

	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	464	490	486	441
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.38	3.34	3.42	3.50
+ Non-interest Income	0.85	0.94	0.93	0.80
- Overhead Expense	3.03	3.15	3.15	3.11
- Provision for Losses	0.11	0.16	0.34	0.56
+ Securities Gains (Losses)	0.03	0.03	0.06	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.18	1.07	1.02	0.75
Net Operating Income	0.87	0.79	0.72	0.49
Net Income	0.87	0.79	0.72	0.49
Net Income (Sub S Adjusted)	0.93	0.87	0.83	0.60
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.17	4.22	4.52	4.88
Interest Expense	0.51	0.60	0.80	1.07
Net Interest Income (TE)	3.64	3.61	3.71	3.81
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.19	0.32	0.58	0.89
Earnings Coverage of Net Losses (X)	15.51	11.51	8.65	5.35
Ln&Ls Allowance/Total Loans & Leases	1.42	1.59	1.76	1.90
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.70	2.39	3.36	4.26
30-89 Days Past Due Loans and Leases	0.62	0.73	0.93	1.02
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	14.09	14.17	13.56	17.38
Net ST Noncore Funding Dependence	5.16	4.92	3.76	6.24
Net Loans and Leases/Total Assets	65.70	63.90	62.97	63.29
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.22	10.05	9.67	9.35
Equity Capital/Total Assets	10.12	9.65	9.67	9.18
Equity Capital+Minority Int/Total Assets	10.20	9.74	9.75	9.26
Tier 1 Common Eq Cap / T RWA	13.13	12.83	12.24	11.38
Net Loans&Ls/Equity Capital (X)	6.75	6.94	6.86	7.30
Cash Dividends/Net Income	24.27	22.44	23.90	24.39
Cash Dividends/Net Income (Sub S Adjusted)	14.20	14.13	10.98	8.27
Retained Earnings/Avg Equity Cap	6.18	5.77	5.02	2.75
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.14	0.12	0.24	0.40
Long-Term Debt/Equity Capital	1.96	1.94	2.00	2.10
Equity Investment in Subs/Equity Cap	107.33	108.99	110.85	113.10
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	127.66	134.70	109.42	99.60

PERCENT OF AVERAGE ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.87	3.90	4.16	4.48	4.74
Less: Interest Expense	0.48	0.55	0.74	0.99	1.31
Equals: Net Interest Income (TE)	3.38	3.34	3.42	3.50	3.44
Plus: Non-Interest Income	0.85	0.94	0.93	0.80	0.84
Equals: Adj Operating Income (TE)	4.28	4.35	4.41	4.34	4.32
Less: Overhead Expense	3.03	3.15	3.15	3.11	3.10
Less: Provision for Loan and Lease Losses	0.11	0.16	0.34	0.56	0.86
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.07	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	1.18	1.07	1.02	0.75	0.41
Less: Applicable Income Taxes (TE)	0.29	0.28	0.27	0.25	0.20
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.87	0.79	0.72	0.49	0.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.87	0.79	0.72	0.49	0.22
Memo: Net Income (Last Four Qtrs)	0.87	0.79	0.72	0.48	0.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.10	92.74	92.36	92.18	91.74
Avg Int-Bearing Funds / Avg Assets	74.40	75.54	76.68	78.68	80.14
Int Income (TE) / Avg Earning Assets	4.17	4.22	4.52	4.88	5.18
Int Expense / Avg Earning Assets	0.51	0.60	0.80	1.07	1.43
Net Int Inc (TE) / Avg Earn Assets	3.64	3.61	3.71	3.81	3.76
YIELD OR COST:					
Total Loans and Leases (TE)	5.02	5.21	5.54	5.78	5.90
Interest-Bearing Bank Balances	0.32	0.30	0.29	0.31	0.37
Fed Funds Sold & Reverse Repos	0.17	0.17	0.20	0.18	0.20
Trading Assets	1.21	0.49	0.83	1.59	1.88
Total Earning Assets	4.07	4.12	4.43	4.77	5.08
Investment Securities (TE)	2.49	2.38	2.67	3.22	3.69
U.S. Treasury & Agency Sec (excl MBS)	1.61	1.48	1.68	2.04	2.40
Mortgage-Backed Securities	2.15	1.96	2.39	3.00	3.73
All Other Securities	4.06	4.06	4.48	5.09	5.57
Interest-Bearing Deposits	0.50	0.57	0.76	1.03	1.40
Time Deposits of \$100K or More	0.93	1.04	1.26	1.55	1.97
Time Deposits < \$100K	0.91	1.05	1.33	1.67	2.12
Other Domestic Deposits	0.24	0.27	0.35	0.51	0.71
Foreign Deposits	N/A	0.20	0.32	0.32	0.30
Fed Funds Purchased and Repos	0.35	0.43	0.64	0.77	0.90
Other Borrowed Funds & Trading Liab	2.16	2.50	2.98	3.08	3.36
All Interest-Bearing Funds	0.63	0.73	0.96	1.25	1.63

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	73	71	69	66	63
Avg Assets per Employee (\$000)	4,509	4,301	4,260	4,211	4,219
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	72.57	74.12	73.37	73.81	74.34
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.15	3.15	3.11	3.10
Personnel Expense	1.66	1.70	1.67	1.60	1.56
Net Occupancy Expense	0.37	0.39	0.39	0.39	0.39
Other Operating Expenses	0.97	1.04	1.08	1.10	1.12
Overhead Less Non-Interest Income	2.13	2.16	2.17	2.26	2.22
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.15	72.70	72.02	72.32	72.90
Personnel Expense	39.20	39.54	38.15	37.29	36.69
Net Occupancy Expense	8.69	8.88	8.82	8.99	9.27
Other Operating Expenses	22.73	23.89	24.61	25.44	26.48
Total Non-Interest Income	19.28	20.77	20.39	17.92	18.68
Fiduciary Activities Income	0.82	0.78	0.72	0.84	0.99
Serv Charges on Deposit Accts - Domestic	5.01	5.14	5.33	5.80	6.20
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.59	0.58	0.51	0.52	0.50
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.42	0.53	0.35	0.28	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.31	0.33	0.31	0.31	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	1.75	2.30	2.27	0.22	0.69
Other Non-Interest Income	7.27	7.46	7.62	7.25	6.81
Overhead Less Non-Interest Income	50.87	51.07	50.85	53.65	53.36
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.34	18.06	17.75	16.95	13.71
Appl Inc Tax+TE/Pretax NOI+TE	25.56	25.94	25.90	26.95	26.15

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	51.50	50.69	50.45	50.86	52.86
Commercial and Industrial Loans	7.90	7.82	7.63	7.90	8.31
Loans to Individuals	1.89	1.83	1.75	1.82	1.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.39	1.07	0.96	0.98	0.92
Other Loans and Leases	0.87	0.79	0.75	0.82	0.86
Net Loans and Leases	65.70	63.90	62.97	63.29	65.69
Debt Securities Over 1 Year	19.00	19.56	18.70	18.81	16.87
Mutual Funds and Equity Securities	0.07	0.08	0.08	0.07	0.07
Subtotal	85.42	84.33	82.55	82.83	83.38
Interest-Bearing Bank Balances	3.90	4.15	5.22	4.96	4.33
Federal Funds Sold & Reverse Repos	0.15	0.18	0.25	0.35	0.51
Debt Securities 1 Year or Less	1.73	1.93	2.09	1.75	1.76
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.30	91.76	91.32	91.16	91.22
Non-Int Cash and Due From Dep Inst	1.66	1.73	1.98	1.83	1.49
Other Real Estate Owned	0.33	0.52	0.73	0.90	0.94
All Other Assets	5.94	6.43	6.61	6.91	7.18
MEMORANDA:					
Short-Term Investments	6.54	7.05	8.43	7.82	7.28
U.S. Treasury Securities	0.23	0.16	0.11	0.14	0.28
U.S. Agency Securities (excl MBS)	4.32	4.42	4.15	4.10	4.28
Municipal Securities	5.33	5.19	4.79	4.52	3.91
Mortgage-Backed Securities	7.99	8.70	8.95	9.14	7.75
Asset-Backed Securities	0.04	0.05	0.04	0.02	0.02
Other Debt Securities	0.28	0.35	0.37	0.27	0.18
RE Loans Secured by 1-4 Family	18.64	18.41	18.52	17.26	17.32
Revolving	2.37	2.42	2.48	2.70	2.89
Closed-End, Sec by First Liens	15.31	14.80	14.84	13.26	12.96
Closed-End, Sec by Junior Liens	0.64	0.72	0.79	0.93	1.07
Commercial Real Estate Loans	28.21	28.23	28.12	29.89	31.85
Construction and Land Dev	4.33	4.09	4.23	5.06	6.17
Multi family	2.35	2.27	2.20	2.02	2.05
Nonfarm Nonresidential	20.68	21.06	20.85	22.07	22.69
RE Loans Secured by Farmland	2.21	1.83	1.73	1.80	1.77
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.45	79.13	79.71	79.61	79.73
RE Loans Secured by 1-4 Family	28.47	28.81	29.28	27.13	26.19
Revolving	3.60	3.76	3.91	4.20	4.33
Closed-End	24.51	24.61	24.93	22.45	21.44
Commercial Real Estate Loans	43.13	44.20	44.64	46.88	47.98
Construction and Land Dev	6.53	6.35	6.66	7.87	9.26
Multi family	3.53	3.49	3.45	3.15	3.11
Nonfarm Nonresidential	31.76	33.11	33.20	34.73	34.33
RE Loans Secured by Farmland	3.41	2.89	2.80	2.86	2.70
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.06	12.14	12.08	12.35	12.47
Loans to Individuals	3.06	3.00	2.94	2.98	3.10
Credit Card Loans	0.08	0.07	0.08	0.08	0.08
Agricultural Loans	2.13	1.68	1.57	1.61	1.42
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.35	1.23	1.20	1.30	1.30

PERCENT OF TOTAL ASSETS	PEER GROUP 04 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	6.54	7.05	8.43	7.82	7.28
Liquid Assets	20.70	22.02	23.20	22.95	20.96
Investment Securities	21.47	22.19	21.62	21.34	19.43
Net Loans and Leases	65.70	63.90	62.97	63.29	65.69
Net Lns, Ls & Stbby Ltrs of Credit	66.10	64.32	63.41	63.81	66.22
Core Deposits	68.82	68.76	67.89	65.79	63.85
Noncore Funding	19.02	19.44	20.15	22.71	25.27
Time Deposits of \$100K or More	12.11	12.55	13.31	14.67	15.86
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.07	1.20	1.16	1.33	1.57
Net Fed Funds Purchased (Sold)	0.97	1.05	0.91	0.98	1.10
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.41	1.20	1.10	1.03	1.06
Earning Assets Repr in 1 Year	26.68	27.24	29.92	31.13	33.12
Int-Bearing Liab Repr in 1 Year	20.47	21.43	23.45	27.54	30.89
Long-Term Debt Repr in 1 Year	0.31	0.29	0.33	0.39	0.33
Net Assets Repriceable in 1 Year	5.44	5.17	5.70	2.97	1.53
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.09	14.17	13.56	17.38	21.06
Net ST Noncore Funding Dependence	5.16	4.92	3.76	6.24	9.56
Short-Term Inv/ST Noncore Funding	71.08	74.33	82.77	66.39	52.61
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.15	14.58	16.04	13.48	7.23
Net Loans and Leases/Total Deposits	80.39	77.75	76.73	77.33	80.13
Net Loans and Leases/Core Deposits	97.18	94.40	94.20	97.83	104.92
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.49	-0.32	0.86	0.83	0.28
Avail -For-Sale Sec Appr(Depr)/T1 Cap	1.68	-2.28	4.79	4.39	0.39
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.74	0.02	0.06	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.90	7.43	5.06	4.13	3.63
Available-For-Sale Securities	92.10	92.57	94.94	95.87	96.37
U.S. Treasury Securities	1.05	0.70	0.49	0.68	1.51
U.S. Agency Securities (excl MBS)	20.90	20.81	20.65	20.55	23.89
Municipal Securities	24.19	22.63	21.48	20.70	19.69
Mortgage-Backed Securities	40.32	42.52	43.41	45.24	41.95
Asset-Backed Securities	0.18	0.24	0.20	0.07	0.08
Other Debt Securities	1.40	1.75	2.07	1.46	1.11
Mutual Funds and Equity Securities	0.43	0.49	0.47	0.38	0.43
Debt Securities 1 Year or Less	8.54	9.62	10.86	9.67	10.49
Debt Securities 1 To 5 Years	26.86	23.58	25.12	25.72	28.34
Debt Securities Over 5 Years	60.74	62.47	59.19	60.22	55.49
Pledged Securities	45.12	43.37	43.38	46.87	50.94
Structured Notes, Fair Value	1.50	1.80	1.95	2.99	3.65

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.11	0.16	0.34	0.56	0.86
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.25	0.52	0.84	1.26
Provision for Ln&Ls Losses/Net Losses	123.84	96.86	117.20	114.12	129.49
Ln&Ls Allowance/Total Loans & Leases	1.42	1.59	1.76	1.90	1.96
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.51	10.08	6.29	4.00	3.12
ALLL/Nonaccrual Assets	232.08	170.88	122.91	100.68	87.96
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	207.40	155.97	115.89	95.96	80.40
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.44	0.70	1.01	1.22
Recoveries/Avg Loans and Leases	0.10	0.11	0.10	0.10	0.08
Net Losses/Avg Loans and Leases	0.19	0.32	0.58	0.89	1.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	30.59	20.00	13.22	11.34	10.13
Earnings Coverage of Net Losses (X)	15.51	11.51	8.65	5.35	3.82
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.13	0.28	0.54	0.85	1.04
RE Loans Secured By 1-4 Family	0.14	0.26	0.43	0.67	0.73
Revolving	0.11	0.21	0.39	0.46	0.44
Closed-End	0.14	0.26	0.43	0.71	0.80
Commercial Real Estate Loans	0.12	0.31	0.65	0.99	1.27
Construction and Land Dev	0.09	0.63	1.60	2.76	3.41
Multi family	0.02	0.08	0.21	0.37	0.49
Nonfarm Nonresidential	0.11	0.23	0.44	0.54	0.56
RE Loans Secured by Farmland	0.00	0.02	0.08	0.08	0.08
Commercial and Industrial Loans	0.27	0.37	0.68	1.13	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.05
Loans to Individuals	0.68	0.83	0.91	1.13	1.38
Credit Card Loans	1.47	1.68	1.68	2.10	3.07
Agricultural Loans	0.00	0.01	0.02	0.02	0.09
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.48	0.54	0.73	0.87	1.27

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 04

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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	0.62	0.73	0.93	1.02	1.16
90+ Days PD Loans and Leases	0.05	0.05	0.06	0.08	0.12
Nonaccrual Loans and Leases	1.12	1.55	2.19	2.85	3.31
90+ Days PD and Nonaccrual Loans and Leases	1.21	1.66	2.31	2.98	3.50
30-89 Days PD Restructured	0.02	0.02	0.02	0.03	0.01
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.29	0.43	0.61	0.66	0.52
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.62	0.74	0.93	1.02	1.16
90+ Days Past Due Assets	0.05	0.05	0.06	0.08	0.12
Nonaccrual Assets	1.13	1.57	2.22	2.88	3.34
30+ Days PD & Nonaccrual Assets	1.91	2.48	3.34	4.11	4.77
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.80	1.06	1.48	1.95	2.37
90+ PD & Nonaccrual Assets + OREO	1.17	1.62	2.25	2.92	3.38
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.63	2.18	2.89	3.65	3.97
Allowance for Loan & Lease Losses	179.36	215.59	255.90	288.12	286.17
Equity Cap + ALLL	15.16	20.95	27.66	36.21	42.27
Tier 1 Cap + ALLL	14.66	19.68	26.92	36.12	40.97
Loans & Leases + RE Acquired	2.51	3.39	4.49	5.55	5.79

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	0.62	0.75	0.95	1.04	1.18
- 90+ Days Past Due	0.04	0.05	0.06	0.08	0.12
- Nonaccrual	1.23	1.70	2.45	3.18	3.69
Coml & Indl - 30-89 Days PD	0.34	0.41	0.58	0.67	0.82
- 90+ Days Past Due	0.01	0.01	0.02	0.04	0.08
- Nonaccrual	0.72	1.04	1.26	1.65	2.06
Individuals - 30-89 Days PD	0.85	0.99	1.04	1.17	1.17
- 90+ Days Past Due	0.05	0.05	0.05	0.07	0.08
- Nonaccrual	0.25	0.27	0.31	0.35	0.39
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.04	0.06	0.07	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.05	0.08	0.14	0.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.28	0.14	0.15	0.20	0.34
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.07	0.08	0.05	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.95	1.07	1.32	1.28	1.42
- 90+ Days Past Due	0.06	0.06	0.06	0.10	0.10
- Nonaccrual	1.16	1.46	1.80	2.13	2.44
Revolving - 30-89 Days PD	0.37	0.45	0.52	0.46	0.53
- 90+ Days Past Due	0.00	0.00	0.01	0.02	0.03
- Nonaccrual	0.41	0.54	0.58	0.60	0.65
Closed-End - 30-89 Days PD	0.92	1.16	1.42	1.47	1.60
- 90+ Days Past Due	0.06	0.06	0.06	0.10	0.11
- Nonaccrual	1.26	1.60	2.01	2.47	2.91
- Jr Lien 30-89 Days PD	0.04	0.05	0.06	0.09	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.06	0.09	0.12	0.15	0.20
Commercial RE - 30-89 Days PD	0.37	0.49	0.67	0.85	1.05
- 90+ Days Past Due	0.02	0.02	0.03	0.05	0.10
- Nonaccrual	1.26	1.90	2.92	3.91	4.34
Const & Dev - 30-89 Days PD	0.22	0.33	0.56	0.74	0.99
- 90+ Days Past Due	0.00	0.00	0.01	0.05	0.11
- Nonaccrual	1.71	3.07	6.12	8.71	9.27
Multi family - 30-89 Days PD	0.08	0.09	0.18	0.32	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.19	0.42	0.93	1.17	1.59
Nonfarm Nres- 30-89 Days PD	0.36	0.48	0.61	0.78	0.88
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.06
- Nonaccrual	1.12	1.49	2.30	2.70	2.80
Farmland - 30-89 Days PD	0.21	0.18	0.26	0.30	0.45
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.55	0.59	1.03	1.56	1.31
Credit Card - 30-89 Days PD	0.98	0.97	1.11	1.12	1.12
- 90+ Days Past Due	0.23	0.28	0.29	0.43	0.49
- Nonaccrual	0.02	0.01	0.01	0.00	0.01



CAPITAL RATIOS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	10.22	10.05	9.67	9.35	8.83
Tier 1 RBC Ratio	14.71	14.64	14.30	13.64	12.58
Total Risk-Based Capital Ratio	16.09	16.08	15.80	15.20	14.12
Tangible Tier 1 Leverage Ratio	10.14	9.96	9.60	9.28	8.77
Tangible Common Eq Cap/Tan Assets	9.10	8.50	8.44	7.99	7.30
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.99	11.42	10.45	10.13	10.00
Standby Letters of Credit	0.34	0.34	0.36	0.41	0.45
Commercial & Similar Letters of Credit	0.00	0.00	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.68	0.69	0.98	0.72	0.63
Interest Rate Contracts	0.67	0.67	0.98	0.72	0.62
Interest Rate Futures & Forward Contr	0.09	0.10	0.24	0.14	0.09
Written Options Contr (Int Rate)	0.09	0.11	0.21	0.16	0.15
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.17	0.17	0.14	0.15	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	19.20	18.46	16.97	15.99	15.03

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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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	100.00	100.00	99.94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.02
Futures and Forwards	33.03	31.59	33.47	29.51	24.91
Written Options	31.93	32.86	32.04	34.06	37.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	31.37	31.85	30.89	32.53	35.93
Purchased Options	0.12	0.41	0.18	0.82	0.85
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.02	0.18	0.06	0.60	0.59
Swaps	31.61	31.45	30.99	32.38	33.34
Held for Trading	1.33	2.50	3.18	1.71	2.77
Interest Rate Contracts	1.33	2.50	3.18	1.70	2.76
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	98.67	97.50	96.82	98.29	97.23
Interest Rate Contracts	89.14	97.20	87.29	87.70	86.69
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	63.14	63.31	64.82	63.60	61.74
One Year or Less	31.23	30.88	36.30	31.43	28.05
Over 1 Year to 5 Years	8.21	7.38	6.46	17.90	20.63
Over 5 Years	11.04	11.03	10.51	7.71	6.41
Gross Negative Fair Value (Abs Val)	1.12	1.01	1.67	1.75	1.22
Gross Positive Fair Value	0.63	0.61	0.57	0.65	0.51
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	34.78	28.18	25.25	18.38	19.54
Ins Under Assets(L/H)/Tot Ins Und Ast	65.22	71.82	74.75	81.62	80.46
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	8.10	8.46
Ins Activities Revenue/Adj Oper Inc	0.31	0.33	0.31	0.31	0.35
Premium Inc/Ins Activities Revenue	0.11	0.08	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	40.25	51.62	67.87	74.67	78.57
Other Prem Inc/Total Prem Inc	59.75	48.38	32.13	25.33	21.43
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	24.66	31.35	134.52	71.74	-207.28
Ins Net Inc (L/H)/Equity (L/H)	0.88	0.14	1.21	1.30	2.17
Insur Ben, Losses, Exp/Insur Premiums	290.65	80.10	64.22	77.84	74.72
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.74	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.95	0.89	0.98	0.61	0.73
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.91	11.52	10.98	10.66	10.17
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	N/A	0.20	0.32	0.32	0.30
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.01	N/A	1.04	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-8.55	-12.56	-24.63	-17.11	1.77
Total Selected Assets	-20.05	-20.10	-13.67	-8.87	-1.60
Deposits	N/A	-100.00	-52.44	-50.63	-13.60

PROFITABILITY:	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.14	7.61	6.92	4.50	1.25
Bank Net Inc/Avg Eq Inv in Banks	9.05	8.59	7.78	5.62	2.64
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.03	3.67	3.52	2.88	3.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.75	5.31	4.23	3.00	2.67
Bank Net Income/Parent Net Income	105.81	107.42	108.37	110.52	113.43
Nonbank Net Income/Parent Net Income	0.29	0.24	0.39	0.49	0.52
Sub BHCs Net Inc/Parent Net Income	98.63	93.23	93.82	92.66	85.82
LEVERAGE:					
Total Liabilities/Equity	11.42	13.09	14.58	16.95	19.78
Total Debt/Equity Capital	2.51	2.45	2.77	3.19	3.52
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.93	11.39	12.65	14.82	17.72
Tot Debt+Lns Guaranteed for Affl/Equity	2.52	2.47	2.86	3.31	3.72
Total Debt/Eq Cap - Exc Over Fair Value	2.52	2.46	2.79	3.21	3.57
Long-Term Debt/Equity Capital	1.96	1.94	2.00	2.10	2.17
Short-Term Debt/Equity Capital	0.14	0.12	0.24	0.40	0.53
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	0.03	0.03	0.07	0.10
Long-Term Debt/Consolidated LT Debt	8.66	7.36	5.99	4.57	4.16
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.33	108.99	110.85	113.10	115.31
Total Investment in Subs/Equity	107.64	109.36	111.27	113.56	115.75
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.26	100.63	101.67	101.97	102.00
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.55	100.93	102.06	102.44	102.37
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.70	1.01	1.14	1.62	1.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.77	3.51	3.68	4.80	4.69
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	126.61	124.22	101.49	84.78	83.19
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.66	134.70	109.42	99.60	94.80
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	112.60	108.70	100.39	102.38	99.71
Pretax Oper Inc + Int Exp/Int Expense	3971.98	4068.39	2843.12	1728.77	912.00
Div + Int From Subs/Int Exp + Div	146.91	181.02	132.97	111.29	97.50
Fees+Other Inc From Subs/Sal + Oth Exp	3.51	2.95	2.46	4.95	3.72
Net Inc/Curr Port of LT Debt+Pfd Div(X)	31.08	26.31	15.39	11.43	9.42
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.28	0.01	-0.19	-0.60	-0.87
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	9.52	14.42	12.80	18.62	23.26
Total	9.52	14.42	12.80	18.62	23.26
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.12	0.15	0.17	0.24	0.22
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	64.97	62.33	70.96	75.07	81.37
Dividends Paid/Net Income	24.23	22.14	23.97	24.45	28.96
Net Income - Dividends/Avg Equity	6.16	5.80	5.04	2.80	-0.41

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	149.72	181.83	137.35	113.39	99.50
Dividends From Nonbank Subs	0.29	0.28	0.52	0.44	0.55
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	155.60	186.14	142.67	118.99	107.65

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	37.16	37.80	34.38	31.02	33.60
Interest Income From Bank Subs	0.01	0.02	0.03	0.05	0.05
Mgt & Service Fees From Bank Subs	0.11	0.15	0.13	0.68	0.72
Other Income From Bank Subs	0.01	0.01	0.01	0.02	0.02
Operating Income From Bank Subs	39.22	40.38	37.04	36.13	39.06

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	66.55	63.11	67.09	66.23	73.48
Interest Income From Nonbank Subs	0.02	0.32	0.22	0.24	0.29
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.05	0.28
Other Income From Nonbank Subs	0.00	0.00	0.03	0.00	0.02
Operating Inc From Nonbank Subs	81.64	71.96	78.18	72.64	82.17

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	3.45	4.36	9.52	9.15	15.70
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.45	4.36	9.58	9.17	15.70

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	73.75	72.98	66.69	58.31	56.40
Interest Income From Bank Subs	0.15	0.41	2.52	2.76	1.19
Mgt & Serv Fees From Bank Subs	0.29	0.24	0.32	1.76	1.47
Other Income From Bank Subs	0.02	0.02	0.02	0.04	0.05
Operating Income From Bank Subs	81.85	82.33	79.41	73.90	70.15

Dividends From Nonbank Subs	0.58	0.44	1.79	1.97	3.06
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.29	1.29	4.18	4.36	6.14

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

Loans and Adv From Subs/ST Debt	759.07	495.72	534.07	678.47	791.89
Loans and Adv From Subs/Total Debt	111.44	137.73	162.05	210.47	214.54

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									464
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.38	2.52	2.75	3.03	3.34	3.70	4.06	4.32	464
+ Non-interest Income	0.84	0.21	0.30	0.50	0.75	1.14	1.63	2.26	464
- Overhead Expense	3.02	1.89	2.17	2.51	2.94	3.47	4.02	4.71	464
- Provision for Losses	0.11	-0.13	-0.05	0.02	0.09	0.19	0.31	0.52	464
+ Securities Gains (Losses)	0.02	-0.00	-0.00	0.00	0.01	0.04	0.11	0.20	464
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.04	464
= Pretax Net Oper Income (TE)	1.17	0.10	0.35	0.74	1.15	1.57	1.98	2.24	464
Net Operating Income	0.86	0.09	0.25	0.55	0.80	1.15	1.63	1.94	464
Net Income	0.86	0.09	0.23	0.55	0.80	1.15	1.63	1.94	464
Net Income (Sub S Adjusted)	0.92	0.16	0.38	0.61	0.94	1.19	1.43	1.58	115
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.16	3.21	3.43	3.78	4.15	4.53	4.92	5.20	464
Interest Expense	0.51	0.18	0.22	0.34	0.49	0.66	0.85	0.97	464
Net Interest Income (TE)	3.64	2.69	2.94	3.29	3.59	4.03	4.38	4.63	464
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.19	-0.09	-0.01	0.03	0.12	0.30	0.65	0.97	464
Earnings Coverage of Net Losses (X)	15.51	-60.04	-13.88	2.34	9.00	23.16	65.85	134.00	462
Ln&Ls Allowance/Total Loans & Leases	1.42	0.68	0.89	1.08	1.33	1.73	2.16	2.48	464
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.69	0.16	0.26	0.63	1.44	2.37	4.52	5.84	464
30-89 Days Past Due Loans and Leases	0.62	0.03	0.07	0.20	0.50	0.92	1.62	2.35	464
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	14.09	-9.29	-3.66	6.23	13.51	21.56	32.12	37.92	464
Net ST Noncore Funding Dependence	5.15	-13.31	-8.30	-0.25	5.38	10.90	17.38	22.26	464
Net Loans and Leases/Total Assets	65.69	40.47	46.91	56.94	67.39	74.57	80.66	83.12	464
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.22	6.91	7.89	8.79	10.10	11.47	13.07	13.96	430
Equity Capital/Total Assets	10.12	6.11	7.13	8.46	9.89	11.64	13.65	15.27	464
Equity Capital+Minority Int/Total Assets	10.20	6.52	7.34	8.53	9.96	11.66	13.65	15.27	464
Tier 1 Common Eq Cap / T RWA	13.13	6.64	8.25	10.11	12.71	15.64	20.46	22.89	430
Net Loans&Ls/Equity Capital (X)	6.74	3.33	3.79	5.26	6.61	8.07	10.29	11.86	464
Cash Dividends/Net Income	24.27	0.00	0.00	1.54	25.00	44.35	61.57	71.82	447
Cash Dividends/Net Income (Sub S Adjusted)	14.20	-35.30	-18.49	0.00	9.43	28.96	51.80	74.04	115
Retained Earnings/Avg Equity Cap	6.17	0.07	1.17	3.89	5.95	8.49	11.33	15.56	464
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.14	0.00	0.00	0.00	0.00	0.00	0.80	4.73	464
Long-Term Debt/Equity Capital	1.96	0.00	0.00	0.00	0.00	0.97	12.67	26.48	464
Equity Investment in Subs/Equity Cap	107.33	84.62	93.39	98.80	101.21	116.42	132.50	147.26	464
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	127.65	-8.24	10.75	74.78	103.86	162.91	290.65	599.99	443

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.86	2.99	3.20	3.52	3.86	4.17	4.52	4.80	464
Less: Interest Expense	0.47	0.16	0.21	0.32	0.46	0.61	0.78	0.90	464
Equals: Net Interest Income (TE)	3.38	2.52	2.75	3.03	3.34	3.70	4.06	4.32	464
Plus: Non-Interest Income	0.84	0.21	0.30	0.50	0.75	1.14	1.63	2.26	464
Equals: Adj Operating Income (TE)	4.27	3.09	3.34	3.73	4.20	4.75	5.47	5.84	464
Less: Overhead Expense	3.02	1.89	2.17	2.51	2.94	3.47	4.02	4.71	464
Less: Provision for Loan and Lease Losses	0.11	-0.13	-0.05	0.02	0.09	0.19	0.31	0.52	464
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Plus: Realized G/L on AFS Sec	0.02	-0.00	-0.00	0.00	0.01	0.04	0.11	0.20	464
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.04	464
Equals: Pretax Net Oper Inc (TE)	1.17	0.10	0.35	0.74	1.15	1.57	1.98	2.24	464
Less: Applicable Income Taxes (TE)	0.29	0.00	0.00	0.09	0.29	0.46	0.63	0.76	464
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	464
Equals: Net Operating Income	0.86	0.09	0.25	0.55	0.80	1.15	1.63	1.94	464
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Equals: Net Income	0.86	0.09	0.23	0.55	0.80	1.15	1.63	1.94	464
Memo: Net Income (Last Four Qtrs)	0.86	0.09	0.23	0.55	0.80	1.15	1.62	1.93	454
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.10	86.68	88.55	91.33	93.30	95.13	96.33	97.13	464
Avg Int-Bearing Funds / Avg Assets	74.39	59.08	63.61	69.33	74.50	79.55	84.66	87.30	430
Int Income (TE) / Avg Earning Assets	4.16	3.21	3.43	3.78	4.15	4.53	4.92	5.20	464
Int Expense / Avg Earning Assets	0.51	0.18	0.22	0.34	0.49	0.66	0.85	0.97	464
Net Int Inc (TE) / Avg Earn Assets	3.64	2.69	2.94	3.29	3.59	4.03	4.38	4.63	464
YIELD OR COST:									
Total Loans and Leases (TE)	5.01	4.18	4.29	4.57	4.98	5.44	5.82	6.12	464
Interest-Bearing Bank Balances	0.32	0.00	0.08	0.20	0.27	0.41	0.71	0.96	462
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.00	0.14	0.24	0.50	1.33	254
Trading Assets	1.20	0.00	0.00	0.00	0.00	2.44	4.15	5.63	30
Total Earning Assets	4.06	3.10	3.35	3.70	4.04	4.42	4.80	5.08	464
Investment Securities (TE)	2.49	1.21	1.63	2.03	2.41	2.98	3.56	4.20	463
U.S. Treasury & Agency Sec (excl MBS)	1.61	0.55	0.81	1.16	1.58	2.06	2.48	2.73	426
Mortgage-Backed Securities	2.14	1.22	1.50	1.80	2.08	2.43	2.95	3.63	442
All Other Securities	4.06	1.41	2.13	2.99	3.88	4.99	6.40	8.09	442
Interest-Bearing Deposits	0.49	0.20	0.23	0.33	0.48	0.65	0.79	0.89	464
Time Deposits of \$100K or More	0.92	0.42	0.52	0.69	0.90	1.14	1.39	1.54	464
Time Deposits < \$100K	0.90	0.37	0.50	0.69	0.88	1.11	1.35	1.53	464
Other Domestic Deposits	0.24	0.07	0.10	0.15	0.21	0.32	0.44	0.53	464
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.34	0.00	0.00	0.10	0.26	0.49	1.11	1.90	345
Other Borrowed Funds & Trading Liab	2.15	0.16	0.32	1.13	2.09	3.18	4.10	4.63	404
All Interest-Bearing Funds	0.63	0.25	0.31	0.45	0.61	0.80	1.00	1.13	430

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	72.52	51.34	55.35	61.67	70.42	82.47	97.38	104.22	464
Avg Assets per Employee (\$000)	4509.20	2874.60	3106.17	3549.87	4205.70	5178.01	6870.12	7912.37	464

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	462
Overhead Exp / NOI + Non-Int Income	72.56	50.21	55.21	63.88	72.09	81.12	89.46	95.76	464

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.02	1.89	2.17	2.51	2.94	3.47	4.02	4.71	464
Personnel Expense	1.66	1.02	1.16	1.39	1.63	1.91	2.26	2.53	464
Net Occupancy Expense	0.37	0.18	0.22	0.27	0.35	0.45	0.57	0.66	464
Other Operating Expenses	0.97	0.53	0.62	0.76	0.94	1.15	1.39	1.70	464
Overhead Less Non-Interest Income	2.13	1.22	1.45	1.79	2.14	2.44	2.78	3.10	464

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	71.14	48.59	54.34	62.23	70.52	80.00	88.83	95.26	464
Personnel Expense	39.20	25.39	29.31	34.87	39.34	43.74	48.93	50.96	464
Net Occupancy Expense	8.68	4.55	5.32	6.67	8.48	10.54	12.58	14.10	464
Other Operating Expenses	22.72	13.86	16.04	18.88	22.09	26.23	31.78	35.54	464
Total Non-Interest Income	19.28	5.90	8.09	12.96	18.11	24.99	33.03	41.02	464
Fiduciary Activities Income	0.82	0.00	0.00	0.00	0.00	1.33	4.84	8.35	464
Serv Charges on Deposit Accts - Domestic	5.01	0.67	1.27	2.78	4.51	6.92	10.41	12.09	464
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.13	1.21	2.40	3.51	464
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Net Servicing Fees	0.41	0.00	0.00	0.00	0.02	0.73	1.93	2.65	464
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Insurance Activities Revenue	0.30	0.00	0.00	0.00	0.00	0.20	1.56	6.50	464
Net Gain (Loss) - Sales Loans, OREO, Oth	1.74	-3.82	-1.63	-0.07	0.74	2.96	8.22	13.99	464
Other Non-Interest Income	7.26	1.80	2.95	4.72	6.81	9.46	13.27	17.00	464
Overhead Less Non-Interest Income	50.86	25.88	32.11	41.30	50.90	59.61	69.63	76.54	464

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.34	-2.10	0.00	1.60	21.99	29.80	35.94	38.76	448
Appl Inc Tax+TE/Pretax NOI+TE	25.56	0.00	0.36	12.81	32.04	36.24	39.98	41.88	448



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.49	25.86	32.90	41.80	51.21	61.55	68.06	72.79	464
Commercial and Industrial Loans	7.90	1.16	2.46	4.46	7.10	11.07	15.51	19.23	464
Loans to Individuals	1.88	0.07	0.15	0.53	1.32	2.62	5.60	9.24	464
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Agricultural Loans	1.38	0.00	0.00	0.00	0.12	2.11	7.66	12.77	464
Other Loans and Leases	0.87	0.00	0.00	0.06	0.46	1.46	3.13	4.77	464
Net Loans and Leases	65.69	40.47	46.91	56.94	67.39	74.57	80.66	83.12	464
Debt Securities Over 1 Year	19.00	2.96	5.64	10.77	17.95	26.91	35.97	40.73	464
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.07	0.44	1.01	464
Subtotal	85.42	72.64	76.36	81.90	86.35	89.30	91.34	92.39	464
Interest-Bearing Bank Balances	3.90	0.08	0.29	1.09	2.96	6.13	10.99	14.84	464
Federal Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.00	0.07	0.99	2.63	464
Debt Securities 1 Year or Less	1.73	0.00	0.02	0.29	1.08	2.66	5.43	8.18	464
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	464
Total Earning Assets	92.29	87.29	88.66	90.75	92.43	93.97	95.34	96.01	464
Non-Int Cash and Due From Dep Inst	1.66	0.45	0.62	1.06	1.63	2.18	2.95	3.52	464
Other Real Estate Owned	0.32	0.00	0.00	0.04	0.19	0.56	1.24	1.77	464
All Other Assets	5.93	2.62	3.21	4.43	5.81	7.31	8.94	10.14	464
MEMORANDA:									
Short-Term Investments	6.53	0.78	1.44	2.94	5.59	9.77	15.03	20.02	464
U.S. Treasury Securities	0.22	0.00	0.00	0.00	0.00	0.03	1.36	3.73	464
U.S. Agency Securities (excl MBS)	4.31	0.00	0.00	0.82	3.15	7.52	14.13	17.73	464
Municipal Securities	5.33	0.00	0.00	0.81	4.83	9.61	14.48	17.13	464
Mortgage-Backed Securities	7.99	0.00	0.13	3.14	6.95	12.42	18.79	23.68	464
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.27	1.04	464
Other Debt Securities	0.27	0.00	0.00	0.00	0.00	0.32	1.65	3.27	464
RE Loans Secured by 1-4 Family	18.64	4.46	6.73	10.38	17.59	25.47	35.45	41.96	464
Revolving	2.36	0.00	0.06	0.73	2.14	3.64	5.54	7.01	464
Closed-End, Sec by First Liens	15.31	3.35	4.89	8.24	13.91	21.49	30.63	37.04	464
Closed-End, Sec by Junior Liens	0.64	0.02	0.08	0.25	0.50	0.95	1.58	1.94	464
Commercial Real Estate Loans	28.21	10.35	13.06	19.84	27.83	36.24	44.08	49.35	464
Construction and Land Dev	4.33	0.63	0.92	2.06	3.71	6.34	9.88	11.22	464
Multi family	2.34	0.14	0.42	0.93	1.90	3.42	6.02	7.52	464
Nonfarm Nonresidential	20.67	6.87	9.59	14.27	20.41	26.29	33.23	38.20	464
RE Loans Secured by Farml and	2.20	0.00	0.00	0.05	0.75	3.92	9.41	12.84	464
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.45	52.53	58.80	70.19	79.89	87.30	92.32	95.83	464
RE Loans Secured by 1-4 Family	28.47	7.86	10.99	16.97	26.16	39.18	52.06	61.63	464
Revolving	3.60	0.00	0.10	1.18	3.16	5.60	8.19	9.98	464
Closed-End	24.50	5.57	8.62	14.07	22.47	33.71	47.41	54.78	464
Commercial Real Estate Loans	43.12	17.10	23.24	31.83	42.77	53.74	64.03	70.41	464
Construction and Land Dev	6.53	0.98	1.67	3.16	5.74	9.40	13.48	16.37	464
Multi family	3.53	0.28	0.66	1.47	2.92	5.19	8.43	10.71	464
Nonfarm Nonresidential	31.76	10.81	15.41	22.69	31.36	39.54	49.67	57.26	464
RE Loans Secured by Farml and	3.40	0.00	0.00	0.07	1.22	6.31	13.96	20.63	464
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Commercial and Industrial Loans	12.06	1.87	3.78	7.27	10.91	16.28	22.93	29.29	464
Loans to Individuals	3.05	0.10	0.23	0.83	1.99	4.35	9.85	13.83	464
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.11	0.51	0.74	464
Agricultural Loans	2.13	0.00	0.00	0.00	0.20	3.46	11.63	20.83	464
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Other Loans and Leases	1.34	0.00	0.00	0.10	0.75	2.33	4.98	7.15	464

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.53	0.78	1.44	2.94	5.59	9.77	15.03	20.02	464
Liquid Assets	20.69	7.54	9.20	13.33	19.44	26.85	37.26	45.54	464
Investment Securities	21.47	3.92	7.29	12.80	19.65	29.55	40.97	46.62	464
Net Loans and Leases	65.69	40.47	46.91	56.94	67.39	74.57	80.66	83.12	464
Net Lns, Ls & Stdbly Ltrs of Credit	66.09	40.97	47.18	57.01	67.64	75.00	81.03	83.59	464
Core Deposits	68.81	47.74	54.71	62.91	69.77	75.64	79.24	81.03	464
Noncore Funding	19.01	7.15	9.03	12.47	17.98	24.45	32.79	38.80	464
Time Deposits of \$100K or More	12.11	4.27	5.31	7.77	10.99	15.97	22.07	26.36	464
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Fed Funds Purchased and Repos	1.06	0.00	0.00	0.00	0.19	2.06	4.60	7.12	464
Net Fed Funds Purchased (Sold)	0.96	-1.85	-0.39	0.00	0.07	1.84	4.32	6.21	464
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Oth Borrowings W/Rem Mat 1 Yr or Less	1.40	0.00	0.00	0.00	0.50	2.63	5.79	8.51	464
Earning Assets Repr in 1 Year	26.68	10.89	14.13	18.94	25.85	34.12	42.54	47.69	464
Int-Bearing Liab Repr in 1 Year	20.47	6.58	8.38	11.43	15.80	25.32	50.83	58.85	464
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.00	2.18	5.00	464
Net Assets Repriceable in 1 Year	5.43	-33.71	-21.61	-3.35	7.71	15.30	24.91	29.33	464
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.09	-9.29	-3.66	6.23	13.51	21.56	32.12	37.92	464
Net ST Noncore Funding Dependence	5.15	-13.31	-8.30	-0.25	5.38	10.90	17.38	22.26	464
Short-Term Inv/ST Noncore Funding	71.07	6.02	10.98	22.92	54.93	102.25	205.47	281.11	464
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.15	-12.77	-7.71	1.13	10.69	22.60	42.97	67.40	464
Net Loans and Leases/Total Deposits	80.38	49.06	55.38	69.56	81.65	92.19	101.63	106.46	464
Net Loans and Leases/Core Deposits	97.17	56.70	64.09	80.77	95.86	111.91	135.23	158.62	464
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.49	-0.33	-0.06	0.00	0.07	0.78	2.11	4.02	189
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.67	-1.59	-0.92	-0.04	1.07	3.16	6.12	8.03	425
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.81	-0.43	-0.13	-0.01	0.00	0.05	0.13	180
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.89	0.00	0.00	0.00	0.00	9.66	50.33	77.58	463
Available-For-Sale Securities	92.10	19.75	49.19	90.06	100.00	100.00	100.00	100.00	463
U. S. Treasury Securities	1.04	0.00	0.00	0.00	0.00	0.21	7.96	15.92	463
U. S. Agency Securities (excl MBS)	20.89	0.00	0.00	4.95	18.11	35.17	56.62	74.98	463
Municipal Securities	24.19	0.00	0.00	5.40	24.86	41.74	55.09	65.69	463
Mortgage-Backed Securities	40.32	0.00	1.22	19.15	40.54	58.10	79.25	92.65	463
Asset-Backed Securities	0.18	0.00	0.00	0.00	0.00	0.00	1.11	5.10	463
Other Debt Securities	1.40	0.00	0.00	0.00	0.00	1.52	8.53	14.98	463
Mutual Funds and Equity Securities	0.43	0.00	0.00	0.00	0.00	0.37	2.69	7.88	463
Debt Securities 1 Year or Less	8.54	0.00	0.17	1.88	6.13	13.61	24.26	34.92	463
Debt Securities 1 To 5 Years	26.85	0.80	3.80	10.80	23.26	43.42	58.26	71.74	463
Debt Securities Over 5 Years	60.74	7.01	19.47	43.63	63.29	80.50	90.28	96.03	463
Pledged Securities	45.11	1.16	5.87	22.72	46.08	66.39	82.99	93.55	463
Structured Notes, Fair Value	1.49	0.00	0.00	0.00	0.00	2.22	7.82	16.34	463

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.11	-0.13	-0.05	0.02	0.09	0.19	0.31	0.52	464
Provision for Ln&Ls Losses/Avg Lns&Ls	0.16	-0.21	-0.07	0.03	0.15	0.28	0.47	0.75	464
Provision for Ln&Ls Losses/Net Losses	123.84	-519.91	-44.22	21.22	96.35	174.40	462.04	817.52	462
Ln&Ls Allowance/Total Loans & Leases	1.42	0.68	0.89	1.08	1.33	1.73	2.16	2.48	464
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.50	1.60	2.23	3.97	8.48	18.32	49.31	98.52	399
ALLL/Nonaccrual Assets	232.07	41.69	50.20	80.65	144.28	283.80	766.59	1731.57	459
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	207.40	36.37	48.53	76.48	138.01	251.34	668.76	1217.94	463
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.02	0.04	0.10	0.20	0.42	0.82	1.05	464
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.02	0.06	0.14	0.28	0.40	464
Net Losses/Avg Loans and Leases	0.19	-0.09	-0.01	0.03	0.12	0.30	0.65	0.97	464
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Recoveries/Prior Year-End Losses	30.59	3.00	5.24	11.56	21.52	43.36	87.30	126.52	429
Earnings Coverage of Net Losses (X)	15.51	-60.04	-13.88	2.34	9.00	23.16	65.85	134.00	462
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.12	-0.11	-0.04	0.00	0.07	0.20	0.51	0.75	464
RE Loans Secured By 1-4 Family	0.14	-0.04	-0.01	0.01	0.09	0.23	0.45	0.76	464
Revolving	0.11	-0.07	-0.01	0.00	0.00	0.17	0.53	0.89	435
Closed-End	0.13	-0.06	-0.01	0.00	0.09	0.23	0.46	0.68	464
Commercial Real Estate Loans	0.12	-0.21	-0.10	-0.00	0.02	0.21	0.63	1.01	463
Construction and Land Dev	0.08	-1.34	-0.61	-0.01	0.00	0.09	1.08	2.55	460
Multi family	0.01	-0.05	0.00	0.00	0.00	0.00	0.05	0.77	452
Nonfarm Nonresidential	0.11	-0.14	-0.06	-0.00	0.01	0.20	0.49	0.98	463
RE Loans Secured by Farmland	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.10	384
Commercial and Industrial Loans	0.26	-0.56	-0.21	-0.02	0.07	0.41	1.34	2.45	461
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.68	0.04	0.09	0.20	0.46	0.95	1.95	3.06	351
Credit Card Loans	1.46	-0.04	0.00	0.16	0.95	2.13	4.74	7.48	152
Agricultural Loans	0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.17	308
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	0.47	-0.69	-0.00	0.00	0.00	0.25	2.61	9.09	415

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.62	0.03	0.07	0.20	0.50	0.92	1.62	2.35	464
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.07	0.23	0.40	464
Nonaccrual Loans and Leases	1.11	0.04	0.14	0.43	0.89	1.60	2.88	3.94	464
90+ Days PD and Nonaccrual Loans and Leases	1.21	0.10	0.19	0.52	0.99	1.70	2.92	4.12	464
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.26	464
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Nonaccrual Restructured	0.29	0.00	0.00	0.00	0.16	0.57	0.97	1.78	464
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.62	0.03	0.07	0.20	0.50	0.92	1.61	2.35	464
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.07	0.23	0.40	464
Nonaccrual Assets	1.13	0.04	0.16	0.46	0.90	1.61	2.89	3.94	464
30+ Days PD & Nonaccrual Assets	1.90	0.27	0.47	0.93	1.68	2.62	4.25	6.03	464
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.79	0.07	0.12	0.35	0.66	1.16	1.84	2.71	464
90+ PD & Nonaccrual Assets + OREO	1.17	0.13	0.21	0.47	0.99	1.72	2.93	3.89	464
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.62	0.16	0.29	0.64	1.33	2.35	3.85	5.59	464
Allowance for Loan & Lease Losses	179.36	21.20	39.71	79.71	151.21	274.09	393.90	476.69	464
Equity Cap + ALLL	15.16	1.53	2.63	6.26	12.11	21.37	37.86	53.96	464
Tier 1 Cap + ALLL	14.65	1.71	2.85	6.24	12.22	20.91	34.95	47.65	430
Loans & Leases + RE Acquired	2.50	0.26	0.48	1.04	1.99	3.56	6.22	7.82	464

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.62	0.00	0.05	0.18	0.45	0.96	1.64	2.21	464
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.23	0.37	464
- Nonaccrual	1.22	0.01	0.13	0.43	0.96	1.84	3.22	4.57	464
Coml & Indl - 30-89 Days PD	0.33	0.00	0.00	0.00	0.16	0.51	1.37	2.43	461
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.35	461
- Nonaccrual	0.72	0.00	0.00	0.03	0.32	1.14	3.18	5.14	461
Individuals - 30-89 Days PD	0.84	0.00	0.00	0.24	0.69	1.36	2.38	3.88	459
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.29	0.62	459
- Nonaccrual	0.24	0.00	0.00	0.00	0.09	0.41	1.04	2.10	459
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural - 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.03	0.26	0.60	308
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.96	308
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.03	1.76	5.33	415
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	415
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.26	2.19	415
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.95	0.00	0.04	0.25	0.73	1.46	2.42	3.31	464
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.35	0.54	464
- Nonaccrual	1.15	0.00	0.03	0.35	0.91	1.76	2.71	3.77	464
Revolving - 30-89 Days PD	0.36	0.00	0.00	0.00	0.14	0.70	1.43	2.60	435
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	435
- Nonaccrual	0.40	0.00	0.00	0.00	0.10	0.76	1.68	2.46	435
Closed-End - 30-89 Days PD	0.92	0.00	0.00	0.24	0.75	1.59	2.59	3.54	464
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.39	0.57	464
- Nonaccrual	1.25	0.00	0.02	0.35	0.98	1.96	3.10	4.01	464
- Jr Lien 30-89 Days PD	0.03	0.00	0.00	0.00	0.01	0.06	0.17	0.26	464
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	464
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.01	0.09	0.29	0.50	464
Commercial RE - 30-89 Days PD	0.36	0.00	0.00	0.01	0.18	0.63	1.45	2.31	463
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.33	463
- Nonaccrual	1.25	0.00	0.00	0.27	0.89	2.01	4.23	6.06	463
Const & Dev - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.32	1.28	2.63	460
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	460
- Nonaccrual	1.71	0.00	0.00	0.00	0.33	2.57	7.94	15.12	460
Multi Family - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.00	0.53	2.10	452
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	452
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	1.42	4.22	452
Nonfarm Nres- 30-89 Days PD	0.36	0.00	0.00	0.00	0.13	0.56	1.65	2.32	463
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.36	463
- Nonaccrual	1.12	0.00	0.00	0.19	0.77	1.93	3.83	5.69	463
Farmland - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.17	1.28	3.07	384
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	384
- Nonaccrual	0.54	0.00	0.00	0.00	0.00	0.29	3.38	11.05	384
Credit Card - 30-89 Days PD	0.98	0.00	0.00	0.09	0.81	1.70	2.71	4.70	152
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.32	1.09	1.82	152
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.60	152

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.22	6.91	7.89	8.79	10.10	11.47	13.07	13.96	430
Tier 1 RBC Ratio	14.70	9.45	10.61	12.21	14.14	16.57	21.19	23.55	430
Total Risk-Based Capital Ratio	16.09	10.96	11.99	13.62	15.42	17.86	22.61	24.57	430
Tangible Tier 1 Leverage Ratio	10.14	6.76	7.71	8.72	10.03	11.45	13.00	13.77	430
Tangible Common Eq Cap/Tan Assets	9.09	4.98	5.91	7.48	9.02	10.58	12.63	13.99	430
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
-----									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.99	2.99	5.07	7.95	11.89	15.75	19.77	22.84	464
Standby Letters of Credit	0.34	0.00	0.00	0.08	0.25	0.54	0.94	1.22	464
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	464
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.68	0.00	0.00	0.00	0.00	0.87	3.88	7.56	464
Interest Rate Contracts	0.67	0.00	0.00	0.00	0.00	0.81	3.88	7.56	464
Interest Rate Futures & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.05	0.63	1.78	464
Written Options Contr (Int Rate)	0.09	0.00	0.00	0.00	0.00	0.05	0.50	1.96	464
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Interest Rate Swaps	0.16	0.00	0.00	0.00	0.00	0.00	1.27	3.08	464
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.20	5.53	8.63	13.29	19.01	24.23	31.70	35.18	464









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	64.97	0.00	0.00	29.93	76.56	100.24	118.65	156.48	342
Dividends Paid/Net Income	24.22	0.00	0.00	1.56	24.97	44.22	61.57	71.86	446
Net Income - Dividends/Avg Equity	6.16	-0.01	1.15	3.89	5.95	8.43	11.20	15.21	464
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	149.71	0.00	0.00	99.43	113.83	201.88	396.19	856.20	344
Dividends From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.11	1.60	6.07	344
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Dividends From All Subsidiaries	155.60	0.00	0.00	99.96	117.57	217.65	424.55	917.97	344
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.15	0.00	0.00	7.81	38.84	64.05	89.73	112.11	422
Interest Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.32	422
Mgt & Service Fees From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	6.18	422
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.56	422
Operating Income From Bank Subs	39.22	0.00	0.00	10.77	40.87	66.60	92.56	119.50	422
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.54	0.00	0.00	1.83	100.00	100.00	100.00	131.04	138
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.93	138
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating Inc From Nonbank Subs	81.64	0.00	0.00	3.12	100.00	100.00	105.74	711.53	138
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	3.45	0.00	0.00	0.00	0.00	0.61	13.33	32.22	29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	3.45	0.00	0.00	0.00	0.00	0.63	13.33	32.22	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	73.75	0.00	0.00	66.28	98.21	99.95	100.00	100.00	418
Interest Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.28	11.85	418
Mgt & Serv Fees From Bank Subs	0.28	0.00	0.00	0.00	0.00	0.00	0.00	12.45	418
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.25	418
Operating Income From Bank Subs	81.84	0.00	0.00	89.51	99.59	100.00	100.00	100.00	418
Dividends From Nonbank Subs	0.58	0.00	0.00	0.00	0.00	0.07	2.30	19.05	418
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	418
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418
Operating Inc From Nonbank Subs	2.29	0.00	0.00	0.00	0.00	0.27	10.71	70.10	418
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418
Loans and Adv From Subs/ST Debt	759.06	0.00	0.00	0.00	139.54	711.67	2421.85	12031.9	59
Loans and Adv From Subs/Total Debt	111.44	0.00	0.00	0.00	35.35	195.81	414.03	948.17	149

BHCPR Reporters for Quarter Ending 12/31/2014  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1055623	675,693	ADBANC, INC.	OGALLALA, NE	
2467474	674,718	ADIRONDACK BANCORP, INC.	UTICA, NY	
1208933	568,273	ALBANK CORPORATION	CHICAGO, IL	
2127068	643,388	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	551,650	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	615,265	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	918,254	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
2772990	593,836	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1136269	676,562	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	525,112	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1095414	712,280	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2312837	617,754	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	679,349	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
2632571	663,404	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1107193	727,287	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	807,832	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
3688061	621,640	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	516,571	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	760,090	ASB BANCORP, INC.	ASHEVILLE, NC	
2863946	507,415	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3840029	708,362	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	789,231	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	999,282	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
3837962	657,158	AXIOM BANCSHARES, INC.	MAITLAND, FL	
1081613	669,570	B. P. C. CORPORATION	COOKEVILLE, TN	Name change from URBAN TRUST HOLDINGS, INC.
1141870	552,055	BAKER BOYER BANCORP	WALLA WALLA, WA	
3554250	744,786	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	
1895397	616,098	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	930,382	BANCTENN CORP.	KINGSPORT, TN	
1030040	997,192	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	565,785	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	743,725	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	771,736	BANKFIVE, MHC	FALL RIVER, MA	
1201363	861,899	BANKMANAGERS CORP.	MILWAUKEE, WI	
3274996	550,858	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
1143511	626,798	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
1128219	582,892	BERESFORD BANCORPORATION, INC.	BRITTON, SD	
2728157	762,433	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	581,473	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	638,445	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	934,419	BNCCORP, INC.	BISMARCK, ND	
2935142	857,469	BOU BANCORP, INC.	OGDEN, UT	
1471960	536,013	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3189728	561,743	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	687,047	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2324997	834,431	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1127294	819,168	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	680,227	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1203451	721,649	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	644,373	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	846,313	CB FINANCIAL SERVICES, INC.	CARMI CHAELS, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
2254508	977,733	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1118283	639,144	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	863,240	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	729,763	CENTRABANC CORPORATION	WACO, TX	
1025662	798,917	CENTRAL BANCORPORATION	PROVO, UT	
1203899	703,952	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	894,901	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	609,626	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	824,316	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	816,441	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
3632756	604,860	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	686,004	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	534,632	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	780,024	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
4459839	981,405	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	Moved from Peer 3
1075881	663,185	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	571,374	CHEVIOT FINANCIAL CORPORATION	CINCINNATI, OH	
3434633	639,222	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	917,268	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1139532	501,918	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
2244545	670,066	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
2519038	579,972	CITIZENS BANCORP	CORVALLIS, OR	
1140239	671,076	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	947,151	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
1131077	561,684	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	683,010	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	659,844	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	733,606	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	571,276	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	925,049	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	921,061	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	518,448	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	818,005	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	568,522	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	635,848	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1086270	861,762	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1245460	788,504	CNB BANK SHARES, INC.	CARLISVILLE, IL	
1134108	982,456	CNB CORPORATION	CONWAY, SC	Moved from Peer 3
3444801	789,632	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	646,471	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	770,355	COLOEAST BANKSHARES, INC.	LAMAR, CO	
4201748	541,624	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	742,281	COMMERCE BANCSHARES, INC.	LUBBOCK, TX	
1057588	938,932	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1838974	913,598	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	680,030	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	823,704	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
2332536	524,828	COMMONWEALTH HOLDINGS, L.L.C.	BURLINGTON, KY	
1125843	530,657	COMMUNITY BANC-CORP. OF SHEBOY	SHEBOYGAN, WI	
1115040	586,711	COMMUNITY BANCORP	DERBY, VT	
1247398	893,542	COMMUNITY BANCORP, INC.	CHANUTE, KS	

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1070765	842,299	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1104017	521,842	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	Moved from Peer 5
2356073	888,746	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1097986	727,238	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2626299	557,318	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	538,904	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
3449431	692,624	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	678,729	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	676,265	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	568,932	CORTLAND BANCORP	CORTLAND, OH	
2524788	771,756	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	778,640	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	620,981	CSB BANCORP, INC.	MILLERSBURG, OH	
1102581	637,924	CU BANK SHARES, INC.	DALLAS, TX	
1126121	529,782	DAIRY STATE BANCORP, INC.	RICE LAKE, WI	
2265782	784,491	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
2497462	515,381	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2294812	644,479	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	921,606	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	611,433	DIMECO, INC	HONESDALE, PA	
1117455	723,679	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
4126609	560,207	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
1951770	626,830	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	583,559	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	657,743	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3806511	718,760	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	581,909	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	857,208	ENB FINANCIAL CORP	EPHRATA, PA	
2427665	903,765	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
1133165	563,063	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	846,809	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	605,308	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	509,311	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	514,067	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	570,665	F. S. BANCORP	LAGRANGE, IN	
1138450	844,273	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	911,722	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
2264404	945,651	FARMERS & MERCHANTS BANCORP OF	KITTANNING, PA	New Y-9C/BHCPR reporter
1134630	941,213	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	569,960	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	692,833	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	733,708	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	582,924	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	606,290	FAQUIER BANCSHARES, INC.	WARRENTON, VA	
3818822	691,878	FB BANCORP	SAN ANTONIO, TX	
2348274	732,503	FCT BANCSHARES, INC.	WACO, TX	
1891979	680,181	FEO INVESTMENTS, INC.	NORFOLK, NE	
1203778	719,631	FIDELITY COMPANY	DUBUQUE, IA	
2858773	676,650	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	605,207	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	703,203	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	

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3547159	888,325	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1126037	541,175	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
3266302	576,417	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	672,789	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1105751	613,237	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	651,379	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	888,900	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2410854	740,401	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	842,305	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	612,134	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	549,138	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	722,416	FIRST BRECKENRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	598,540	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	597,271	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1105470	647,624	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	607,615	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	929,910	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	942,655	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	812,579	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	924,075	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	915,415	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
2339656	911,136	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	556,916	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
3839201	978,149	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	Moved from Peer 3
2568102	915,984	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	936,997	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	774,291	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095889	513,383	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	644,056	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	970,518	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	622,493	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	912,353	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1980846	525,430	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1250370	645,441	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
2624398	613,748	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	724,201	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
1057908	584,171	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
2560263	970,029	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1076123	518,165	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1051081	599,887	FIRST NEBRASKA BANCs, INC.	SIDNEY, NE	
2880626	957,884	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	559,827	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	856,253	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	734,225	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	718,478	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	886,270	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	713,976	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	807,036	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	574,130	FIRST STATE CORPORATION	WAYNESBORO, MS	
1204177	636,219	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	929,843	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	

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2127657	745,560	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	881,927	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	752,162	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1108707	999,015	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	603,767	FIVE STAR BANCORP	SACRAMENTO, CA	
3557626	571,428	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	519,579	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
2902005	608,893	FLORIDA COMMUNITY BANKSHARES, IN	OCALA, FL	
1086814	555,593	FMB BANKSHARES, INC.	LAKELAND, GA	
3047743	915,223	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	829,247	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	952,068	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	922,943	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128134	648,732	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2557405	820,796	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3367094	673,049	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
2540292	517,365	GEORGIA-CAROLINA BANKSHARES	AUGUSTA, GA	
1064915	584,573	GN BANKSHARES, INC.	GIRARD, KS	
1205950	509,564	GNB BANCORPORATION	GRUNDY CENTER, IA	Moved from Peer 5
1203714	720,744	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	970,076	GORHAM BANCORP, MHC	GORHAM, ME	
1060355	637,202	GREAT PLAINS BANKSHARES, INC.	HOLLIS, OK	
2728595	712,579	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	695,265	GSB, MHC	GREENFIELD, MA	
1096952	604,463	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	628,801	GUARANTY FEDERAL BANKSHARES	SPRINGFIELD, MO	
3827927	800,639	GUARDIAN BANCORP, INC	CINCINNATI, OH	
2453084	851,754	H BANCORP LLC	COLUMBIA, MD	
3228702	711,101	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	780,400	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	847,200	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	640,346	HAWAII NATIONAL BANKSHARES, IN	HONOLULU, HI	
1399073	649,818	HEARTLAND BANCORP	GAHANNA, OH	
3162486	558,603	HERITAGE BANCORP	RENO, NV	
1055089	607,436	HERITAGE GROUP, INC.	AURORA, NE	
1472220	830,179	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	606,066	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	577,171	HMN FINANCIAL, INC.	ROCHESTER, MN	
3234105	819,686	HOME STATE BANCORP	LOVELAND, CO	
1209181	595,854	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
3577419	906,705	HOME BANCORP, INC.	TAMPA, FL	
1144107	593,486	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	935,785	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	725,936	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	550,665	HSB BANCORP, INC.	HEBRON, MD	
2339759	525,384	IBC BANCORP, INC.	CHICAGO, IL	New Y-9C/BHCPR reporter
3462485	679,146	IBT HOLDINGS CORP.	PASADENA, CA	
4299316	549,833	IF BANCORP, INC.	WATSEKA, IL	
1208054	683,489	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	960,951	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	906,253	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	

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3734753	844, 182	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	697, 842	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
4090054	879, 354	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1833997	779, 391	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	892, 154	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
4208961	685, 012	JRMB II, INC	LAWTON, OK	
1140127	666, 612	KATAHDIN BANKSHARES CORPORATION	PATTEN, ME	
4657121	805, 452	KENNEBEC SAVINGS, MHC	AUGUSTA, ME	
1070831	855, 683	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1495854	579, 125	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	659, 845	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	863, 470	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1131406	607, 725	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	846, 012	LEADER BANCORP, INC	ARLINGTON, MA	
1031588	586, 007	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	621, 580	LEGEND BANCORP, INC.	BOWIE, TX	
3612543	715, 208	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1145001	612, 745	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	583, 204	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	540, 733	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	681, 940	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	831, 649	LINCOLN BANCORP	REINBECK, IA	
1097173	701, 579	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3641767	751, 284	LONE STAR STATE BANCSHARES, IN	LUBBOCK, TX	
4268349	948, 294	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1209211	708, 312	LUANA BANCORPORATION	LUANA, IA	
1246476	806, 844	LYONS BANCORP, INC.	LYONS, NY	
2052777	831, 842	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1123933	743, 785	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
3382855	524, 535	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	947, 281	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	603, 170	MALVERN BANCORP, INC	PAOLI, PA	
1823608	617, 956	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	971, 109	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	563, 064	MBT BANCSHARES, INC.	KANSAS CITY, MO	
3696093	557, 438	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	641, 350	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	659, 436	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
4750086	582, 909	METROCIY BANKSHARES, INC.	DORAVILLE, GA	New Y-9C/BHCPR reporter
3637984	932, 691	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	
2820211	767, 133	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	641, 217	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	755, 657	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	597, 546	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	680, 182	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	710, 222	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	652, 945	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2603450	661, 378	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	
3719992	704, 721	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	878, 638	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	532, 829	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
2634212	815,549	MOUNTAINONE FINANCIAL, MHC	NORTH ADAMS, MA	
2589714	914,218	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1107595	535,492	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
2665739	542,141	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
3059773	575,806	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1070756	648,414	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1066003	576,545	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1200124	677,164	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3049617	651,084	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	708,544	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	574,554	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3213922	621,210	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
1827893	611,812	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	830,635	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2621182	668,980	NORTH SHORE BANCORP	PEABODY, MA	
3109070	686,447	NORTH STATE BANCORP	RALEIGH, NC	
2324111	810,035	NORTHEAST BANCORP	LEWISTON, ME	
2934305	795,014	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	925,715	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	775,045	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	994,239	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	712,005	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2460569	672,365	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	749,477	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	871,583	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	778,668	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1076673	876,280	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	959,909	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	797,337	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	798,145	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	726,130	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1056769	724,747	OTTAWA BANCSHARES, INC.	SALINA, KS	
2454586	636,662	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	893,030	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	600,509	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	745,533	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	546,287	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	684,325	PALM BANCORP	PALMERTON, PA	
1209716	743,593	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	821,706	PARKE BANCORP, INC	SEWELL, NJ	
2337081	594,219	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3277979	586,869	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	
1209499	639,816	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
4183536	597,020	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	668,895	PEOPLES FINANCIAL CORPORATION	BLOXTON, MS	
3145966	630,290	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	673,205	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	857,108	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	793,554	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	952,305	PLATTE VALLEY FINANCIAL SERVI C	SCOTTSBLUFF, NE	
3098576	538,862	PLUMAS BANCORP	QUINCY, CA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
4132084	652,216	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	641,831	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	901,654	POST OAK BANCSHARES, INC.	HOUSTON, TX	
3917006	539,845	PRESIDENTIAL HOLDINGS, INC.	BETHESDA, MD	
1842355	565,665	PRIME BANC CORP.	DIETERICH, IL	
1084575	568,053	PRIORITYONE CAPITAL CORPORATION	MAGEE, MS	
4503901	580,044	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
2198563	533,488	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	658,851	PROVIDENT BANCORP	AMESBURY, MA	
3314584	527,082	PRUDENTIAL BANCORP, INC.	PHILADELPHIA, PA	
2321419	734,639	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	623,625	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	510,046	PUTNAM-GREENE FINANCIAL CORPORATION	EATONTON, GA	Moved from Peer 5
1118434	977,135	QNB CORP.	QUAKERTOWN, PA	
1057962	574,467	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1130904	844,923	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4121912	725,211	RADIUS BANCORP, INC.	BOSTON, MA	
4176855	925,210	RBB BANCORP	LOS ANGELES, CA	
1132243	988,801	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
3271230	651,137	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
3180060	828,435	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	808,756	ROBERTSON HOLDING COMPANY, L.P.	HARROGATE, TN	
2352280	507,697	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	578,638	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	732,553	ROYAL BANCSHARES OF PENNSYLVANIA	NARBERTH, PA	
2336806	760,224	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	782,256	SABINE BANCSHARES, INC.	MANY, LA	
1134359	527,063	SAIN T MARTIN BANCSHARES, INC.	SAIN T MARTINVILLE, LA	New Y-9C/BHCPR reporter
1139466	798,351	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	855,427	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1071454	684,228	SB FINANCIAL GROUP INC	DEFIANCE, OH	
1204814	589,804	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	806,227	SBM FINANCIAL, INC.	GARDINER, ME	
3308677	842,623	SBT BANCSHARES, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
1098509	519,567	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	825,364	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	799,411	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	755,185	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	941,449	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
1248573	707,033	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
3207659	764,502	SELECT BANCORP INC.	DUNN, NC	
1085330	637,190	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	776,563	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3076592	678,591	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	868,950	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	
4253073	863,237	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	810,630	SKAGIT BANCORP, INC.	BURLINGTON, WA	
1143342	754,392	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	912,637	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	909,047	SOUTH CENTRAL BANCSHARES OF KENTUCKY	GLASGOW, KY	
1124060	890,700	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
3212943	992,039	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2497202	573,801	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	510,313	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	699,418	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
1207824	543,749	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3325740	916,645	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	825,866	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	649,568	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	676,470	SPIRIT BANCORP, INC.	BRI STOW, OK	
1247361	857,551	SPRING BANCORP, INC.	SPRINGFIELD, IL	
3818390	712,130	ST FINANCIAL GROUP, INC.	COLLEGE STATION, TX	
1097771	978,613	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	693,619	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	895,476	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2461463	595,915	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	603,706	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	634,402	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	931,186	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
4360113	990,235	TGR FINANCIAL, INC.	NAPLES, FL	
2346010	650,235	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
2621548	749,917	TIMBERLAND BANCORP, INC.	HOQUI AM, WA	
1095722	507,418	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	500,404	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
2730383	529,459	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1139345	869,806	TRI -COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	886,944	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3395668	781,196	TWO RIVER BANCORP	TINTON FALLS, NJ	
1947102	672,280	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	590,554	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	624,063	UNION BANCSHARES, INC.	MORRISVILLE, VT	
2235598	676,135	UNITED BANCORPORATION	OSSEO, WI	
1136009	650,199	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
4460479	508,970	UNITED COMMUNITY BANCORP	LAWRENCEBURG, IN	
3015975	663,169	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	572,609	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
1139103	941,383	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
2082532	518,464	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	901,399	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	958,932	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
4105266	802,198	VERITEX HOLDINGS, INC.	DALLAS, TX	
1128581	552,669	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
4517261	537,053	VIRGINIA NATIONAL BANCSHARES	CHARLOTTESVILLE, VA	
3292253	657,168	VISION BANCSHARES, INC.	ADA, OK	
1204104	797,675	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	630,456	WEBFIVE MHC	WEBSTER, MA	
1085255	567,336	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	950,015	WESTBRAND, INC.	MINOT, ND	
4472249	594,613	WESTBURY BANCORP, INC.	WEST BEND, WI	
1123223	760,743	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1051979	742,395	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	774,740	WINTER TRUST OF 12/3/74	LAWRENCE, KS	

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1058558	583,952	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	956,780	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	910,585	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	891,957	1854 BANCORP	CAMBRIDGE, MA	
1247576	689,606	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 464 bank holding companies.