrual	0.51	0.66	0.88	0.96	0.91
Closed-End - 30-89 Days PD	0.73	0.98	1.19	1.32	1.53
- 90+ Days Past Due	0.05	0.07	0.10	0.11	0.11
- Nonaccrual	1.13	1.52	2.01	2.53	2.82
- Jr Lien 30-89 Days PD	0.03	0.05	0.07	0.09	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.07	0.09	0.14	0.19	0.21
Commercial RE - 30-89 Days PD	0.23	0.34	0.49	0.74	0.95
- 90+ Days Past Due	0.02	0.05	0.06	0.09	0.06
- Nonaccrual	1.03	1.43	2.37	3.52	4.42
Const & Dev - 30-89 Days PD	0.21	0.36	0.61	0.87	1.13
- 90+ Days Past Due	0.01	0.03	0.15	0.12	0.07
- Nonaccrual	1.39	2.77	5.13	8.85	11.24
Multi family - 30-89 Days PD	0.06	0.08	0.21	0.50	0.46
- 90+ Days Past Due	0.00	0.00	0.02	0.02	0.01
- Nonaccrual	0.35	0.51	0.90	1.74	2.00
Nonfarm Nres- 30-89 Days PD	0.22	0.32	0.46	0.65	0.84
- 90+ Days Past Due	0.02	0.04	0.04	0.07	0.04
- Nonaccrual	0.98	1.22	1.91	2.47	2.75
Farmland - 30-89 Days PD	0.11	0.20	0.20	0.41	0.34
- 90+ Days Past Due	0.00	0.02	0.01	0.01	0.01
- Nonaccrual	0.56	0.78	1.32	1.65	1.88
Credit Card - 30-89 Days PD	0.84	0.71	0.85	1.04	0.93
- 90+ Days Past Due	0.13	0.18	0.14	0.30	0.23
- Nonaccrual	0.01	0.01	0.04	0.04	0.02

CAPITAL RATIOS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	10.11	9.95	9.74	9.53	8.95
Tier 1 RBC Ratio	13.88	13.93	13.91	13.81	12.77
Total Risk-Based Capital Ratio	15.24	15.32	15.39	15.36	14.38
Tangible Tier 1 Leverage Ratio	10.02	9.86	9.67	9.47	8.89
Tangible Common Eq Cap/Tan Assets	8.98	8.47	8.30	7.99	7.09
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.41	13.68	12.41	12.02	11.53
Standby Letters of Credit	0.43	0.46	0.45	0.52	0.57
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.72	1.47	2.09	1.51	1.45
Interest Rate Contracts	1.71	1.45	2.05	1.46	1.41
Interest Rate Futures & Forward Contr	0.17	0.13	0.44	0.22	0.19
Written Options Contr (Int Rate)	0.16	0.13	0.35	0.23	0.19
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.01	0.02
Interest Rate Swaps	0.75	0.65	0.50	0.45	0.43
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	23.00	22.40	20.93	19.50	17.78

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	100.00	100.00	99.99	99.98	99.97
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Futures and Forwards	19.52	21.53	25.24	29.98	22.83
Written Options	17.91	17.53	22.10	27.34	25.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.89	17.53	22.09	27.34	25.92
Purchased Options	0.52	0.43	0.84	2.11	4.39
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.52	0.43	0.66	2.11	4.39
Swaps	47.14	43.78	36.98	36.64	35.84
Held for Trading	4.55	5.40	3.21	3.07	4.17
Interest Rate Contracts	4.53	5.37	3.21	3.07	4.74
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	95.45	94.60	96.79	96.36	95.83
Interest Rate Contracts	94.76	93.87	96.27	95.22	94.60
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	75.06	77.74	71.93	68.16	69.93
One Year or Less	17.61	23.18	24.66	31.81	33.44
Over 1 Year to 5 Years	16.31	15.14	12.81	15.37	14.65
Over 5 Years	19.21	16.00	13.46	12.33	9.94
Gross Negative Fair Value (Abs Val)	1.07	0.85	1.30	1.49	0.98
Gross Positive Fair Value	0.70	0.90	0.99	0.94	0.98
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.02	0.01	0.01

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	58.19	61.94	63.17	53.95	44.70
Ins Under Assets(L/H)/Tot Ins Und Ast	41.81	38.06	36.83	46.05	55.30
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.59	0.46	0.51	0.58	0.56
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	99.98	80.00	88.89	77.78	80.00
Other Prem Inc/Total Prem Inc	0.02	20.00	11.11	22.22	20.00
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	13.43	0.46	1.10	15.48	35.22
Ins Net Inc (L/H)/Equity (L/H)	18.70	25.97	17.91	-200.43	19.83
Insur Ben, Losses, Exp/Insur Premiums	77.43	72.36	168.17	245.33	27.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	-0.15	20.09	14.32	16.87	20.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.08	25.00	20.00	16.67	14.29
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.33	10.95	10.62	10.13	10.02
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.53	0.99	1.43	1.42	1.07
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.59	0.11	0.10	2.16	0.75
Foreign Governments and Inst	0.00	0.13	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-18.94	-1.12	-15.37	-35.46	-10.88
Total Selected Assets	-17.84	38.81	-5.34	24.00	-18.62
Deposits	-8.56	-12.05	-21.01	-28.41	-54.53

PROFITABILITY:

	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.49	8.53	7.53	5.65	0.97
Bank Net Inc/Avg Eq Inv in Banks	9.29	9.24	8.19	6.40	2.24
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.68	3.48	3.49	1.39	0.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.34	6.64	7.53	4.03	2.24
Bank Net Income/Parent Net Income	105.35	104.81	107.64	109.87	114.41
Nonbank Net Income/Parent Net Income	0.40	0.52	0.55	0.67	0.69
Sub BHCs Net Inc/Parent Net Income	93.08	83.90	94.81	92.15	93.03

LEVERAGE:

Total Liabilities/Equity	11.79	12.96	15.09	17.21	20.72
Total Debt/Equity Capital	2.01	1.79	1.96	2.09	2.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.68	10.27	12.04	14.00	17.38
Tot Debt+Lns Guaranteed for Affl/Equity	2.07	1.84	2.10	2.26	2.78
Total Debt/Equ Cap - Exc Over Fair Value	2.02	1.80	1.97	2.14	2.50
Long-Term Debt/Equity Capital	1.62	1.49	1.44	1.50	1.59
Short-Term Debt/Equity Capital	0.06	0.07	0.12	0.14	0.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.02	0.02	0.05	0.10
Long-Term Debt/Consolidated LT Debt	6.49	5.31	4.83	3.56	3.02

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.95	106.28	108.60	110.87	113.90
Total Investment in Subs/Equity	106.24	106.73	109.07	111.40	114.58
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	98.68	98.55	99.69	99.23	99.70
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	98.89	98.91	100.03	99.66	100.28

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.49	0.48	0.72	1.22	1.41
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.09	2.25	2.65	3.30	5.15

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	124.03	125.75	113.24	91.49	74.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.47	134.73	119.06	98.00	87.90
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	118.43	124.60	96.16	97.52	98.28
Pretax Oper Inc + Int Exp/Int Expense	5035.81	4438.89	4483.71	3100.75	3038.00
Div + Int From Subs/Int Exp + Div	199.71	201.10	186.61	119.06	102.13
Fees+Other Inc From Subs/Sal + Oth Exp	7.02	7.05	7.01	7.93	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	40.32	34.21	29.24	28.22	15.67

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.83	0.92	0.38	0.77	0.46
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	7.77	5.05	19.72	17.91	18.20
Total	7.77	5.05	19.72	17.91	18.20

GUARANTEED LOANS AS % OF EQUITY CAP:

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

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.18	0.19	0.20	0.25	0.34
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	68.83	65.59	67.16	73.51	89.28
Dividends Paid/Net Income	23.68	22.88	25.67	24.06	31.39
Net Income - Dividends/Avg Equity	6.37	6.45	5.34	3.82	-1.04

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	166.00	162.72	161.67	107.13	79.52
Dividends From Nonbank Subs	0.95	1.30	0.86	1.02	0.96
Dividends From Subsidiary BHCs	0.00	0.04	0.34	0.00	1.12
Dividends From All Subsidiaries	175.81	176.06	178.98	122.00	93.78

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	38.33	37.49	39.24	29.01	30.00
Interest Income From Bank Subs	0.04	0.06	0.07	0.05	0.17
Mgt & Service Fees From Bank Subs	1.09	1.08	1.46	2.22	3.50
Other Income From Bank Subs	0.03	0.02	0.03	0.02	0.03
Operating Income From Bank Subs	43.08	41.85	45.19	35.21	39.84

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	72.19	72.42	62.38	60.42	62.52
Interest Income From Nonbank Subs	0.13	0.00	0.02	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.13	0.34	0.77	0.43	0.67
Other Income From Nonbank Subs	0.10	0.06	0.19	0.00	0.05
Operating Inc From Nonbank Subs	83.19	83.87	74.31	65.49	76.71

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	15.61	22.85	24.03	16.73	38.86
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.09	0.08	1.16	0.76	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.17	23.36	26.27	20.24	38.94

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	67.22	61.33	56.48	47.04	43.45
Interest Income From Bank Subs	1.21	1.77	1.37	4.18	5.85
Mgt & Serv Fees From Bank Subs	2.19	2.00	2.04	4.31	5.93
Other Income From Bank Subs	0.07	0.04	0.07	0.09	0.14
Operating Income From Bank Subs	80.66	75.16	72.24	70.80	66.17

Dividends From Nonbank Subs	0.98	1.48	1.14	0.67	2.57
Interest Income From Nonbank Subs	0.00	0.00	0.01	0.01	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.59	3.59	3.26	4.10	6.49

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.76
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.21	0.00	1.22

Loans and Adv From Subs/ST Debt	692.85	943.80	587.17	515.27	798.08
Loans and Adv From Subs/Total Debt	239.29	287.90	296.84	251.26	356.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									343
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.36	2.52	2.72	3.05	3.36	3.68	4.02	4.20	343
+ Non-interest Income	0.93	0.22	0.30	0.54	0.87	1.23	1.79	2.36	343
- Overhead Expense	3.04	1.89	2.07	2.52	3.02	3.45	4.11	4.90	343
- Provision for Losses	0.09	-0.17	-0.05	0.01	0.08	0.16	0.26	0.38	343
+ Securities Gains (Losses)	0.02	-0.00	-0.00	0.00	0.00	0.03	0.08	0.11	343
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	343
= Pretax Net Oper Income (TE)	1.26	0.40	0.56	0.92	1.23	1.60	1.99	2.20	343
Net Operating Income	0.90	0.25	0.41	0.61	0.85	1.16	1.51	1.93	343
Net Income	0.90	0.25	0.41	0.61	0.85	1.16	1.51	1.93	343
Net Income (Sub S Adjusted)	0.97	0.34	0.51	0.75	0.94	1.22	1.43	1.55	61
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.10	3.16	3.44	3.77	4.07	4.42	4.81	5.05	343
Interest Expense	0.45	0.13	0.20	0.29	0.44	0.61	0.74	0.85	343
Net Interest Income (TE)	3.63	2.65	2.95	3.28	3.62	3.97	4.29	4.68	343
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.08	-0.01	0.03	0.10	0.25	0.45	0.58	343
Earnings Coverage of Net Losses (X)	18.28	-62.59	-17.17	3.58	10.11	27.87	75.62	159.14	342
Ln&Ls Allowance/Total Loans & Leases	1.34	0.72	0.82	1.04	1.27	1.60	2.07	2.57	343
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.46	0.18	0.30	0.61	1.15	2.18	3.43	4.88	343
30-89 Days Past Due Loans and Leases	0.44	0.02	0.06	0.14	0.36	0.68	1.10	1.47	343
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.16	-8.13	-0.99	6.22	13.89	22.16	30.74	35.63	343
Net ST Noncore Funding Dependence	6.05	-9.95	-5.90	0.96	5.82	11.75	17.52	20.84	343
Net Loans and Leases/Total Assets	67.03	46.12	50.75	59.95	67.82	74.67	80.46	83.58	343
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.11	7.37	7.99	8.90	9.90	11.13	12.95	15.32	310
Equity Capital/Total Assets	10.18	6.81	7.35	8.78	10.02	11.34	13.41	16.08	343
Equity Capital+Minority Int/Total Assets	10.22	6.87	7.50	8.79	10.04	11.36	13.41	16.08	343
Tier 1 Common Eq Cap / T RWA	12.37	7.22	8.42	9.94	11.99	14.32	17.62	21.97	310
Net Loans&Ls/Equity Capital (X)	6.77	3.30	4.07	5.53	6.78	7.92	9.39	10.54	342
Cash Dividends/Net Income	23.68	0.00	0.00	0.00	23.08	41.90	60.38	71.38	334
Cash Dividends/Net Income (Sub S Adjusted)	14.82	-26.57	-6.13	0.00	13.94	29.61	45.05	50.85	61
Retained Earnings/Avg Equity Cap	6.36	0.43	2.26	4.04	6.32	8.43	11.07	14.59	342
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.06	0.00	0.00	0.00	0.00	0.00	0.31	1.90	342
Long-Term Debt/Equity Capital	1.61	0.00	0.00	0.00	0.00	1.25	9.78	17.63	342
Equity Investment in Subs/Equity Cap	105.94	88.03	92.64	98.24	102.35	114.43	125.45	135.08	342
Cash FR Oper+Noncash+Op Exp+Di v	121.47	-11.36	10.78	74.56	104.97	164.65	258.66	424.63	336

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.80	2.91	3.17	3.51	3.79	4.08	4.44	4.69	343
Less: Interest Expense	0.42	0.12	0.18	0.27	0.40	0.56	0.68	0.81	343
Equals: Net Interest Income (TE)	3.36	2.52	2.72	3.05	3.36	3.68	4.02	4.20	343
Plus: Non-Interest Income	0.93	0.22	0.30	0.54	0.87	1.23	1.79	2.36	343
Equals: Adj Operating Income (TE)	4.35	3.12	3.32	3.88	4.29	4.76	5.48	6.25	343
Less: Overhead Expense	3.04	1.89	2.07	2.52	3.02	3.45	4.11	4.90	343
Less: Provision for Loan and Lease Losses	0.09	-0.17	-0.05	0.01	0.08	0.16	0.26	0.38	343
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.03	0.08	0.10	343
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	343
Equals: Pretax Net Oper Inc (TE)	1.26	0.40	0.56	0.92	1.23	1.60	1.99	2.20	343
Less: Applicable Income Taxes (TE)	0.35	0.00	0.01	0.18	0.36	0.52	0.67	0.74	343
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	343
Equals: Net Operating Income	0.90	0.25	0.41	0.61	0.85	1.16	1.51	1.93	343
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Equals: Net Income	0.90	0.25	0.41	0.61	0.85	1.16	1.51	1.93	343
Memo: Net Income (Last Four Qtrs)	0.90	0.25	0.41	0.62	0.85	1.17	1.51	1.93	342
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.93	86.32	88.88	91.38	93.10	94.88	96.01	96.54	343
Avg Int-Bearing Funds / Avg Assets	72.69	55.33	60.75	66.93	72.95	79.34	83.47	85.35	310
Int Income (TE) / Avg Earning Assets	4.10	3.16	3.44	3.77	4.07	4.42	4.81	5.05	343
Int Expense / Avg Earning Assets	0.45	0.13	0.20	0.29	0.44	0.61	0.74	0.85	343
Net Int Inc (TE) / Avg Earn Assets	3.63	2.65	2.95	3.28	3.62	3.97	4.29	4.68	343
YIELD OR COST:									
Total Loans and Leases (TE)	4.87	3.92	4.12	4.44	4.81	5.23	5.81	6.20	343
Interest-Bearing Bank Balances	0.30	0.01	0.09	0.22	0.28	0.37	0.56	0.79	342
Fed Funds Sold & Reverse Repos	0.22	0.00	0.00	0.00	0.16	0.28	0.75	2.80	180
Trading Assets	1.25	0.00	0.00	0.00	0.00	2.63	3.73	5.16	34
Total Earning Assets	4.01	3.14	3.33	3.71	3.97	4.32	4.75	5.02	343
Investment Securities (TE)	2.43	1.37	1.61	2.00	2.40	2.86	3.33	3.79	343
U.S. Treasury & Agency Sec (excl MBS)	1.41	0.30	0.58	1.01	1.38	1.84	2.27	2.71	321
Mortgage-Backed Securities	2.21	1.27	1.60	1.88	2.18	2.50	3.01	3.33	337
All Other Securities	3.81	1.45	1.91	2.74	3.79	4.79	5.70	7.49	333
Interest-Bearing Deposits	0.43	0.14	0.19	0.29	0.41	0.57	0.70	0.78	343
Time Deposits of \$100K or More	0.84	0.36	0.47	0.62	0.82	1.04	1.29	1.45	343
Time Deposits < \$100K	0.84	0.31	0.44	0.61	0.79	1.09	1.32	1.51	343
Other Domestic Deposits	0.22	0.07	0.09	0.13	0.20	0.32	0.43	0.53	343
Foreign Deposits	0.53	0.15	0.15	0.15	0.23	0.51	0.87	0.99	3
Fed Funds Purchased and Repos	0.42	0.00	0.00	0.09	0.22	0.53	1.84	3.42	282
Other Borrowed Funds & Trading Liab	1.99	0.17	0.28	0.96	1.90	2.93	3.99	4.83	318
All Interest-Bearing Funds	0.57	0.22	0.27	0.39	0.55	0.74	0.90	0.99	310

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	77.85	53.78	56.88	65.15	74.26	88.86	106.07	122.50	343
Avg Assets per Employee (\$000)	4790.58	2682.00	3118.10	3619.37	4444.25	5926.49	7368.03	8321.17	343

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.91	0.00	0.00	0.00	0.42	3.90	7.61	9.49	340
Overhead Exp / NII + Non-Int Income	70.97	51.57	55.38	63.33	70.69	77.96	86.46	92.37	343

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.89	2.07	2.52	3.02	3.45	4.11	4.90	343
Personnel Expense	1.69	1.05	1.15	1.39	1.65	1.93	2.28	2.95	343
Net Occupancy Expense	0.38	0.18	0.22	0.29	0.38	0.46	0.57	0.67	343
Other Operating Expenses	0.95	0.52	0.57	0.73	0.94	1.14	1.45	1.70	343
Overhead Less Non-Interest Income	2.05	1.26	1.40	1.73	1.99	2.38	2.75	3.11	343

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.79	49.21	54.23	62.37	69.28	77.22	85.64	92.23	343
Personnel Expense	38.79	26.12	30.12	34.29	38.82	43.10	47.36	51.69	343
Net Occupancy Expense	8.78	4.56	5.51	6.97	8.68	10.43	12.50	14.14	343
Other Operating Expenses	21.79	13.91	15.15	17.52	21.19	25.15	30.45	35.05	343
Total Non-Interest Income	20.82	5.72	8.64	13.75	20.49	26.85	35.67	42.35	343
Fiduciary Activities Income	1.67	0.00	0.00	0.00	0.03	3.24	6.86	11.01	343
Serv Charges on Deposit Accts - Domestic	4.79	0.55	1.35	2.52	4.36	6.67	9.72	11.43	343
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	343
Investment Banking Fees & Commissions	0.73	0.00	0.00	0.00	0.35	1.48	2.62	3.42	343
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Net Servicing Fees	0.42	0.00	0.00	0.00	0.07	0.69	1.94	3.65	343
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Insurance Activities Revenue	0.59	0.00	0.00	0.00	0.02	0.35	4.38	7.59	343
Net Gain (Loss) - Sales Loans, OREO, Oth	1.87	-1.52	-0.62	0.11	1.23	2.95	7.11	10.75	343
Other Non-Interest Income	7.07	1.61	2.68	4.57	6.75	9.38	12.71	15.23	343
Overhead Less Non-Interest Income	48.01	26.71	31.56	39.18	47.38	56.36	66.30	73.96	343

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.46	0.00	0.00	9.66	26.26	32.87	36.94	39.25	334
Appl Inc Tax+TE/Pretax NOI+TE	29.43	0.00	3.53	25.18	33.36	36.93	39.94	40.88	334

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.01	27.64	34.60	42.01	50.10	59.86	69.04	73.52	343
Commercial and Industrial Loans	9.74	0.93	2.71	5.24	8.76	14.09	19.58	25.97	343
Loans to Individuals	1.81	0.04	0.10	0.41	1.05	2.34	6.69	10.23	343
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	343
Agricultural Loans	0.82	0.00	0.00	0.00	0.09	1.12	4.42	9.75	343
Other Loans and Leases	1.25	0.00	0.01	0.16	0.70	1.92	4.49	6.29	343
Net Loans and Leases	67.03	46.12	50.75	59.95	67.82	74.67	80.46	83.58	343
Debt Securities Over 1 Year	18.22	2.84	4.92	10.74	17.15	25.91	33.54	38.66	343
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.10	0.45	0.92	343
Subtotal	86.23	73.80	77.96	82.81	87.08	89.60	91.63	92.89	343
Interest-Bearing Bank Balances	3.45	0.11	0.27	0.83	2.40	5.53	9.84	12.64	343
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.05	0.43	1.33	343
Debt Securities 1 Year or Less	1.58	0.00	0.04	0.41	1.21	2.59	4.35	5.99	343
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	343
Total Earning Assets	92.05	86.42	88.58	90.31	92.16	93.81	95.07	95.72	343
Non-Int Cash and Due From Dep Inst	1.56	0.39	0.62	1.09	1.51	2.05	2.62	3.41	343
Other Real Estate Owned	0.28	0.00	0.00	0.04	0.16	0.42	1.08	1.69	343
All Other Assets	6.28	3.19	3.70	4.58	6.14	7.81	9.50	10.95	343
MEMORANDA:									
Short-Term Investments	5.57	0.71	1.30	2.49	4.56	8.42	12.90	15.73	343
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.00	0.08	1.44	3.38	343
U.S. Agency Securities (excl MBS)	3.04	0.00	0.00	0.64	2.70	5.41	8.81	12.11	343
Municipal Securities	3.96	0.00	0.00	0.70	3.31	6.70	11.30	14.84	343
Mortgage-Backed Securities	9.76	0.14	0.80	3.75	8.82	14.90	21.97	26.18	343
Asset-Backed Securities	0.10	0.00	0.00	0.00	0.00	0.01	0.73	1.51	343
Other Debt Securities	0.45	0.00	0.00	0.00	0.03	0.74	2.20	3.84	343
RE Loans Secured by 1-4 Family	17.65	4.07	5.76	9.94	16.53	23.30	34.38	43.42	343
Revolving	2.70	0.01	0.20	1.00	2.41	3.98	6.41	7.63	343
Closed-End, Sec by First Liens	13.92	3.04	4.20	7.26	12.45	18.44	28.61	35.71	343
Closed-End, Sec by Junior Liens	0.61	0.04	0.10	0.26	0.51	0.87	1.36	1.87	343
Commercial Real Estate Loans	29.97	10.56	16.24	22.70	29.07	37.68	45.03	49.54	343
Construction and Land Dev	4.43	0.67	1.30	2.43	4.13	6.21	8.81	11.04	343
Multi family	2.91	0.23	0.49	1.18	2.32	4.15	7.20	11.64	343
Nonfarm Nonresidential	21.50	6.95	10.65	15.72	21.08	27.30	32.96	37.49	343
RE Loans Secured by Farml and	1.37	0.00	0.00	0.02	0.53	2.55	5.66	7.99	343
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.21	51.33	57.13	66.53	76.85	85.80	92.33	95.37	343
RE Loans Secured by 1-4 Family	26.45	6.36	9.28	15.40	25.57	35.41	49.51	60.46	343
Revolving	4.03	0.03	0.32	1.53	3.71	6.00	9.35	11.25	343
Closed-End	21.96	4.80	7.34	12.22	20.89	29.65	42.47	54.37	343
Commercial Real Estate Loans	44.59	18.59	25.53	35.71	44.41	53.64	63.52	67.73	343
Construction and Land Dev	6.66	1.18	1.97	3.72	6.20	9.35	13.09	15.81	343
Multi family	4.30	0.39	0.83	1.96	3.35	6.03	10.02	16.20	343
Nonfarm Nonresidential	32.15	11.17	15.98	25.01	32.10	39.95	47.07	52.14	343
RE Loans Secured by Farml and	2.18	0.00	0.00	0.03	0.75	4.23	8.75	13.36	343
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	343
Commercial and Industrial Loans	14.55	1.93	4.26	8.07	13.17	20.96	28.49	36.59	343
Loans to Individuals	2.83	0.05	0.13	0.62	1.66	3.80	9.81	18.03	343
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.01	0.27	0.46	343
Agricultural Loans	1.29	0.00	0.00	0.00	0.13	1.65	6.93	13.66	343
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Other Loans and Leases	1.89	0.00	0.01	0.25	1.11	2.99	6.64	10.11	343

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.57	0.71	1.30	2.49	4.56	8.42	12.90	15.73	343
Liquid Assets	20.27	8.19	9.74	14.27	19.50	26.24	32.67	38.25	343
Investment Securities	20.30	4.25	7.11	12.29	19.59	27.06	36.19	40.84	343
Net Loans and Leases	67.03	46.12	50.75	59.95	67.82	74.67	80.46	83.58	343
Net Lns, Ls & Stdbly Ltrs of Credit	67.51	46.21	51.29	60.34	68.29	75.21	81.03	84.49	343
Core Deposits	69.34	48.30	54.35	62.75	70.43	76.27	80.60	83.49	343
Noncore Funding	18.14	5.27	7.55	11.35	17.00	24.09	31.73	35.79	343
Time Deposits of \$100K or More	10.18	2.87	3.97	6.01	9.34	13.50	19.40	23.55	343
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Fed Funds Purchased and Repos	1.32	0.00	0.00	0.00	0.82	2.55	4.70	6.28	343
Net Fed Funds Purchased (Sold)	1.27	-0.67	-0.12	0.00	0.71	2.33	4.50	6.20	343
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Oth Borrowings W/Rem Mat 1 Yr or Less	1.86	0.00	0.00	0.00	0.94	3.78	6.73	8.61	343
Earning Assets Repr in 1 Year	26.27	11.10	13.80	18.50	24.87	32.81	43.36	49.31	343
Int-Bearing Liab Repr in 1 Year	18.81	3.65	5.54	9.41	14.14	22.33	51.49	57.19	343
Long-Term Debt Repr in 1 Year	0.33	0.00	0.00	0.00	0.00	0.21	2.05	4.79	343
Net Assets Repriceable in 1 Year	6.61	-34.96	-20.38	-1.39	8.31	17.06	25.52	33.40	343
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.16	-8.13	-0.99	6.22	13.89	22.16	30.74	35.63	343
Net ST Noncore Funding Dependence	6.05	-9.95	-5.90	0.96	5.82	11.75	17.52	20.84	343
Short-Term Inv/ST Noncore Funding	63.38	4.64	9.17	22.60	46.62	90.81	180.85	266.22	343
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.42	-11.95	-6.16	2.30	11.32	21.97	36.62	45.08	343
Net Loans and Leases/Total Deposits	82.85	55.17	60.50	72.72	83.62	93.04	102.54	107.34	343
Net Loans and Leases/Core Deposits	98.42	60.02	68.33	81.63	96.76	113.66	136.96	153.26	343
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.68	-0.39	-0.09	0.00	0.22	1.14	3.01	3.82	170
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.37	-2.53	-1.23	0.00	0.94	2.85	4.77	6.75	308
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.41	-0.24	-0.04	-0.00	0.00	0.03	0.05	131
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.74	0.00	0.00	0.00	0.56	21.01	46.45	65.52	343
Available-For-Sale Securities	89.25	33.31	52.09	78.82	99.31	100.00	100.00	100.00	343
U. S. Treasury Securities	1.22	0.00	0.00	0.00	0.00	0.52	8.43	15.73	343
U. S. Agency Securities (excl MBS)	16.75	0.00	0.00	3.45	15.74	27.76	46.88	57.75	343
Municipal Securities	19.25	0.00	0.00	4.46	17.81	33.92	48.08	55.90	343
Mortgage-Backed Securities	48.16	1.08	7.05	31.14	50.05	66.25	81.87	93.25	343
Asset-Backed Securities	0.53	0.00	0.00	0.00	0.00	0.04	3.86	7.71	343
Other Debt Securities	2.55	0.00	0.00	0.00	0.17	4.33	12.84	20.74	343
Mutual Funds and Equity Securities	0.53	0.00	0.00	0.00	0.00	0.52	2.97	6.38	343
Debt Securities 1 Year or Less	9.07	0.00	0.27	2.42	6.35	13.74	26.11	39.55	343
Debt Securities 1 To 5 Years	27.88	0.91	3.80	11.95	26.21	41.80	58.68	69.91	343
Debt Securities Over 5 Years	58.93	8.81	19.33	39.33	60.10	78.23	90.48	95.79	343
Pledged Securities	48.05	0.83	7.97	26.12	48.72	68.66	84.62	93.81	343
Structured Notes, Fair Value	0.84	0.00	0.00	0.00	0.00	0.97	5.30	8.75	343

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.09	-0.17	-0.05	0.01	0.08	0.16	0.26	0.38	343
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	-0.30	-0.09	0.02	0.13	0.25	0.41	0.54	343
Provision for Ln&Ls Losses/Net Losses	114.90	-454.23	-132.30	7.14	88.48	187.91	441.32	884.65	342
Ln&Ls Allowance/Total Loans & Leases	1.34	0.72	0.82	1.04	1.27	1.60	2.07	2.57	343
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.30	2.01	2.79	4.45	8.39	21.61	58.51	116.18	296
ALLL/Nonaccrual Assets	226.56	48.60	57.83	92.51	155.66	308.42	684.72	922.35	342
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	207.04	45.88	56.20	86.35	146.20	274.29	579.84	878.91	342
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.02	0.04	0.08	0.19	0.38	0.59	1.01	343
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.02	0.06	0.14	0.26	0.48	343
Net Losses/Avg Loans and Leases	0.15	-0.08	-0.01	0.03	0.10	0.25	0.45	0.58	343
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Recoveries/Prior Year-End Losses	33.03	4.87	7.91	14.01	25.92	46.34	79.83	111.97	337
Earnings Coverage of Net Losses (X)	18.28	-62.59	-17.17	3.58	10.11	27.87	75.62	159.14	342
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.10	-0.11	-0.05	0.00	0.06	0.17	0.41	0.54	343
RE Loans Secured By 1-4 Family	0.12	-0.06	-0.02	0.00	0.07	0.18	0.46	0.64	343
Revolving	0.13	-0.11	-0.05	0.00	0.02	0.20	0.64	1.11	332
Closed-End	0.11	-0.10	-0.02	0.00	0.07	0.17	0.41	0.60	343
Commercial Real Estate Loans	0.09	-0.17	-0.08	-0.00	0.03	0.17	0.48	0.77	343
Construction and Land Dev	0.11	-0.97	-0.38	-0.02	0.00	0.18	0.95	1.71	342
Multi family	0.03	-0.10	-0.02	0.00	0.00	0.00	0.24	0.91	338
Nonfarm Nonresidential	0.08	-0.10	-0.04	-0.00	0.03	0.15	0.38	0.63	343
RE Loans Secured by Farmland	-0.00	-0.17	-0.03	0.00	0.00	0.00	0.01	0.07	270
Commercial and Industrial Loans	0.18	-0.44	-0.20	-0.00	0.08	0.34	0.73	1.29	341
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.75	0.04	0.07	0.17	0.45	1.09	2.20	4.40	262
Credit Card Loans	1.78	-0.09	0.00	0.19	1.33	2.57	4.24	6.89	98
Agricultural Loans	0.00	-0.17	-0.03	0.00	0.00	0.00	0.09	0.21	223
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.31	-0.20	-0.00	0.00	0.00	0.26	2.08	3.64	326

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.44	0.02	0.06	0.14	0.36	0.68	1.10	1.47	343
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.39	343
Nonaccrual Loans and Leases	0.93	0.12	0.21	0.42	0.77	1.40	2.16	2.57	343
90+ Days PD and Nonaccrual Loans and Leases	1.03	0.13	0.21	0.47	0.82	1.49	2.34	3.10	343
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.14	343
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Nonaccrual Restructured	0.25	0.00	0.00	0.03	0.18	0.41	0.80	1.23	343
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.44	0.02	0.06	0.14	0.36	0.68	1.10	1.47	343
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.39	343
Nonaccrual Assets	0.95	0.13	0.21	0.42	0.78	1.46	2.17	2.74	343
30+ Days PD & Nonaccrual Assets	1.53	0.23	0.38	0.78	1.30	2.19	3.49	4.57	343
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.69	0.09	0.14	0.30	0.59	1.01	1.61	2.15	343
90+ PD & Nonaccrual Assets + OREO	1.03	0.11	0.19	0.46	0.83	1.45	2.52	3.43	343
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.43	0.17	0.26	0.66	1.14	2.10	3.31	4.16	343
Allowance for Loan & Lease Losses	166.86	20.84	32.66	85.62	140.10	241.89	380.65	490.99	343
Equity Cap + ALLL	12.91	1.53	2.46	5.75	10.21	19.03	29.62	38.48	342
Tier 1 Cap + ALLL	12.82	1.59	2.41	6.13	10.63	18.33	28.87	37.94	310
Loans & Leases + RE Acquired	2.16	0.29	0.41	0.97	1.74	3.15	5.19	7.03	343

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.11	7.37	7.99	8.90	9.90	11.13	12.95	15.32	310
Tier 1 RBC Ratio	13.87	9.67	10.55	11.92	13.31	15.55	19.37	22.27	310
Total Risk-Based Capital Ratio	15.23	11.28	12.12	13.14	14.57	16.88	20.70	23.47	310
Tangible Tier 1 Leverage Ratio	10.01	7.33	7.88	8.75	9.81	11.02	12.88	14.84	310
Tangible Common Eq Cap/Tan Assets	8.98	5.39	6.38	7.32	8.94	10.16	12.00	13.87	310
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.41	4.80	6.95	9.72	13.86	18.63	22.92	26.55	343
Standby Letters of Credit	0.42	0.00	0.03	0.15	0.32	0.62	1.01	1.44	343
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.17	343
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.72	0.00	0.00	0.00	0.47	2.62	7.60	13.69	343
Interest Rate Contracts	1.70	0.00	0.00	0.00	0.47	2.62	7.60	13.26	343
Interest Rate Futures & Forward Contr	0.17	0.00	0.00	0.00	0.00	0.21	0.89	2.65	343
Written Options Contr (Int Rate)	0.16	0.00	0.00	0.00	0.00	0.21	0.89	2.18	343
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	343
Interest Rate Swaps	0.75	0.00	0.00	0.00	0.00	0.96	4.81	6.80	343
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.99	8.27	11.46	16.63	22.18	28.97	37.03	41.16	343

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Futures and Forwards	19.52	0.00	0.00	0.00	3.71	52.06	82.98	100.00	220
Written Options	17.91	0.00	0.00	0.00	4.26	37.22	62.72	100.00	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	17.89	0.00	0.00	0.00	4.01	37.22	62.72	100.00	220
Purchased Options	0.52	0.00	0.00	0.00	0.00	0.00	0.25	26.27	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	0.52	0.00	0.00	0.00	0.00	0.00	0.25	26.27	220
Swaps	47.13	0.00	0.00	0.00	47.12	100.00	100.00	100.00	220
Held for Trading	4.54	0.00	0.00	0.00	0.00	0.00	48.73	100.00	220
Interest Rate Contracts	4.52	0.00	0.00	0.00	0.00	0.00	32.93	99.75	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Non-Traded	95.45	0.00	47.08	100.00	100.00	100.00	100.00	100.00	220
Interest Rate Contracts	94.75	0.00	32.48	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Deriv Contr (Excl Fut & FX LE 14 Days)	75.06	0.00	2.26	50.02	80.34	100.00	100.00	100.00	197
One Year or Less	17.61	0.00	0.00	0.00	3.65	48.83	76.65	100.00	197
Over 1 Year to 5 Years	16.31	0.00	0.00	0.00	0.00	33.11	74.39	89.53	197
Over 5 Years	19.20	0.00	0.00	0.00	0.00	52.41	90.68	100.00	197
Gross Negative Fair Value (Abs Val)	1.07	0.00	0.00	0.00	0.58	1.98	3.70	7.77	220
Gross Positive Fair Value	0.69	0.00	0.00	0.00	0.46	1.30	2.38	3.49	220
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	310
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	310
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	310
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	310
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310
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	310
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.12	310

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	343
Ins Under Assets(P/C)/Tot Ins Und Ast	58.19	0.00	0.00	0.00	86.07	100.00	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	41.80	0.00	0.00	0.00	4.15	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Ins Activities Revenue/Adj Oper Inc	0.59	0.00	0.00	0.00	0.02	0.35	4.38	7.59	343
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Credit Rel Prem Inc/Tot Prem Inc	99.98	99.86	99.86	99.96	100.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.08	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Ins Net Inc (P/C)/Equity (P/C)	13.42	-72.44	-72.44	-32.23	10.10	36.80	51.22	56.27	6
Ins Net Inc (L/H)/Equity (L/H)	18.69	-2.06	-2.06	-1.17	0.89	6.81	44.74	72.37	6
Insur Ben, Losses, Exp/Insur Premiums	77.43	0.00	0.00	0.00	11.97	101.41	197.25	235.11	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	-0.15	-1.62	-1.62	-0.81	0.00	0.00	0.28	0.49	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.07	-3.53	-3.53	-1.76	0.00	0.00	40.00	70.00	6
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
CSV Life Insurance/Tier 1 Cap + ALLL	11.32	0.00	0.00	3.27	13.27	18.71	22.81	26.51	310
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	343
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Cost: Interest-Bearing Deposits	0.53	0.15	0.15	0.15	0.23	0.51	0.87	0.99	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	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-18.94	-100.00	-100.00	-78.28	-21.03	24.17	57.41	102.23	32
Total Selected Assets	-17.84	-100.00	-100.00	-79.17	-4.95	21.66	78.33	141.06	62
Deposits	-8.56	-20.61	-20.61	-20.61	-18.87	-9.84	3.29	7.67	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.83	0.00	0.00	26.02	75.69	100.00	149.00	272.31	256
Dividends Paid/Net Income	23.68	0.00	0.00	0.00	23.08	41.90	60.38	71.38	334
Net Income - Dividends/Avg Equity	6.37	0.43	2.26	4.04	6.32	8.43	11.07	14.59	342
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	166.00	0.00	0.00	97.39	128.22	217.74	469.43	874.70	254
Dividends From Nonbank Subs	0.94	0.00	0.00	0.00	0.00	0.38	4.56	20.51	254
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	254
Dividends From All Subsidiaries	175.80	0.00	0.22	100.00	131.70	236.15	504.66	875.28	254
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.32	0.00	0.00	0.00	39.91	65.90	98.13	121.75	319
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.03	0.21	1.02	319
Mgt & Service Fees From Bank Subs	1.09	0.00	0.00	0.00	0.00	0.00	9.66	26.76	319
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.97	319
Operating Income From Bank Subs	43.08	0.00	0.00	7.59	42.94	70.87	106.04	142.57	319
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	72.19	0.00	0.00	5.69	100.00	100.00	140.79	215.35	132
Interest Income From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	6.98	132
Mgt & Serv Fees From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	6.48	132
Other Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	5.05	132
Operating Inc From Nonbank Subs	83.18	0.00	0.00	24.95	100.00	100.00	170.75	393.45	132
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	15.60	0.00	0.00	0.00	0.05	21.04	58.19	83.69	24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mgt & Serv Fees From Sub BHCs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.69	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	16.17	0.00	0.00	0.00	1.53	21.04	58.19	83.69	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	67.22	0.00	0.00	7.31	94.71	99.68	99.98	100.00	313
Interest Income From Bank Subs	1.20	0.00	0.00	0.00	0.00	0.09	3.92	63.78	313
Mgt & Serv Fees From Bank Subs	2.19	0.00	0.00	0.00	0.00	0.00	14.29	51.22	313
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.40	2.23	313
Operating Income From Bank Subs	80.66	0.00	0.00	85.76	99.11	99.99	100.00	100.00	313
Dividends From Nonbank Subs	0.97	0.00	0.00	0.00	0.00	0.24	5.86	23.79	313
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	313
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	313
Operating Inc From Nonbank Subs	1.58	0.00	0.00	0.00	0.00	0.42	8.90	28.38	313
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Loans and Adv From Subs/ST Debt	692.84	0.00	0.00	0.00	236.81	972.09	1807.06	7235.26	41
Loans and Adv From Subs/Total Debt	239.28	0.00	0.00	0.00	107.27	283.83	1121.78	1772.66	119

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
3109904	1,052,880	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,089,808	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,030,738	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,090,035	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,484,602	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	1,281,502	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,161,850	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,451,605	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1201457	1,030,881	AMBANK COMPANY, INC.	SIOUX CENTER, IA	Moved from Peer 4
2611718	2,236,389	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,296,746	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,028,083	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,275,204	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,616,655	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,346,492	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,718,647	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,089,263	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,301,032	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,599,347	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,082,379	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,476,862	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,075,680	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,217,420	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,194,737	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,408,504	ATBANCORP	DUBUQUE, IA	
3555686	1,315,020	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,533,847	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,685,285	BANCO ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,183,423	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,441,543	BANPLUS CORPORATION	RIDGELAND, MS	
1208009	1,105,009	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,153,507	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,328,445	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,266,142	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,931,656	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,787,130	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,465,410	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,467,443	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,099,531	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	Moved from Peer 4
3434624	1,933,745	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,291,218	BANTERRA CORP	ELDORADO, IL	
1115385	1,459,320	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,022,121	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 4
3170539	1,301,900	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,610,135	BEACON BANCORP	TAUNTON, MA	
4297853	1,523,490	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1823345	1,154,361	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	1,728,318	BLUE HILLS BANCORP	HYDE PARK, MA	
2545831	1,210,033	BNH FINANCIAL	LACONIA, NH	
2835514	1,464,415	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,872,214	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1416523	2,288,547	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,815,552	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,100,429	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1140994	2,246,506	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	1,425,580	BSB BANCORP INC.	BELMONT, MA	
2183493	1,339,311	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	1,121,131	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	Moved from Peer 4
1115013	1,573,693	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,841,958	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2,789,853	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	2,117,469	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,079,894	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,715,353	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,614,379	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	2,392,485	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,200,580	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,341,137	CASCADE BANCORP	BEND, OR	
3594872	2,632,097	CBFH, INC.	BEAUMONT, TX	
1493654	1,477,141	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,208,844	CBX CORPORATION	CARROLLTON, IL	
1053496	1,289,132	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1250295	1,179,736	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,107,664	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,399,428	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,192,183	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4228875	1,483,858	CERTUSHOLDINGS, INC.	ATLANTA, GA	
1133594	1,524,553	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1143623	1,241,963	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,113,534	CITIZENS NATIONAL BANCORP.	MERIDIAN, MS	
1055007	1,263,974	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	1,026,457	CLAYTON BANCORP, INC	KNOXVILLE, TN	Moved from Peer 4
3264764	1,198,289	CLIFTON BANCORP INC.	CLIFTON, NJ	
1118340	2,189,321	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,308,712	CNLBANCSHARES, INC.	ORLANDO, FL	
1142475	1,213,846	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,146,898	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	2,094,745	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,498,782	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,155,734	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,082,879	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1140659	1,934,448	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1133473	2,215,514	COMMUNITYONE BANCORP	CHARLOTTE, NC	
1081239	1,228,810	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	1,220,390	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,307,601	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,265,117	CU BANCORP	ENCINO, CA	
1201112	1,199,411	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,536,691	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,206,850	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,172,802	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,124,969	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1058398	2,565,016	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,182,608	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,513,574	EMPRI SE FINANCI AL CORPORATI ON	WICHI TA, KS	
2461016	2,022,228	ENTERPRI SE BANCORP, INC.	LOWELL, MA	
3180547	1,176,179	EQUITY BANCSHARES, INC.	WICHI TA, KS	
3728930	1,043,683	ESB BANCORP MHC	EASTHAMPTON, MA	
1924925	1,938,487	ESB FINANCI AL CORPORATI ON	ELLWOOD CITY, PA	
3854268	1,567,754	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,308,038	EXTRACO CORPORATI ON	WACO, TX	
3824373	1,524,704	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,361,689	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1,782,606	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,136,967	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,664,028	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARINA, NC	
3223967	1,636,972	FIDELITY FINANCI AL CORPORATI ON	WICHI TA, KS	
1108967	1,041,225	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,392,630	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,476,690	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,729,739	FIRST BANCSHARES, INC.	WHITING, IN	
2385493	1,093,768	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,591,679	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,629,387	FIRST BUSINESS FINANCI AL SERVI	MADISON, WI	
1246533	1,213,190	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,481,438	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,221,537	FIRST CITIZENS FINANCI AL CORP.	MASON CITY, IA	
1250473	1,113,815	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,549,211	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,607,934	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	2,484,739	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,106,401	FIRST DAKOTA FINANCI AL CORPORA	YANKTON, SD	
3316917	2,178,952	FIRST DEFIANCE FINANCI AL CORPO	DEFIANCE, OH	
1083783	1,170,996	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,339,670	FIRST FARMERS FINANCI AL CORPOR	CONVERSE, IN	
1064728	1,376,385	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,998,784	FIRST FINANCI AL CORPORATI ON	TERRE HAUTE, IN	Moved from Peer 2
3842658	1,355,466	FIRST FOUNDATI ON INC.	IRVINE, CA	
3589560	1,519,028	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1206760	1,607,103	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1048894	2,721,494	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,070,244	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,428,539	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1099917	1,727,499	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,621,697	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,335,204	FIRST UNITED CORPORATI ON	OAKLAND, MD	
3821372	1,072,067	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,394,551	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,073,464	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1123072	2,014,004	FISHBACK FINANCI AL CORPORATI ON	BROOKINGS, SD	
3367106	1,087,829	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,097,958	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,579,651	FRANDSEN FINANCI AL CORPORATI ON	ARDEN HILLS, MN	

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
3637582	1,355,827	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
1118238	1,001,448	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,721,714	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,054,865	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3165311	1,019,676	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
1098620	2,237,099	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,765,972	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	2,197,293	GREEN BANCORP, INC.	HOUSTON, TX	
4057262	1,623,640	GREEN DOT CORPORATION	PASADENA, CA	
3254952	2,124,778	GUARANTY BANCORP	DENVER, CO	
1862036	1,334,068	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,031,003	GUARANTY FINANCIAL, MHC	GLENDALE, WI	Name change from GUARANTY FINANCIAL, M. H. C.
3392331	1,677,286	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	1,988,606	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,575,257	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,171,205	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,197,286	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	Moved from Peer 4
1208120	2,514,214	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,353,010	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,617,103	HERITAGE COMMERCE CORP	SAN JOSE, CA	
3846469	1,705,615	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,710,127	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,263,013	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,334,318	HILLS BANCORPORATION	HILLS, IA	
3851191	1,221,415	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,235,335	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,865,792	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	2,640,387	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,076,922	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,270,647	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,582,261	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,248,730	INDEPENDENT BANK CORPORATION	IONIA, MI	
2112439	2,996,516	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,160,956	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,465,961	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,860,020	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,065,221	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,132,291	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,549,543	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,452,013	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,839,430	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,185,039	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	1,207,469	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,156,350	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,960,650	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,108,067	LCNB CORP.	LEBANON, OH	
2345068	1,898,472	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,080,578	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1071669	1,236,627	LNB BANCORP INC.	LORAIN, OH	
2325350	2,171,863	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,989,485	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
2634696	1,583,846	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,116,144	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,202,797	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	Moved from Peer 4
1139363	1,292,391	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1123193	1,336,537	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,528,869	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,444,465	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,278,657	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,893,379	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,789,271	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,723,484	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,522,743	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2390013	2,108,101	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,997,608	METRO BANCORP, INC.	HARRISBURG, PA	
1204627	2,376,449	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3839902	1,209,663	MIDCOUNTRY FINANCIAL CORP	MACON, GA	
2176413	1,222,857	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,157,650	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	2,700,475	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,936,740	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,151,967	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,800,302	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,104,707	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,609,019	MINNVEST CORPORATION	MINNETONKA, MN	
3435386	1,066,737	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,190,841	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,065,117	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,424,168	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,110,678	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,067,263	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,300,256	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,743,056	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,154,731	NATIONAL BANCSHARES, INC.	BLACKSBURG, VA	
3551389	1,138,426	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	Moved from Peer 4
2398082	1,916,146	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,839,557	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,462,282	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,503,232	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	2,520,232	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	1,834,044	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,214,626	NICOLET BANCSHARES, INC.	GREEN BAY, WI	
1109991	2,199,214	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,281,665	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,449,349	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,613,693	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3848285	1,024,754	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,361,006	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,309,616	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1200311	1,021,987	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	Moved from Peer 4
1085527	1,365,204	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	1,222,019	OLD LINE BANCSHARES, INC.	BOWIE, MD	

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1206911	2,061,787	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,608,316	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1,190,443	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,504,378	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,099,610	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	2,038,897	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,119,189	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,166,519	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
4210478	2,368,321	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,166,748	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,405,737	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	2,702,397	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,245,011	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,367,125	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,362,634	PEOPLES BANCORP	BELLINGHAM, WA	
1070578	2,567,769	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,040,494	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,741,669	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	1,919,117	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1,176,448	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,017,989	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,252,824	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,112,399	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,426,456	PULASKI FINANCIAL CORP.	SAINTE LOUIS, MO	
2125813	2,524,958	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,442,348	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,398,261	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,099,573	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,164,725	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,623,172	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,214,598	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,013,472	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,249,835	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,100,401	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,348,781	SI FINANCIAL GROUP INC	WILLMANTIC, CT	
2976396	1,637,320	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,621,083	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,358,040	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,335,383	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,733,402	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,173,960	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,226,982	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,029,901	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,296,250	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1062621	1,942,034	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,046,327	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1245590	2,287,169	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,763,592	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,107,534	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,080,450	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,882,210	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1427275	1,907,785	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
3852031	1,240,274	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,563,995	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,153,182	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,392,977	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,895,283	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,443,568	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,718,000	SUN BANCORP, INC	VINELAND, NJ	
1066713	1,723,296	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,296,941	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,691,871	TERRITORIAL BANCORP INC.	HONOLULU, HI	
3934562	1,080,344	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,168,506	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,251,871	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,449,698	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,846,857	TRI STATE CAPITAL HOLDINGS, INC	PIITTSBURGH, PA	
3233126	1,447,898	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,458,536	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,107,554	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,780,852	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,835,770	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
2181426	1,008,804	UNITY BANCORP, INC.	CLINTON, NJ	Moved from Peer 4
1116609	2,235,321	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1,639,168	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,249,973	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,336,785	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,780,901	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	1,972,627	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,615,833	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,109,407	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,320,096	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,080,410	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,088,635	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,773,995	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,862,901	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399765	2,408,382	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,033,681	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 3 has 343 bank holding companies.