

	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	65	72	73	80
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.32	3.15	3.11	3.25
+ Non-interest Income	0.88	0.85	0.90	0.73
- Overhead Expense	3.61	3.53	3.52	3.58
- Provision for Losses	0.02	0.15	0.41	0.71
+ Securities Gains (Losses)	0.02	0.03	0.09	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	0.61	0.40	0.24	-0.19
Net Operating Income	0.51	0.28	0.08	-0.35
Net Income	0.51	0.28	0.12	-0.35
Net Income (Sub S Adjusted)	0.19	0.33	0.03	-0.06
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.21	4.18	4.38	4.75
Interest Expense	0.55	0.69	0.90	1.13
Net Interest Income (TE)	3.64	3.48	3.44	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.33	0.57	0.97	1.37
Earnings Coverage of Net Losses (X)	6.08	4.79	2.12	2.96
Ln&Ls Allowance/Total Loans & Leases	1.78	2.04	2.34	2.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.33	6.34	8.64	8.00
30-89 Days Past Due Loans and Leases	0.75	0.96	1.22	1.12
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	11.15	12.57	13.92	14.39
Net ST Noncore Funding Dependence	2.45	3.27	2.79	5.34
Net Loans and Leases/Total Assets	63.75	61.63	58.72	62.10
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.20	8.21	7.56	7.19
Equity Capital/Total Assets	8.97	7.75	7.09	6.87
Equity Capital+Minority Int/Total Assets	8.98	7.77	7.26	7.02
Tier 1 Common Eq Cap / T RWA	11.41	9.76	9.27	8.29
Net Loans&Ls/Equity Capital (X)	8.06	8.88	8.69	9.51
Cash Dividends/Net Income	23.50	24.60	16.66	24.49
Cash Dividends/Net Income (Sub S Adjusted)	17.94	21.66	1.07	4.60
Retained Earnings/Avg Equity Cap	2.95	-1.06	-0.79	-5.98
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.09	0.34	0.69	0.42
Long-Term Debt/Equity Capital	2.37	3.05	1.76	1.71
Equity Investment in Subs/Equity Cap	122.92	132.59	128.21	121.74
Cash FR Oper+Noncash+Op Exp+Div	99.86	102.44	84.92	97.41

PERCENT OF AVERAGE ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.84	3.78	3.96	4.27	4.56
Less: Interest Expense	0.50	0.62	0.81	1.01	1.36
Equals: Net Interest Income (TE)	3.32	3.15	3.11	3.25	3.20
Plus: Non-Interest Income	0.88	0.85	0.90	0.73	0.82
Equals: Adj Operating Income (TE)	4.27	4.07	4.05	4.02	4.07
Less: Overhead Expense	3.61	3.53	3.52	3.58	3.45
Less: Provision for Loan and Lease Losses	0.02	0.15	0.41	0.71	0.91
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.09	0.05	0.08
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.61	0.40	0.24	-0.19	-0.18
Less: Applicable Income Taxes (TE)	0.13	0.13	0.13	0.14	0.15
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.51	0.28	0.08	-0.35	-0.38
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.51	0.28	0.12	-0.35	-0.38
Memo: Net Income (Last Four Qtrs)	0.50	0.28	0.12	-0.35	-0.32
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.57	90.79	90.64	90.46	90.45
Avg Int-Bearing Funds / Avg Assets	75.11	76.83	78.29	79.28	80.36
Int Income (TE) / Avg Earning Assets	4.21	4.18	4.38	4.75	5.07
Int Expense / Avg Earning Assets	0.55	0.69	0.90	1.13	1.51
Net Int Inc (TE) / Avg Earn Assets	3.64	3.48	3.44	3.61	3.55
YIELD OR COST:					
Total Loans and Leases (TE)	5.26	5.34	5.51	5.68	5.88
Interest-Bearing Bank Balances	0.34	0.35	0.29	0.30	0.36
Fed Funds Sold & Reverse Repos	0.18	0.19	0.52	0.18	0.20
Trading Assets	2.56	11.63	4.81	8.14	8.61
Total Earning Assets	4.16	4.13	4.30	4.68	4.99
Investment Securities (TE)	2.20	2.10	2.55	2.99	3.55
U.S. Treasury & Agency Sec (excl MBS)	1.65	1.38	1.47	1.89	2.36
Mortgage-Backed Securities	1.96	1.72	2.16	2.86	3.66
All Other Securities	4.63	4.71	6.47	5.67	6.16
Interest-Bearing Deposits	0.51	0.61	0.80	1.06	1.44
Time Deposits of \$100K or More	0.92	1.00	1.23	1.54	1.93
Time Deposits < \$100K	0.83	0.99	1.22	1.56	2.05
Other Domestic Deposits	0.23	0.26	0.34	0.50	0.71
Foreign Deposits	0.13	0.10	N/A	N/A	N/A
Fed Funds Purchased and Repos	0.30	0.48	0.67	0.65	0.88
Other Borrowed Funds & Trading Liab	2.24	2.97	3.11	2.70	3.26
All Interest-Bearing Funds	0.66	0.81	1.02	1.29	1.67

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	71	70	67	68	66
Avg Assets per Employee (\$000)	4,138	4,193	4,289	4,263	4,210
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	85.58	89.40	91.15	93.36	89.29
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.61	3.53	3.52	3.58	3.45
Personnel Expense	1.80	1.71	1.64	1.67	1.64
Net Occupancy Expense	0.45	0.45	0.44	0.45	0.46
Other Operating Expenses	1.30	1.33	1.41	1.41	1.32
Overhead Less Non-Interest Income	2.65	2.65	2.55	2.75	2.60
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	84.71	88.51	89.81	91.57	87.68
Personnel Expense	42.87	43.10	41.58	42.76	41.07
Net Occupancy Expense	10.88	11.14	11.05	11.47	11.54
Other Operating Expenses	30.99	33.50	36.86	37.14	34.68
Total Non-Interest Income	19.60	18.73	21.80	16.01	18.61
Fiduciary Activities Income	0.23	0.31	0.52	0.40	0.34
Serv Charges on Deposit Accts - Domestic	5.95	6.44	6.61	7.32	7.60
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.45	0.43	0.27	0.35	0.51
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.21	0.18	0.27	0.23	0.16
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.17	0.24	0.12	0.20	0.28
Net Gain (Loss) - Sales Loans, OREO, Oth	0.00	-0.87	-1.71	-4.12	-1.02
Other Non-Interest Income	9.63	8.96	10.65	7.87	7.11
Overhead Less Non-Interest Income	64.52	69.62	67.39	74.72	68.57
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	12.70	9.07	9.68	6.80	10.68
Appl Inc Tax+TE/Pretax NOI+TE	18.82	14.56	30.89	25.35	29.38

PERCENT OF TOTAL ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	52.51	51.21	48.91	50.74	52.16
Commercial and Industrial Loans	7.03	6.93	6.47	7.67	8.27
Loans to Individuals	2.00	1.63	1.74	1.72	2.10
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.83	0.86	0.89	0.97	1.29
Other Loans and Leases	0.50	0.49	0.49	0.58	0.59
Net Loans and Leases	63.75	61.63	58.72	62.10	64.80
Debt Securities Over 1 Year	16.20	17.12	16.25	15.23	14.03
Mutual Funds and Equity Securities	0.06	0.06	0.07	0.10	0.09
Subtotal	80.76	79.82	76.21	78.49	79.81
Interest-Bearing Bank Balances	6.24	6.69	8.63	6.44	5.15
Federal Funds Sold & Reverse Repos	0.42	0.73	1.00	1.30	1.28
Debt Securities 1 Year or Less	1.47	1.41	1.23	1.02	1.55
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.27	89.80	89.18	89.27	89.43
Non-Int Cash and Due From Dep Inst	1.73	1.79	1.93	1.92	1.87
Other Real Estate Owned	1.40	1.99	2.45	2.29	2.00
All Other Assets	7.84	8.30	8.77	8.52	8.44
MEMORANDA:					
Short-Term Investments	9.18	9.45	11.77	9.90	9.04
U.S. Treasury Securities	0.34	0.15	0.10	0.09	0.27
U.S. Agency Securities (excl MBS)	3.75	3.99	3.02	3.06	3.25
Municipal Securities	2.96	3.22	3.24	2.84	2.88
Mortgage-Backed Securities	8.45	8.68	8.89	8.51	6.95
Asset-Backed Securities	0.02	0.02	0.02	0.01	0.03
Other Debt Securities	0.15	0.15	0.13	0.19	0.10
RE Loans Secured by 1-4 Family	16.93	15.52	14.33	15.24	15.94
Revolving	2.39	2.29	2.32	2.83	2.71
Closed-End, Sec by First Liens	12.95	12.06	10.75	11.15	12.01
Closed-End, Sec by Junior Liens	0.67	0.62	0.69	0.74	0.84
Commercial Real Estate Loans	32.11	31.92	30.69	32.04	32.64
Construction and Land Dev	4.49	4.74	4.49	4.55	6.46
Multi family	2.91	3.05	2.50	2.57	2.08
Nonfarm Nonresidential	23.53	23.06	23.14	23.78	22.90
RE Loans Secured by Farmland	2.04	2.01	1.79	1.86	2.15
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	81.38	81.46	81.10	79.98	78.95
RE Loans Secured by 1-4 Family	26.29	24.71	24.21	24.20	24.74
Revolving	3.74	3.64	3.90	4.49	4.12
Closed-End	22.07	20.34	19.80	19.24	20.18
Commercial Real Estate Loans	49.48	50.84	50.80	50.09	48.77
Construction and Land Dev	7.03	7.56	7.40	7.26	9.66
Multi family	4.41	4.79	4.03	3.95	3.17
Nonfarm Nonresidential	36.39	36.35	37.83	36.78	34.19
RE Loans Secured by Farmland	3.34	3.47	3.16	3.11	3.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.85	10.97	10.75	11.86	12.40
Loans to Individuals	3.17	2.77	3.04	2.84	3.34
Credit Card Loans	0.06	0.04	0.09	0.05	0.04
Agricultural Loans	1.40	1.57	1.58	1.61	2.07
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.84	0.84	0.87	0.96	0.94

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	9.18	9.45	11.77	9.90	9.04
Liquid Assets	23.22	24.62	26.78	24.63	21.83
Investment Securities	18.28	19.08	18.24	17.37	16.25
Net Loans and Leases	63.75	61.63	58.72	62.10	64.80
Net Lns, Ls & Stbby Ltrs of Credit	63.98	61.94	59.07	62.59	65.29
Core Deposits	69.40	68.62	66.38	67.98	66.06
Noncore Funding	18.63	20.30	22.15	21.93	24.06
Time Deposits of \$100K or More	14.27	15.60	16.18	15.39	15.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.62	0.79	0.90	0.92	0.89
Net Fed Funds Purchased (Sold)	0.22	0.23	0.07	-0.36	-0.28
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.82	0.79	0.80	0.98	1.66
Earning Assets Repr in 1 Year	28.24	31.06	36.77	34.84	36.96
Int-Bearing Liab Repr in 1 Year	24.02	28.60	29.48	30.43	33.32
Long-Term Debt Repr in 1 Year	0.17	0.48	0.39	0.39	0.72
Net Assets Repriceable in 1 Year	3.49	1.54	6.63	3.41	2.34
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	11.15	12.57	13.92	14.39	17.77
Net ST Noncore Funding Dependence	2.45	3.27	2.79	5.34	8.28
Short-Term Inv/ST Noncore Funding	97.92	92.33	108.51	85.32	67.14
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.24	16.81	18.73	14.13	8.46
Net Loans and Leases/Total Deposits	75.56	72.61	70.01	73.50	77.68
Net Loans and Leases/Core Deposits	93.62	91.62	91.16	93.91	101.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.65	0.00	1.38	1.27	0.48
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.25	-5.01	4.15	2.99	-1.78
Struct Notes Appr(Depr)/T1 Cap	-0.13	-0.70	0.00	0.04	-0.40
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.08	6.92	6.76	3.09	5.55
Available-For-Sale Securities	92.92	93.08	93.24	96.91	94.45
U.S. Treasury Securities	1.80	0.73	0.49	0.62	1.95
U.S. Agency Securities (excl MBS)	21.37	21.80	17.59	19.04	23.27
Municipal Securities	15.97	18.03	17.97	16.52	16.41
Mortgage-Backed Securities	50.26	46.00	49.45	47.76	42.99
Asset-Backed Securities	0.06	0.14	0.15	0.04	0.13
Other Debt Securities	1.03	1.18	1.21	1.07	0.62
Mutual Funds and Equity Securities	0.39	0.50	0.64	0.88	0.97
Debt Securities 1 Year or Less	9.98	8.07	8.39	7.74	11.02
Debt Securities 1 To 5 Years	27.62	25.34	22.87	31.11	32.32
Debt Securities Over 5 Years	56.54	60.92	60.29	54.28	50.88
Pledged Securities	45.14	43.89	48.82	47.76	52.15
Structured Notes, Fair Value	0.69	1.08	1.10	1.67	3.17

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.02	0.15	0.41	0.71	0.91
Provision for Ln&Ls Losses/Avg Lns&Ls	0.04	0.22	0.64	1.10	1.35
Provision for Ln&Ls Losses/Net Losses	66.50	53.53	58.32	85.71	117.75
Ln&Ls Allowance/Total Loans & Leases	1.78	2.04	2.34	2.46	2.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.09	5.54	3.47	4.35	3.39
ALLL/Nonaccrual Assets	156.31	113.42	67.67	77.32	75.13
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	145.16	105.78	64.84	75.47	78.97
Gross Ln&Ls Losses/Avg Loans & Leases	0.53	0.80	1.21	1.58	1.51
Recoveries/Avg Loans and Leases	0.20	0.19	0.19	0.18	0.10
Net Losses/Avg Loans and Leases	0.33	0.57	0.97	1.37	1.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	31.54	21.02	12.70	12.46	7.94
Earnings Coverage of Net Losses (X)	6.08	4.79	2.12	2.96	2.74
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.29	0.53	1.00	1.32	1.44
RE Loans Secured By 1-4 Family	0.27	0.53	0.88	1.13	0.99
Revolving	0.25	0.50	0.69	1.08	0.73
Closed-End	0.26	0.53	0.88	1.22	1.03
Commercial Real Estate Loans	0.34	0.56	1.12	1.45	1.69
Construction and Land Dev	1.29	1.70	2.86	5.99	4.94
Multi family	0.29	0.20	1.21	1.27	0.31
Nonfarm Nonresidential	0.17	0.42	0.75	0.66	0.62
RE Loans Secured by Farmland	0.00	0.25	0.21	0.22	0.28
Commercial and Industrial Loans	0.30	0.89	1.58	2.62	1.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.77	0.97	1.37	1.46	1.92
Credit Card Loans	2.69	1.67	2.04	1.51	3.68
Agricultural Loans	0.04	0.04	0.00	-0.01	0.07
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	0.00
Other Loans and Leases	0.75	1.56	0.75	2.36	3.03

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

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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	0.75	0.96	1.22	1.12	1.33
90+ Days PD Loans and Leases	0.04	0.04	0.08	0.06	0.08
Nonaccrual Loans and Leases	2.00	3.03	4.99	4.55	5.05
90+ Days PD and Nonaccrual Loans and Leases	2.08	3.08	5.13	4.68	5.17
30-89 Days PD Restructured	0.01	0.02	0.05	0.04	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.62	1.00	1.52	1.19	0.93
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.75	0.96	1.22	1.12	1.33
90+ Days Past Due Assets	0.04	0.04	0.08	0.06	0.08
Nonaccrual Assets	2.00	3.04	4.99	4.57	5.12
30+ Days PD & Nonaccrual Assets	2.89	4.11	6.42	5.94	6.67
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.30	1.95	3.05	3.06	3.55
90+ PD & Nonaccrual Assets + OREO	3.01	4.22	5.64	5.50	5.64
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	4.11	5.81	7.42	7.30	6.89
Allowance for Loan & Lease Losses	355.41	432.99	495.99	425.94	393.66
Equity Cap + ALLL	48.96	71.17	85.50	79.12	91.18
Tier 1 Cap + ALLL	44.43	60.79	89.22	78.60	94.07
Loans & Leases + RE Acquired	6.24	8.79	11.53	10.76	9.73

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	0.72	0.92	1.29	1.17	1.40
- 90+ Days Past Due	0.04	0.04	0.08	0.06	0.09
- Nonaccrual	2.13	3.26	5.47	4.80	5.55
Coml & Indl - 30-89 Days PD	0.38	0.47	0.72	0.79	0.98
- 90+ Days Past Due	0.00	0.01	0.06	0.02	0.01
- Nonaccrual	0.96	1.71	2.79	3.06	2.69
Individuals - 30-89 Days PD	1.02	1.12	0.92	0.90	1.34
- 90+ Days Past Due	0.06	0.05	0.07	0.07	0.05
- Nonaccrual	0.36	0.37	0.40	0.67	0.64
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.20	0.21	0.03	0.07	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.11	0.24	0.31	0.49
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	0.00
- 90+ Days Past Due	N/A	N/A	N/A	N/A	0.00
- Nonaccrual	N/A	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.40	0.28	0.17	0.56	0.15
- 90+ Days Past Due	0.00	0.03	0.00	0.00	0.01
- Nonaccrual	0.28	0.03	0.00	0.88	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.09	1.45	1.75	1.56	1.50
- 90+ Days Past Due	0.07	0.03	0.09	0.05	0.08
- Nonaccrual	1.99	2.48	3.35	3.09	3.07
Revolving - 30-89 Days PD	0.40	0.56	0.80	0.65	0.44
- 90+ Days Past Due	0.00	0.01	0.02	0.00	0.02
- Nonaccrual	1.00	1.14	1.34	1.28	1.18
Closed-End - 30-89 Days PD	1.18	1.55	1.91	1.83	1.70
- 90+ Days Past Due	0.07	0.03	0.09	0.05	0.08
- Nonaccrual	2.03	2.82	3.90	3.62	3.34
- Jr Lien 30-89 Days PD	0.08	0.09	0.14	0.13	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.11	0.14	0.18	0.16	0.19
Commercial RE - 30-89 Days PD	0.41	0.60	0.89	0.66	1.08
- 90+ Days Past Due	0.01	0.01	0.06	0.04	0.05
- Nonaccrual	1.97	3.46	6.31	5.40	6.78
Const & Dev - 30-89 Days PD	0.28	0.33	0.58	0.92	1.04
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.04
- Nonaccrual	5.08	7.58	13.35	14.62	16.40
Multi family - 30-89 Days PD	0.19	0.56	0.15	0.09	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.43	1.21	2.35	3.38	2.49
Nonfarm Nres- 30-89 Days PD	0.41	0.49	0.96	0.56	1.03
- 90+ Days Past Due	0.00	0.00	0.05	0.03	0.04
- Nonaccrual	1.36	2.40	4.59	3.32	3.77
Farm land - 30-89 Days PD	0.30	0.86	0.33	0.29	0.55
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.04
- Nonaccrual	0.92	2.34	2.48	0.68	1.22
Credit Card - 30-89 Days PD	1.65	1.78	1.34	1.34	1.35
- 90+ Days Past Due	0.47	0.35	0.24	0.91	0.45
- Nonaccrual	0.21	1.14	0.00	0.00	0.09

CAPITAL RATIOS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.20	8.21	7.56	7.19	7.49
Tier 1 RBC Ratio	13.54	12.20	11.73	10.40	10.69
Total Risk-Based Capital Ratio	15.34	14.10	13.44	11.92	12.31
Tangible Tier 1 Leverage Ratio	9.18	8.18	7.50	7.15	7.46
Tangible Common Eq Cap/Tan Assets	8.01	6.48	6.18	5.92	6.23
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.67	8.89	7.36	8.18	8.02
Standby Letters of Credit	0.19	0.26	0.27	0.34	0.40
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.28	0.44	0.35	0.23	0.31
Interest Rate Contracts	0.27	0.43	0.35	0.23	0.31
Interest Rate Futures & Forward Contr	0.01	0.02	0.03	0.01	0.04
Written Options Contr (Int Rate)	0.09	0.09	0.07	0.03	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.06	0.13	0.04	0.00	0.07
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	15.47	14.51	11.95	12.58	11.98

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	98.54	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.46	0.00	0.00	0.00	0.00
Futures and Forwards	17.85	17.96	24.74	27.84	32.38
Written Options	58.43	57.83	48.76	41.06	28.12
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	58.43	57.83	48.76	41.06	28.12
Purchased Options	3.74	1.52	4.06	11.11	3.03
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.74	1.52	4.06	11.11	3.03
Swaps	19.99	19.85	22.44	19.98	32.25
Held for Trading	5.56	0.00	17.65	13.33	13.04
Interest Rate Contracts	5.56	0.00	17.65	13.33	13.04
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	94.44	100.00	82.35	86.67	86.96
Interest Rate Contracts	92.99	98.26	82.35	86.67	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.46	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	36.33	38.02	42.28	52.73	61.70
One Year or Less	25.59	18.84	15.06	29.56	33.54
Over 1 Year to 5 Years	3.85	4.57	9.83	10.66	9.47
Over 5 Years	6.89	9.86	17.39	12.51	18.68
Gross Negative Fair Value (Abs Val)	1.01	0.42	0.65	0.57	1.44
Gross Positive Fair Value	0.48	0.41	0.37	0.33	0.26
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	0.00	50.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	100.00	50.00	50.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.17	0.24	0.12	0.20	0.28
Premium Inc/Ins Activities Revenue	0.00	1.76	1.75	0.73	0.59
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	30.63
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	69.37
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	N/A	22.28	23.94	24.74	31.23
Ins Net Inc (L/H)/Equity (L/H)	1.06	2.51	3.30	4.48	5.90
Insur Ben, Losses, Exp/Insur Premiums	20.75	23.36	29.80	40.12	62.68
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.15	1.92	2.02	2.74	3.22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.44	13.29	12.57	10.30	9.53
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.66	0.68	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.13	0.10	N/A	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.98	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-73.87	19.50	-100.00	-58.70	-10.56
Total Selected Assets	-64.12	-2.53	-50.00	-5.80	-10.56
Deposits	77.86	-4.95	N/A	N/A	N/A

PROFITABILITY:	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	5.00	1.01	0.03	-4.99	-11.75
Bank Net Inc/Avg Eq Inv in Banks	5.31	2.86	0.11	-7.66	-7.34
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.20	1.45	3.24	2.52	2.18
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.73	0.84	4.94	-39.63	-0.76
Bank Net Income/Parent Net Income	110.79	109.15	116.43	111.34	135.09
Nonbank Net Income/Parent Net Income	1.43	2.52	3.46	8.60	2.65
Sub BHCs Net Inc/Parent Net Income	59.96	83.05	83.75	79.54	76.69
LEVERAGE:					
Total Liabilities/Equity	27.26	36.78	32.41	26.12	46.08
Total Debt/Equity Capital	2.87	3.96	3.56	2.33	5.95
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.31	18.82	9.14	6.49	31.59
Tot Debt+Lns Guaranteed for Affl/Equity	2.78	2.61	1.67	1.37	6.48
Total Debt/Eq Cap - Exc Over Fair Value	2.88	3.97	3.57	2.34	6.07
Long-Term Debt/Equity Capital	2.37	3.05	1.76	1.71	2.22
Short-Term Debt/Equity Capital	0.09	0.34	0.69	0.42	0.94
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.02
Exc Cost Over Fair Value/Equity Cap	0.03	0.00	0.00	0.00	0.03
Long-Term Debt/Consolidated LT Debt	17.87	17.58	8.52	5.32	6.20
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	122.92	132.59	128.21	121.74	138.39
Total Investment in Subs/Equity	123.49	133.23	128.81	122.26	139.51
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	109.04	103.59	92.24	89.12	111.55
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	109.83	104.39	92.67	89.75	112.84
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.73	2.13	2.16	1.72	3.94
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.95	11.92	6.73	17.85	11.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	93.09	75.06	55.87	68.83	75.51
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.86	102.44	84.92	97.41	93.21
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.46	87.10	94.03	98.96	91.00
Pretax Oper Inc + Int Exp/Int Expense	1089.40	2516.72	-105.89	828.39	34.20
Div + Int From Subs/Int Exp + Div	195.64	113.31	75.91	108.76	91.01
Fees+Other Inc From Subs/Sal + Oth Exp	7.48	7.61	7.76	10.21	9.34
Net Inc/Curr Port of LT Debt+Pfd Div(X)	16.24	13.20	10.19	32.60	26.45
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.59	-3.34	-4.18	-2.48	-1.94
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	20.00	34.01	0.00	0.00
Total	0.00	20.00	34.01	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.02
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.14	0.27	0.38	0.31	0.54
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 05 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	58.26	59.86	62.20	61.90	72.16
Dividends Paid/Net Income	23.50	24.60	16.66	24.49	38.11
Net Income - Dividends/Avg Equity	2.95	-1.08	-0.83	-5.93	-13.20
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	192.41	140.42	100.87	86.34	97.73
Dividends From Nonbank Subs	2.60	2.40	1.13	0.76	1.00
Dividends From Subsidiary BHCs	0.69	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	199.70	146.31	120.16	101.09	104.92
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.22	30.75	19.06	31.67	40.34
Interest Income From Bank Subs	0.03	0.05	0.06	0.16	0.19
Mgt & Service Fees From Bank Subs	1.37	6.32	3.47	1.62	1.37
Other Income From Bank Subs	0.17	0.09	0.03	0.17	0.59
Operating Income From Bank Subs	54.39	41.82	24.97	34.27	48.29
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	120.00	108.39	66.59	134.95	60.45
Interest Income From Nonbank Subs	3.82	5.13	0.59	8.00	0.00
Mgt & Serv Fees From Nonbank Subs	9.99	12.17	1.03	3.59	0.66
Other Income From Nonbank Subs	0.11	0.44	0.35	0.94	1.78
Operating Inc From Nonbank Subs	133.92	126.13	78.41	147.47	66.27
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	8.30	8.78	11.28	38.55	41.52
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	1.45	0.59	0.53	0.61	0.52
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.75	9.37	11.81	39.16	42.04
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.96	46.31	33.76	35.08	47.27
Interest Income From Bank Subs	11.21	10.39	19.96	11.93	4.73
Mgt & Serv Fees From Bank Subs	2.47	4.11	7.49	4.35	1.86
Other Income From Bank Subs	0.22	0.01	1.57	2.46	1.05
Operating Income From Bank Subs	70.52	68.24	68.27	62.37	67.92
Dividends From Nonbank Subs	3.63	2.03	5.81	7.82	4.72
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.02	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.05	0.05	0.02	0.00
Other Income From Nonbank Subs	0.02	0.02	0.04	0.09	0.38
Operating Inc From Nonbank Subs	5.34	4.76	6.93	17.38	7.35
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	222.83	586.66	8849.22	6670.58	5462.21
Loans and Adv From Subs/Total Debt	64.20	256.91	186.91	459.73	500.99

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									65
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.32	2.46	2.59	2.93	3.32	3.70	4.01	4.16	65
+ Non-interest Income	0.87	0.05	0.24	0.42	0.75	1.21	1.86	2.79	65
- Overhead Expense	3.60	2.12	2.44	2.91	3.54	4.18	4.98	6.36	65
- Provision for Losses	0.02	-0.45	-0.28	-0.02	0.02	0.13	0.21	0.35	65
+ Securities Gains (Losses)	0.02	-0.03	-0.00	0.00	0.00	0.02	0.09	0.16	65
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	65
= Pretax Net Oper Income (TE)	0.61	-0.98	-0.83	0.02	0.68	1.14	1.56	1.67	65
Net Operating Income	0.50	-0.95	-0.77	0.03	0.54	0.96	1.37	1.64	65
Net Income	0.50	-0.95	-0.77	0.03	0.54	0.96	1.37	1.64	65
Net Income (Sub S Adjusted)	0.18	-3.14	-1.27	-0.24	0.50	0.99	1.11	1.39	19
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.21	3.21	3.49	3.78	4.18	4.56	4.97	5.07	65
Interest Expense	0.55	0.17	0.24	0.34	0.53	0.70	0.92	1.07	65
Net Interest Income (TE)	3.64	2.75	2.87	3.16	3.69	4.02	4.45	4.51	65
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.33	-0.33	-0.11	0.07	0.22	0.45	0.93	1.64	65
Earnings Coverage of Net Losses (X)	6.07	-9.62	-2.32	0.18	4.04	9.49	17.48	35.81	65
Ln&Ls Allowance/Total Loans & Leases	1.77	0.86	1.05	1.24	1.60	2.10	2.81	3.64	65
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.33	0.39	0.50	1.52	3.45	6.75	10.38	15.17	65
30-89 Days Past Due Loans and Leases	0.74	0.00	0.01	0.20	0.57	1.19	1.62	2.55	65
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	11.15	-15.73	-10.22	2.69	11.60	20.12	27.97	35.70	65
Net ST Noncore Funding Dependence	2.45	-18.46	-12.46	-3.98	3.30	8.26	13.74	18.03	65
Net Loans and Leases/Total Assets	63.75	36.53	41.64	56.79	65.34	70.79	76.28	81.44	65
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.20	-2.05	1.42	7.35	9.51	11.59	14.00	15.44	63
Equity Capital/Total Assets	8.96	-2.26	1.21	6.77	9.27	11.88	14.76	15.52	65
Equity Capital+Minority Int/Total Assets	8.97	-2.26	1.21	6.77	9.27	11.88	14.76	15.70	65
Tier 1 Common Eq Cap / T RWA	11.40	-7.51	-0.04	6.46	11.54	15.41	19.78	26.30	63
Net Loans&Ls/Equity Capital (X)	8.05	2.79	3.53	5.50	6.91	8.79	15.06	33.03	61
Cash Dividends/Net Income	23.49	0.00	0.00	0.00	16.70	40.50	76.40	98.18	51
Cash Dividends/Net Income (Sub S Adjusted)	17.93	-29.18	-27.00	0.00	0.00	47.35	74.50	100.87	19
Retained Earnings/Avg Equity Cap	2.94	-32.53	-12.44	0.40	4.56	7.34	8.95	12.28	61
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.70	61
Long-Term Debt/Equity Capital	2.37	0.00	0.00	0.00	0.00	0.00	14.80	30.85	61
Equity Investment in Subs/Equity Cap	122.91	90.64	92.79	98.15	111.83	128.52	205.55	253.98	61
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.86	-319.62	-9.07	46.92	96.78	127.46	231.75	386.06	64

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.83	2.99	3.23	3.44	3.83	4.23	4.52	4.66	65
Less: Interest Expense	0.50	0.16	0.22	0.31	0.49	0.63	0.82	1.01	65
Equals: Net Interest Income (TE)	3.32	2.46	2.59	2.93	3.32	3.70	4.01	4.16	65
Plus: Non-Interest Income	0.87	0.05	0.24	0.42	0.75	1.21	1.86	2.79	65
Equals: Adj Operating Income (TE)	4.26	2.85	3.01	3.56	4.25	4.78	5.71	6.22	65
Less: Overhead Expense	3.60	2.12	2.44	2.91	3.54	4.18	4.98	6.36	65
Less: Provision for Loan and Lease Losses	0.02	-0.45	-0.28	-0.02	0.02	0.13	0.21	0.35	65
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Plus: Realized G/L on AFS Sec	0.02	-0.03	-0.00	0.00	0.00	0.02	0.09	0.16	65
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	65
Equals: Pretax Net Oper Inc (TE)	0.61	-0.98	-0.83	0.02	0.68	1.14	1.56	1.67	65
Less: Applicable Income Taxes (TE)	0.13	-0.72	-0.13	0.00	0.04	0.31	0.43	0.51	65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equals: Net Operating Income	0.50	-0.95	-0.77	0.03	0.54	0.96	1.37	1.64	65
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equals: Net Income	0.50	-0.95	-0.77	0.03	0.54	0.96	1.37	1.64	65
Memo: Net Income (Last Four Qtrs)	0.50	-0.96	-0.78	0.03	0.53	0.96	1.40	1.64	64
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.56	82.46	83.27	89.71	92.51	93.86	95.19	96.59	65
Avg Int-Bearing Funds / Avg Assets	75.11	59.14	63.98	69.59	74.14	79.87	85.44	91.70	63
Int Income (TE) / Avg Earning Assets	4.21	3.21	3.49	3.78	4.18	4.56	4.97	5.07	65
Int Expense / Avg Earning Assets	0.55	0.17	0.24	0.34	0.53	0.70	0.92	1.07	65
Net Int Inc (TE) / Avg Earn Assets	3.64	2.75	2.87	3.16	3.69	4.02	4.45	4.51	65
YIELD OR COST:									
Total Loans and Leases (TE)	5.25	4.30	4.49	4.77	5.22	5.65	6.05	6.55	65
Interest-Bearing Bank Balances	0.33	0.04	0.17	0.23	0.26	0.35	0.69	0.86	65
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.02	0.20	0.26	0.33	0.43	29
Trading Assets	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	1
Total Earning Assets	4.15	3.14	3.38	3.66	4.15	4.52	4.95	5.07	65
Investment Securities (TE)	2.20	0.79	1.18	1.65	2.14	2.77	3.18	3.43	65
U.S. Treasury & Agency Sec (excl MBS)	1.65	0.11	0.60	1.05	1.56	2.16	2.81	3.14	57
Mortgage-Backed Securities	1.96	0.51	1.14	1.64	1.96	2.36	2.69	3.19	60
All Other Securities	4.63	0.83	1.44	2.87	4.30	5.73	8.70	11.62	58
Interest-Bearing Deposits	0.50	0.18	0.21	0.35	0.49	0.64	0.76	0.90	65
Time Deposits of \$100K or More	0.91	0.37	0.48	0.60	0.88	1.18	1.42	1.53	65
Time Deposits < \$100K	0.82	0.29	0.42	0.54	0.78	1.03	1.31	1.54	65
Other Domestic Deposits	0.22	0.07	0.08	0.13	0.21	0.31	0.37	0.45	65
Foreign Deposits	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	1
Fed Funds Purchased and Repos	0.29	0.00	0.00	0.00	0.13	0.32	0.77	3.25	46
Other Borrowed Funds & Trading Liab	2.24	0.00	0.00	0.88	2.19	3.43	4.65	5.95	56
All Interest-Bearing Funds	0.66	0.23	0.34	0.45	0.63	0.81	1.09	1.18	63

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	71.40	50.57	53.96	60.22	68.22	80.55	95.66	110.09	65
Avg Assets per Employee (\$000)	4137.83	2428.66	2616.99	3146.35	3717.48	4685.28	7047.07	8550.94	65

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Overhead Exp / NOI + Non-Int Income	85.58	61.84	62.81	72.49	82.15	96.35	112.54	118.58	65

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.60	2.12	2.44	2.91	3.54	4.18	4.98	6.36	65
Personnel Expense	1.80	1.09	1.16	1.39	1.74	2.08	2.54	3.29	65
Net Occupancy Expense	0.45	0.26	0.29	0.36	0.45	0.52	0.64	0.70	65
Other Operating Expenses	1.30	0.69	0.73	0.93	1.16	1.68	2.08	2.35	65
Overhead Less Non-Interest Income	2.64	1.66	1.76	1.94	2.60	3.19	3.62	4.06	65

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	84.71	60.80	61.85	71.49	81.93	96.31	112.54	118.58	65
Personnel Expense	42.87	30.15	32.36	36.60	42.64	46.03	56.06	60.20	65
Net Occupancy Expense	10.88	6.35	7.70	8.88	10.48	12.61	14.87	17.71	65
Other Operating Expenses	30.98	16.35	19.35	22.60	27.30	37.46	52.51	57.99	65
Total Non-Interest Income	19.59	1.47	7.46	10.59	18.26	26.62	36.70	46.63	65
Fiduciary Activities Income	0.22	0.00	0.00	0.00	0.00	0.00	1.39	3.61	65
Serv Charges on Deposit Accts - Domestic	5.95	1.18	1.63	3.07	5.33	8.00	12.55	15.55	65
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Investment Banking Fees & Commissions	0.44	0.00	0.00	0.00	0.00	0.60	2.03	4.76	65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Net Servicing Fees	0.20	0.00	0.00	0.00	0.00	0.11	1.20	2.28	65
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Insurance Activities Revenue	0.16	0.00	0.00	0.00	0.00	0.10	0.69	2.34	65
Net Gain (Loss) - Sales Loans, OREO, Oth	0.00	-7.81	-6.23	-2.20	-0.11	1.44	4.92	17.45	65
Other Non-Interest Income	9.63	2.57	3.57	5.93	8.22	11.42	21.24	27.09	65
Overhead Less Non-Interest Income	64.52	26.72	40.88	51.24	59.43	75.14	95.44	110.53	65

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	12.69	-131.63	-1.31	0.00	3.84	29.68	35.86	37.15	50
Appl Inc Tax+TE/Pretax NOI+TE	18.81	-131.63	-1.31	0.59	22.17	35.82	37.99	40.96	50

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.51	26.24	31.96	45.51	54.31	60.59	67.11	68.15	65
Commercial and Industrial Loans	7.02	1.11	2.49	3.55	5.94	9.83	14.54	15.94	65
Loans to Individuals	1.99	0.00	0.08	0.46	1.16	3.06	6.32	8.87	65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Agricultural Loans	0.83	0.00	0.00	0.00	0.00	1.39	3.67	7.72	65
Other Loans and Leases	0.50	0.00	0.00	0.02	0.25	0.84	1.39	2.81	65
Net Loans and Leases	63.75	36.53	41.64	56.79	65.34	70.79	76.28	81.44	65
Debt Securities Over 1 Year	16.20	1.59	4.24	8.82	13.82	21.89	31.17	36.46	65
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.00	0.01	0.40	0.75	65
Subtotal	80.76	65.93	69.29	76.09	81.01	85.53	88.52	90.69	65
Interest-Bearing Bank Balances	6.24	0.43	1.18	1.99	5.58	8.62	13.65	17.79	65
Federal Funds Sold & Reverse Repos	0.42	0.00	0.00	0.00	0.00	0.21	2.18	4.56	65
Debt Securities 1 Year or Less	1.47	0.00	0.00	0.17	0.87	2.42	4.32	6.92	65
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Total Earning Assets	90.26	82.54	84.10	88.04	91.16	92.70	93.55	94.03	65
Non-Int Cash and Due From Dep Inst	1.72	0.21	0.59	0.95	1.45	2.33	3.36	3.81	65
Other Real Estate Owned	1.40	0.00	0.04	0.19	1.05	2.12	3.66	5.67	65
All Other Assets	7.84	2.68	4.52	5.86	6.94	9.25	13.24	15.11	65
MEMORANDA:									
Short-Term Investments	9.18	1.61	2.73	4.68	8.06	14.15	17.36	21.95	65
U.S. Treasury Securities	0.34	0.00	0.00	0.00	0.00	0.00	2.46	3.15	65
U.S. Agency Securities (excl MBS)	3.75	0.00	0.00	0.50	2.88	6.77	10.92	13.27	65
Municipal Securities	2.96	0.00	0.00	0.14	1.70	4.82	9.97	17.20	65
Mortgage-Backed Securities	8.44	0.00	0.06	2.34	7.82	13.02	16.95	18.88	65
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	65
Other Debt Securities	0.15	0.00	0.00	0.00	0.00	0.00	0.80	1.75	65
RE Loans Secured by 1-4 Family	16.93	4.21	6.22	10.29	15.92	22.30	28.23	38.43	65
Revolving	2.39	0.00	0.24	0.68	2.13	3.73	5.23	6.12	65
Closed-End, Sec by First Liens	12.95	3.26	3.87	7.02	12.08	17.41	22.78	31.12	65
Closed-End, Sec by Junior Liens	0.66	0.02	0.10	0.24	0.49	1.03	1.51	1.79	65
Commercial Real Estate Loans	32.11	7.34	11.41	23.49	31.97	41.64	47.39	50.36	65
Construction and Land Dev	4.49	0.20	0.55	1.93	3.90	7.05	8.67	9.42	65
Multi family	2.91	0.05	0.27	0.85	2.17	4.38	7.20	10.24	65
Nonfarm Nonresidential	23.53	6.05	9.00	17.55	23.08	29.41	35.75	39.40	65
RE Loans Secured by Farml and	2.03	0.00	0.00	0.03	0.94	3.90	6.83	9.10	65
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	81.38	53.73	62.50	75.34	83.53	89.76	91.98	93.43	65
RE Loans Secured by 1-4 Family	26.28	7.59	10.48	18.10	26.36	33.79	44.93	50.09	65
Revolving	3.74	0.00	0.49	0.96	3.04	5.88	8.44	9.59	65
Closed-End	22.06	5.35	7.38	12.71	20.34	30.30	38.86	47.04	65
Commercial Real Estate Loans	49.47	13.78	24.71	39.76	47.91	62.16	69.14	72.48	65
Construction and Land Dev	7.02	0.31	0.94	3.41	6.12	10.08	14.25	15.79	65
Multi family	4.41	0.08	0.57	1.42	3.45	6.79	9.52	15.23	65
Nonfarm Nonresidential	36.38	11.97	17.64	28.95	35.39	43.79	54.20	56.82	65
RE Loans Secured by Farml and	3.33	0.00	0.00	0.06	1.59	5.72	11.56	18.33	65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Commercial and Industrial Loans	10.85	2.63	3.95	6.13	9.14	14.26	20.62	25.69	65
Loans to Individuals	3.16	0.00	0.11	0.64	1.59	5.27	9.70	13.69	65
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.37	0.68	65
Agricultural Loans	1.39	0.00	0.00	0.00	0.00	2.28	5.61	12.53	65
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Other Loans and Leases	0.84	0.00	0.00	0.03	0.34	1.39	2.49	4.84	65

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.18	1.61	2.73	4.68	8.06	14.15	17.36	21.95	65
Liquid Assets	23.21	10.02	12.18	16.89	22.90	28.69	35.75	38.41	65
Investment Securities	18.27	3.47	6.14	10.27	15.96	24.69	34.38	39.31	65
Net Loans and Leases	63.75	36.53	41.64	56.79	65.34	70.79	76.28	81.44	65
Net Lns, Ls & Stdbly Ltrs of Credit	63.97	36.54	41.70	56.83	65.47	70.88	76.37	82.13	65
Core Deposits	69.40	53.01	55.22	63.13	69.58	75.84	79.77	83.46	65
Noncore Funding	18.62	5.80	8.19	13.21	17.00	23.55	33.77	37.86	65
Time Deposits of \$100K or More	14.27	3.97	6.28	9.18	12.49	17.20	26.32	33.11	65
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Fed Funds Purchased and Repos	0.62	0.00	0.00	0.00	0.00	0.85	2.84	4.33	65
Net Fed Funds Purchased (Sold)	0.22	-7.93	-3.23	-0.02	0.00	0.84	2.33	4.08	65
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Oth Borrowings W/Rem Mat 1 Yr or Less	0.81	0.00	0.00	0.00	0.00	1.43	4.36	5.66	65
Earning Assets Repr in 1 Year	28.24	10.89	13.65	21.18	27.71	34.49	40.52	49.42	65
Int-Bearing Liab Repr in 1 Year	24.01	0.09	9.74	13.27	19.53	27.69	57.08	64.97	65
Long-Term Debt Repr in 1 Year	0.17	0.00	0.00	0.00	0.00	0.00	0.66	3.44	65
Net Assets Repriceable in 1 Year	3.49	-42.72	-32.71	-6.78	4.75	15.88	25.66	32.95	65
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	11.15	-15.73	-10.22	2.69	11.60	20.12	27.97	35.70	65
Net ST Noncore Funding Dependence	2.45	-18.46	-12.46	-3.98	3.30	8.26	13.74	18.03	65
Short-Term Inv/ST Noncore Funding	97.91	21.97	23.29	43.57	72.10	131.50	245.37	360.00	65
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.23	-10.07	-1.10	4.96	12.49	25.89	43.30	46.57	65
Net Loans and Leases/Total Deposits	75.56	43.21	50.90	66.57	75.61	88.20	93.59	96.07	65
Net Loans and Leases/Core Deposits	93.61	47.41	61.56	74.53	95.06	110.98	122.22	131.44	65
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.64	-0.45	-0.39	-0.01	0.00	0.33	3.23	3.71	24
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.25	-4.71	-4.02	-1.08	-0.04	1.26	4.31	8.22	57
Struct Notes Appr(Depr)/T1 Cap	-0.13	-1.05	-0.67	-0.12	-0.02	-0.00	0.00	0.02	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.08	0.00	0.00	0.00	0.00	10.43	33.44	82.77	65
Available-For-Sale Securities	92.91	9.57	52.71	88.30	100.00	100.00	100.00	100.00	65
U. S. Treasury Securities	1.79	0.00	0.00	0.00	0.00	0.00	10.35	22.47	65
U. S. Agency Securities (excl MBS)	21.37	0.00	0.00	5.90	19.39	35.25	53.07	75.74	65
Municipal Securities	15.97	0.00	0.00	1.07	11.71	31.03	44.73	52.48	65
Mortgage-Backed Securities	50.26	0.00	0.68	22.53	50.49	74.79	90.33	98.30	65
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.02	1.73	65
Other Debt Securities	1.03	0.00	0.00	0.00	0.00	0.00	6.85	12.41	65
Mutual Funds and Equity Securities	0.38	0.00	0.00	0.00	0.00	0.03	2.41	5.58	65
Debt Securities 1 Year or Less	9.98	0.00	0.01	1.03	5.10	15.27	36.23	54.75	65
Debt Securities 1 To 5 Years	27.61	0.20	2.84	7.04	27.59	42.12	54.09	70.85	65
Debt Securities Over 5 Years	56.54	0.83	7.28	27.23	58.38	82.54	93.01	96.32	65
Pledged Securities	45.14	0.29	8.22	22.60	42.26	70.92	86.70	90.76	65
Structured Notes, Fair Value	0.68	0.00	0.00	0.00	0.00	0.86	3.45	7.03	65

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.02	-0.45	-0.28	-0.02	0.02	0.13	0.21	0.35	65
Provision for Ln&Ls Losses/Avg Lns&Ls	0.04	-0.90	-0.43	-0.03	0.03	0.20	0.40	0.54	65
Provision for Ln&Ls Losses/Net Losses	66.49	-165.47	-59.96	0.00	47.54	112.26	227.31	307.23	65
Ln&Ls Allowance/Total Loans & Leases	1.77	0.86	1.05	1.24	1.60	2.10	2.81	3.64	65
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.09	1.14	1.73	2.94	5.87	10.07	16.81	30.36	56
ALLL/Nonaccrual Assets	156.31	32.33	41.00	60.22	95.21	190.89	403.13	655.92	64
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	145.16	28.37	37.25	54.32	94.45	164.74	374.62	648.61	64
Gross Ln&Ls Losses/Avg Loans & Leases	0.53	0.03	0.11	0.19	0.43	0.71	1.24	1.87	65
Recoveries/Avg Loans and Leases	0.19	0.01	0.02	0.05	0.10	0.25	0.59	0.99	65
Net Losses/Avg Loans and Leases	0.33	-0.33	-0.11	0.07	0.22	0.45	0.93	1.64	65
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Recoveries/Prior Year-End Losses	31.53	2.87	4.60	9.09	17.00	31.56	113.17	177.27	64
Earnings Coverage of Net Losses (X)	6.07	-9.62	-2.32	0.18	4.04	9.49	17.48	35.81	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.29	-0.42	-0.14	0.04	0.17	0.42	1.02	1.56	65
RE Loans Secured By 1-4 Family	0.27	-0.08	-0.02	0.01	0.15	0.47	0.88	1.02	65
Revolving	0.25	-0.60	-0.43	0.00	0.00	0.36	1.40	2.28	61
Closed-End	0.25	-0.11	-0.04	0.00	0.13	0.43	0.91	1.16	65
Commercial Real Estate Loans	0.33	-0.71	-0.25	0.00	0.21	0.53	1.39	1.94	65
Construction and Land Dev	1.29	-2.24	-0.85	0.00	0.17	1.99	5.86	8.63	65
Multi family	0.28	-0.99	-0.15	0.00	0.00	0.00	2.27	5.11	62
Nonfarm Nonresidential	0.16	-0.96	-0.31	-0.00	0.05	0.30	0.96	1.35	65
RE Loans Secured by Farmland	0.00	-2.25	-0.01	0.00	0.00	0.00	0.09	0.26	50
Commercial and Industrial Loans	0.29	-2.90	-0.57	-0.14	0.05	0.60	1.65	2.84	64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.77	0.02	0.07	0.20	0.47	0.92	1.89	4.42	46
Credit Card Loans	2.69	-0.20	0.05	0.61	1.24	3.68	6.81	8.19	15
Agricultural Loans	0.04	-0.14	0.00	0.00	0.00	0.00	0.09	0.54	33
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.75	-0.23	0.00	0.00	0.00	0.24	5.62	8.42	60

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.74	0.00	0.01	0.20	0.57	1.19	1.62	2.55	65
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.07	0.19	0.44	65
Nonaccrual Loans and Leases	1.99	0.04	0.31	0.67	1.69	2.51	4.84	6.44	65
90+ Days PD and Nonaccrual Loans and Leases	2.08	0.04	0.35	0.77	1.72	2.69	4.87	7.68	65
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	65
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Nonaccrual Restructured	0.61	0.00	0.00	0.00	0.34	0.92	2.22	3.11	65
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.74	0.00	0.01	0.20	0.57	1.19	1.62	2.55	65
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.07	0.19	0.44	65
Nonaccrual Assets	1.99	0.04	0.31	0.72	1.69	2.51	4.84	6.44	65
30+ Days PD & Nonaccrual Assets	2.88	0.35	0.99	1.34	2.30	4.11	6.15	8.67	65
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.29	0.03	0.22	0.53	1.09	1.78	3.23	4.10	65
90+ PD & Nonaccrual Assets + OREO	3.01	0.28	0.37	1.03	2.26	4.73	6.99	14.28	65
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	4.11	0.35	0.52	1.55	3.23	6.27	10.42	12.39	65
Allowance for Loan & Lease Losses	355.41	42.70	57.45	155.97	329.14	473.60	763.07	1296.31	65
Equity Cap + ALLL	48.95	3.21	4.38	10.79	27.04	57.75	178.18	277.45	61
Tier 1 Cap + ALLL	44.42	-77.93	3.36	8.17	24.04	58.05	153.56	244.01	63
Loans & Leases + RE Acquired	6.24	0.56	0.88	2.74	4.86	8.64	15.57	18.84	65

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.71	0.00	0.00	0.19	0.57	1.17	1.87	2.78	65
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.45	65
- Nonaccrual	2.13	0.04	0.34	0.74	1.78	2.91	5.01	7.13	65
Coml & Indl - 30-89 Days PD	0.37	0.00	0.00	0.00	0.11	0.71	1.19	3.22	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	64
- Nonaccrual	0.96	0.00	0.00	0.01	0.46	1.40	3.63	4.90	64
Individuals - 30-89 Days PD	1.02	0.00	0.00	0.12	0.65	1.80	3.38	4.21	62
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.28	0.66	62
- Nonaccrual	0.35	0.00	0.00	0.00	0.06	0.57	1.52	2.21	62
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agri cul tural - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.00	0.74	2.19	33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.03	0.77	33
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.18	1.42	6.00	60
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	60
- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.00	0.33	8.58	60
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.09	0.00	0.00	0.16	0.69	1.89	3.10	3.94	65
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.26	1.32	65
- Nonaccrual	1.99	0.00	0.00	0.49	1.62	2.89	6.86	8.54	65
Revol vi ng - 30-89 Days PD	0.39	0.00	0.00	0.00	0.00	0.86	1.47	2.40	61
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	61
- Nonaccrual	0.99	0.00	0.00	0.00	0.27	1.47	3.98	5.41	61
Closed-End - 30-89 Days PD	1.17	0.00	0.00	0.15	0.78	2.07	3.39	4.12	65
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.29	1.17	65
- Nonaccrual	2.03	0.00	0.00	0.58	1.52	3.00	6.83	8.92	65
- Jr Li en 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.11	0.35	0.74	65
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	65
- Jr Li en Nonaccrual	0.10	0.00	0.00	0.00	0.01	0.18	0.49	0.79	65
Commercial RE - 30-89 Days PD	0.41	0.00	0.00	0.00	0.23	0.72	1.51	1.94	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	65
- Nonaccrual	1.97	0.00	0.01	0.46	1.36	2.92	5.92	8.69	65
Const & Dev - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.26	1.71	3.16	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
- Nonaccrual	5.07	0.00	0.00	0.00	0.98	6.66	26.97	31.97	65
Mul ti fami ly - 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.00	0.91	3.29	62
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
- Nonaccrual	0.43	0.00	0.00	0.00	0.00	0.00	3.30	5.57	62
Nonfarm Nres- 30-89 Days PD	0.40	0.00	0.00	0.00	0.23	0.73	1.43	2.07	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	65
- Nonaccrual	1.36	0.00	0.00	0.26	0.97	2.28	4.36	5.11	65
Farm land - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.35	1.20	3.16	50
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	50
- Nonaccrual	0.92	0.00	0.00	0.00	0.00	0.65	5.00	7.63	50
Credi t Card - 30-89 Days PD	1.65	0.00	0.00	0.20	1.33	2.18	3.73	4.63	15
- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.09	0.57	0.97	1.63	15
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	0.52	0.95	15

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.20	-2.05	1.42	7.35	9.51	11.59	14.00	15.44	63
Tier 1 RBC Ratio	13.53	-3.15	1.95	9.86	13.94	17.51	21.64	26.47	63
Total Risk-Based Capital Ratio	15.34	-3.15	3.57	11.73	15.50	19.08	23.30	27.76	63
Tangible Tier 1 Leverage Ratio	9.17	-2.05	1.42	7.35	9.42	11.59	14.00	15.44	63
Tangible Common Eq Cap/Tan Assets	8.01	-5.35	0.34	5.76	8.59	10.13	13.31	15.27	63
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	9.66	3.42	4.54	6.62	8.83	11.43	16.28	24.78	65
Standby Letters of Credit	0.19	0.00	0.00	0.04	0.12	0.29	0.61	0.82	65
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	65
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.27	0.00	0.00	0.00	0.00	0.05	1.52	3.85	65
Interest Rate Contracts	0.26	0.00	0.00	0.00	0.00	0.05	1.44	3.85	65
Interest Rate Futures & Forward Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	65
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.67	1.07	65
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Interest Rate Swaps	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.00	65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.46	5.36	8.12	10.67	13.37	18.18	27.29	36.73	65

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	58.25	0.00	0.00	6.58	63.50	97.37	102.72	122.19	35
Dividends Paid/Net Income	23.49	0.00	0.00	0.00	16.70	40.50	76.40	98.18	51
Net Income - Dividends/Avg Equity	2.94	-32.53	-12.44	0.40	4.56	7.34	8.95	12.28	61
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	192.40	0.00	0.00	65.14	121.62	184.06	367.35	945.75	33
Dividends From Nonbank Subs	2.60	0.00	0.00	0.00	0.00	0.00	1.10	31.68	33
Dividends From Subsidiary BHCs	0.68	0.00	0.00	0.00	0.00	0.00	0.00	7.67	33
Dividends From All Subsidiaries	199.69	0.00	0.00	100.89	123.07	193.21	367.72	945.75	33
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.21	0.00	0.00	0.00	33.64	66.26	142.09	207.26	52
Interest Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.29	52
Mgt & Service Fees From Bank Subs	1.36	0.00	0.00	0.00	0.00	0.00	8.96	17.80	52
Other Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.39	2.87	52
Operating Income From Bank Subs	54.39	0.00	0.00	0.00	40.65	66.26	169.59	366.54	52
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	119.99	0.00	0.00	31.35	100.00	100.00	109.73	299.87	14
Interest Income From Nonbank Subs	3.82	0.00	0.00	0.00	0.00	0.00	6.83	20.60	14
Mgt & Serv Fees From Nonbank Subs	9.98	0.00	0.00	0.00	0.00	0.00	15.23	43.60	14
Other Income From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.47	14
Operating Inc From Nonbank Subs	133.91	15.00	19.70	53.19	100.00	100.00	109.73	332.71	14
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	8.30	0.00	0.00	0.00	0.00	1.06	19.70	25.92	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	1.45	0.00	0.00	0.00	0.00	0.00	3.48	4.64	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	9.75	0.00	0.00	0.00	0.00	1.06	23.19	30.57	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	48.96	0.00	0.00	0.00	77.23	98.92	99.81	100.00	52
Interest Income From Bank Subs	11.21	0.00	0.00	0.00	0.00	0.05	51.08	100.00	52
Mgt & Serv Fees From Bank Subs	2.46	0.00	0.00	0.00	0.00	0.00	18.96	29.10	52
Other Income From Bank Subs	0.21	0.00	0.00	0.00	0.00	0.00	1.03	3.52	52
Operating Income From Bank Subs	70.51	0.00	0.00	21.05	98.84	100.00	100.00	100.00	52
Dividends From Nonbank Subs	3.62	0.00	0.00	0.00	0.00	0.00	16.76	99.49	52
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.65	52
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	52
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.51	52
Operating Inc From Nonbank Subs	5.34	0.00	0.00	0.00	0.00	0.34	51.02	100.00	52
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Loans and Adv From Subs/ST Debt	222.82	0.00	0.00	0.00	9.61	113.68	546.60	823.30	6
Loans and Adv From Subs/Total Debt	64.19	0.00	0.00	0.00	25.89	90.72	265.49	299.42	19

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
2533100	247,776	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	472,817	AMERIANA BANCORP	NEW CASTLE, IN	
3035049	478,471	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3843712	377,808	ANCHOR BANCORP, INC.	LACEY, WA	
1095058	494,593	BACKLUND INVESTMENT CO.	PEORIA, IL	Moved from Peer 4
2297701	367,360	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	385,555	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1209248	435,411	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
1891317	481,493	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2595939	204,282	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2043346	187,048	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	190,304	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
3195756	484,665	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1084511	461,969	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2754585	497,450	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1131497	415,740	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	447,970	DELMAR BANCORP	SALISBURY, MD	
1094613	476,702	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1127913	395,560	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1247615	413,830	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
4183693	452,025	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	Moved from Peer 4
3362923	451,016	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
3416376	291,651	FINANCIAL HOLDINGS, INC.	LEXINGTON, KY	
1138188	441,306	FIRST AMERICAN BANCORP	ATHENS, GA	
1107830	442,548	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	368,129	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	420,844	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	382,700	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
3223828	378,840	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3019339	309,370	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	207,976	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	421,769	HCSB FINANCIAL CORPORATION	LORIS, SC	
1109496	434,235	HERRING BANCORP, INC.	AMARILLO, TX	
1131750	388,093	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	292,143	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	439,771	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	216,479	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	489,413	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	Moved from Peer 4
1995523	93,932	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	448,204	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1081136	267,777	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1054091	462,836	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	314,414	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
1086001	282,857	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	479,521	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
3306806	495,134	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
1204748	430,019	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1210589	422,023	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	243,531	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	421,807	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	476,232	ORIENT BANCORPORATION	SAN FRANCISCO, CA	

BHCPR Reporters for Quarter Ending 12/31/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1248032	445,182	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
1866155	493,183	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
1081314	357,497	PERSONS BANKING CO., INC.	MACON, GA	
2891006	358,158	REGENT BANCORP, INC.	DAVIE, FL	
2702232	493,365	RSI BANCORP, MHC	RAHWAY, NJ	
3449075	387,426	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1204029	420,013	SEAWAY BANCSHARES, INC.	CHICAGO, IL	Moved from Peer 4
1135374	446,080	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	291,736	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	374,280	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2327541	470,549	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
3185476	475,581	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
1200405	462,955	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	432,313	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	

Note: Peer Group 5 has 65 bank holding companies.