

	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	135	128	139	126
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.24	3.29	3.28	3.25
+ Non-interest Income	1.00	1.04	1.04	1.25
- Overhead Expense	2.73	2.95	2.95	3.16
- Provision for Losses	0.10	0.10	0.11	0.15
+ Securities Gains (Losses)	0.02	0.02	0.02	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.46	1.39	1.40	1.37
Net Operating Income	0.98	0.93	0.94	1.04
Net Income	0.98	0.93	0.94	1.04
Net Income (Sub S Adjusted)	0.93	1.44	1.39	1.52
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.95	4.08	4.06	4.13
Interest Expense	0.42	0.47	0.45	0.52
Net Interest Income (TE)	3.52	3.60	3.58	3.56
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.15	0.15	0.29
Earnings Coverage of Net Losses (X)	26.88	10.22	20.56	17.49
Ln&Ls Allowance/Total Loans & Leases	1.18	1.37	1.24	1.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.03	1.68	1.28	1.97
30-89 Days Past Due Loans and Leases	0.34	0.47	0.45	0.63
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	17.24	16.91	16.63	15.93
Net ST Noncore Funding Dependence	9.25	8.63	8.66	7.58
Net Loans and Leases/Total Assets	68.60	66.80	67.36	64.75
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.24	10.47	10.19	10.37
Equity Capital/Total Assets	11.19	11.41	11.24	11.25
Equity Capital+Minority Int/Total Assets	11.22	11.50	11.37	11.37
Tier 1 Common Eq Cap / T RWA	12.53	12.55	12.21	12.62
Net Loans&Ls/Equity Capital (X)	6.25	5.98	6.10	5.91
Cash Dividends/Net Income	26.83	28.44	30.82	29.52
Cash Dividends/Net Income (Sub S Adjusted)	51.67	32.32	31.66	57.94
Retained Earnings/Avg Equity Cap	6.04	5.49	5.32	6.12
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.04	0.00	0.01	0.01
Long-Term Debt/Equity Capital	1.93	1.55	1.82	1.74
Equity Investment in Subs/Equity Cap	102.40	103.50	102.91	103.93
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	119.47	107.29	122.91	137.48

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.63	3.73	3.71	3.75	3.94
Less: Interest Expense	0.39	0.43	0.41	0.48	0.62
Equals: Net Interest Income (TE)	3.24	3.29	3.28	3.25	3.26
Plus: Non-Interest Income	1.00	1.04	1.04	1.25	1.19
Equals: Adj Operating Income (TE)	4.29	4.44	4.43	4.62	4.62
Less: Overhead Expense	2.73	2.95	2.95	3.16	3.01
Less: Provision for Loan and Lease Losses	0.10	0.10	0.11	0.15	0.33
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.02	0.02	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.46	1.39	1.40	1.37	1.31
Less: Applicable Income Taxes (TE)	0.50	0.46	0.44	0.41	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.98	0.93	0.94	1.04	0.98
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.98	0.93	0.94	1.04	0.98
Memo: Net Income (Last Four Qtrs)	0.97	0.93	0.94	1.04	0.99
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.34	91.65	91.82	91.30	91.07
Avg Int-Bearing Funds / Avg Assets	70.48	70.20	70.10	71.18	72.89
Int Income (TE) / Avg Earning Assets	3.95	4.08	4.06	4.13	4.35
Int Expense / Avg Earning Assets	0.42	0.47	0.45	0.52	0.68
Net Int Inc (TE) / Avg Earn Assets	3.52	3.60	3.58	3.56	3.59
YIELD OR COST:					
Total Loans and Leases (TE)	4.55	4.76	4.72	4.96	5.32
Interest-Bearing Bank Balances	0.29	0.29	0.30	0.28	0.28
Fed Funds Sold & Reverse Repos	0.45	0.23	0.21	0.31	0.21
Trading Assets	0.85	1.40	1.68	1.22	1.21
Total Earning Assets	3.88	4.01	3.99	4.06	4.25
Investment Securities (TE)	2.44	2.54	2.51	2.46	2.71
U.S. Treasury & Agency Sec (excl MBS)	1.61	1.59	1.49	1.51	1.65
Mortgage-Backed Securities	2.17	2.34	2.29	2.11	2.52
All Other Securities	3.77	4.09	4.11	4.28	4.96
Interest-Bearing Deposits	0.40	0.41	0.40	0.46	0.60
Time Deposits of \$100K or More	0.82	0.83	0.83	0.94	1.16
Time Deposits < \$100K	0.77	0.80	0.78	0.92	1.20
Other Domestic Deposits	0.24	0.24	0.23	0.25	0.30
Foreign Deposits	0.14	0.24	0.23	0.29	0.36
Fed Funds Purchased and Repos	0.55	0.60	0.54	0.58	0.83
Other Borrowed Funds & Trading Liab	1.42	1.86	1.70	2.21	2.65
All Interest-Bearing Funds	0.55	0.53	0.52	0.60	0.79

	PEER GROUP 02 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	44	42	84	83	79
Avg Assets per Employee (\$000)	6,248	5,715	5,724	5,413	5,229
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.57	2.93	3.01	2.87	2.65
Overhead Exp / NII + Non-Int Income	64.98	67.93	67.87	68.85	66.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.73	2.95	2.95	3.16	3.01
Personnel Expense	1.49	1.57	1.55	1.63	1.53
Net Occupancy Expense	0.35	0.38	0.37	0.39	0.37
Other Operating Expenses	0.87	0.98	0.99	1.10	1.09
Overhead Less Non-Interest Income	1.68	1.82	1.81	1.79	1.70
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.86	66.89	66.76	67.80	65.77
Personnel Expense	35.26	35.72	35.48	35.31	33.80
Net Occupancy Expense	8.32	8.64	8.53	8.46	8.06
Other Operating Expenses	19.95	21.64	21.80	22.94	22.88
Total Non-Interest Income	22.66	22.73	22.45	25.65	24.90
Fiduciary Activities Income	1.73	1.70	1.69	1.73	1.76
Serv Charges on Deposit Accts - Domestic	4.56	4.79	4.70	5.12	5.21
Trading Revenue	0.07	0.09	0.06	0.10	0.29
Investment Banking Fees & Commissions	1.10	1.29	1.18	1.18	1.19
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.34	0.36	0.34	0.50	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.63	0.78	0.63	0.81	0.73
Net Gain (Loss) - Sales Loans, OREO, Oth	2.85	1.82	2.00	2.78	2.04
Other Non-Interest Income	7.90	7.91	7.70	8.27	8.59
Overhead Less Non-Interest Income	40.34	42.32	42.30	40.76	39.09
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.66	28.17	26.67	25.81	24.02
Appl Inc Tax+TE/Pretax NOI+TE	34.57	33.74	32.40	31.08	30.24

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	50.21	48.68	48.92	46.82	44.69
Commercial and Industrial Loans	10.86	11.12	10.64	10.72	9.84
Loans to Individuals	2.60	2.25	2.52	2.45	2.57
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.00
Agricultural Loans	0.42	0.44	0.45	0.43	0.39
Other Loans and Leases	2.11	2.20	2.17	2.01	1.78
Net Loans and Leases	68.60	66.80	67.36	64.75	61.71
Debt Securities Over 1 Year	16.53	16.78	16.23	17.18	17.29
Mutual Funds and Equity Securities	0.08	0.09	0.09	0.10	0.09
Subtotal	86.23	84.77	85.08	83.57	80.75
Interest-Bearing Bank Balances	2.48	2.80	2.60	3.03	4.12
Federal Funds Sold & Reverse Repos	0.05	0.06	0.04	0.08	0.07
Debt Securities 1 Year or Less	2.05	1.92	2.10	2.21	2.20
Trading Assets	0.03	0.05	0.05	0.07	0.16
Total Earning Assets	91.54	90.47	91.06	90.18	89.70
Non-Int Cash and Due From Dep Inst	1.38	1.77	1.38	1.59	1.84
Other Real Estate Owned	0.18	0.33	0.26	0.38	0.50
All Other Assets	6.95	7.59	7.31	8.02	8.04
MEMORANDA:					
Short-Term Investments	4.95	5.31	5.23	5.92	7.23
U.S. Treasury Securities	0.21	0.13	0.19	0.12	0.12
U.S. Agency Securities (excl MBS)	2.11	2.03	2.21	2.46	2.69
Municipal Securities	2.70	2.70	2.64	2.83	2.69
Mortgage-Backed Securities	10.96	11.24	10.88	11.18	11.18
Asset-Backed Securities	0.25	0.14	0.15	0.19	0.15
Other Debt Securities	0.70	0.64	0.63	0.67	0.51
RE Loans Secured by 1-4 Family	16.71	17.57	16.85	17.29	16.85
Revolving	2.89	2.78	2.84	2.83	2.79
Closed-End, Sec by First Liens	12.94	13.72	13.03	13.37	12.98
Closed-End, Sec by Junior Liens	0.55	0.69	0.63	0.71	0.75
Commercial Real Estate Loans	30.87	28.26	29.10	26.60	25.26
Construction and Land Dev	3.95	3.49	3.71	3.20	3.42
Multi family	4.09	3.11	3.39	2.64	2.32
Nonfarm Nonresidential	20.92	19.91	20.02	19.06	18.25
RE Loans Secured by Farmland	0.65	0.64	0.65	0.64	0.61
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.01	72.84	71.76	72.12	72.38
RE Loans Secured by 1-4 Family	24.95	26.64	24.90	26.56	27.26
Revolving	4.15	4.10	4.11	4.24	4.39
Closed-End	20.29	22.01	20.31	21.84	22.59
Commercial Real Estate Loans	44.51	42.67	42.57	41.78	41.67
Construction and Land Dev	5.76	5.21	5.47	4.87	5.60
Multi family	5.73	4.79	5.01	4.34	3.97
Nonfarm Nonresidential	30.45	30.21	29.47	29.89	29.87
RE Loans Secured by Farmland	1.02	1.00	1.00	1.03	1.09
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.01
Commercial and Industrial Loans	16.24	17.07	16.38	16.95	16.46
Loans to Individuals	4.14	3.59	3.99	3.96	4.41
Credit Card Loans	0.05	0.06	0.05	0.08	0.11
Agricultural Loans	0.67	0.69	0.69	0.69	0.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.26	3.47	3.38	3.51	3.06

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 02 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	4.95	5.31	5.23	5.92	7.23
Liquid Assets	19.06	20.17	19.39	21.13	23.09
Investment Securities	19.18	19.22	19.08	20.07	20.44
Net Loans and Leases	68.60	66.80	67.36	64.75	61.71
Net Lns, Ls & Stbby Ltrs of Credit	69.17	67.40	67.97	65.39	62.41
Core Deposits	66.27	65.52	65.43	65.65	63.52
Noncore Funding	19.97	19.81	19.78	19.30	20.19
Time Deposits of \$100K or More	8.98	9.05	8.58	9.00	9.48
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.84	1.95	1.93	2.06	2.32
Net Fed Funds Purchased (Sold)	1.83	1.93	1.94	2.02	2.26
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.01	2.80	2.77	2.11	1.18
Earning Assets Repr in 1 Year	29.92	30.54	30.76	31.96	33.63
Int-Bearing Liab Repr in 1 Year	15.79	18.57	17.55	19.04	20.86
Long-Term Debt Repr in 1 Year	0.30	0.49	0.33	0.54	0.21
Net Assets Repriceable in 1 Year	12.97	10.54	11.45	11.22	11.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.24	16.91	16.63	15.93	15.57
Net ST Noncore Funding Dependence	9.25	8.63	8.66	7.58	6.34
Short-Term Inv/ST Noncore Funding	48.50	55.00	52.26	62.30	65.87
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.95	9.99	8.62	11.76	14.17
Net Loans and Leases/Total Deposits	88.41	86.90	87.94	83.99	80.30
Net Loans and Leases/Core Deposits	105.68	103.50	105.12	100.66	99.12
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.34	0.42	0.71	-0.60	1.42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.83	1.31	1.52	-1.29	4.51
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.07	-0.02	-0.35	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	14.99	12.09	13.00	10.89	8.57
Available-For-Sale Securities	85.01	87.91	86.68	89.11	91.03
U.S. Treasury Securities	1.12	0.68	1.09	0.68	0.64
U.S. Agency Securities (excl MBS)	11.56	11.36	11.78	12.96	13.75
Municipal Securities	14.44	14.13	13.72	14.26	13.61
Mortgage-Backed Securities	58.27	60.97	59.42	59.32	57.53
Asset-Backed Securities	1.28	0.80	0.87	1.02	0.79
Other Debt Securities	3.82	3.20	3.18	3.24	2.54
Mutual Funds and Equity Securities	0.52	0.54	0.55	0.59	0.54
Debt Securities 1 Year or Less	11.14	10.17	10.99	11.40	12.03
Debt Securities 1 To 5 Years	24.02	21.35	23.02	21.22	23.58
Debt Securities Over 5 Years	60.77	64.51	60.44	63.86	58.68
Pledged Securities	49.84	51.48	50.59	50.54	50.86
Structured Notes, Fair Value	0.91	1.43	0.99	1.22	1.07

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.10	0.10	0.11	0.15	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.14	0.15	0.22	0.56
Provision for Ln&Ls Losses/Net Losses	178.57	135.11	176.66	75.32	99.57
Ln&Ls Allowance/Total Loans & Leases	1.18	1.37	1.24	1.46	1.70
Ln&Ls Allowance/Net Ln&Ls Losses (X)	25.75	13.36	14.12	10.11	5.20
ALLL/Nonaccrual Assets	206.52	156.42	181.45	139.64	123.33
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	176.40	131.26	152.93	116.74	101.15
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.27	0.27	0.44	0.78
Recoveries/Avg Loans and Leases	0.09	0.11	0.11	0.13	0.12
Net Losses/Avg Loans and Leases	0.08	0.15	0.15	0.29	0.64
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	22.98	17.48	34.55	21.96	15.47
Earnings Coverage of Net Losses (X)	26.88	10.22	20.56	17.49	9.48
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.11	0.09	0.24	0.62
RE Loans Secured By 1-4 Family	0.08	0.15	0.13	0.29	0.54
Revolving	0.08	0.11	0.11	0.30	0.55
Closed-End	0.07	0.16	0.13	0.28	0.53
Commercial Real Estate Loans	0.00	0.07	0.06	0.22	0.67
Construction and Land Dev	-0.05	-0.06	-0.11	0.46	2.37
Multifamily	0.00	0.02	0.02	0.17	0.46
Nonfarm Nonresidential	0.02	0.11	0.08	0.20	0.45
RE Loans Secured by Farmland	0.00	0.01	0.02	0.03	0.12
Commercial and Industrial Loans	0.13	0.13	0.18	0.32	0.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.69	0.95	0.88	1.09	1.21
Credit Card Loans	1.35	2.04	1.57	2.67	2.64
Agricultural Loans	0.00	0.00	0.02	0.05	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	4.64	0.00
Other Loans and Leases	0.15	0.22	0.36	0.24	0.30

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

PAGE 7

PERCENT OF LOANS AND LEASES

06/30/2015

06/30/2014

12/31/2014

12/31/2013

12/31/2012

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

0.34
0.09
0.75

0.47
0.21
1.12

0.45
0.14
0.87

0.63
0.23
1.28

0.76
0.38
1.86

90+ Days PD and Nonaccrual Loans and Leases

0.88

1.51

1.13

1.71

2.53

30-89 Days PD Restructured
90+ Days PD Restructured
Nonaccrual Restructured

0.01
0.00
0.20

0.01
0.00
0.32

0.02
0.00
0.25

0.02
0.00
0.38

0.03
0.00
0.52

PERCENT OF LNS&LS + OTHER ASSETS
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets
90+ Days Past Due Assets
Nonaccrual Assets
30+ Days PD & Nonaccrual Assets

0.34
0.09
0.75
1.24

0.47
0.21
1.13
2.02

0.45
0.14
0.87
1.60

0.63
0.23
1.29
2.41

0.76
0.38
1.88
3.37

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets
90+ PD & Nonaccrual Assets + OREO

0.60
0.80

0.94
1.29

0.72
1.00

1.08
1.50

1.45
1.96

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets
Allowance for Loan & Lease Losses
Equity Cap + ALLL
Tier 1 Cap + ALLL
Loans & Leases + RE Acquired

1.02
141.26
8.65
10.44
1.50

1.47
187.66
11.91
13.20
2.35

1.23
166.63
10.20
11.01
1.92

1.69
201.84
13.82
15.01
2.71

2.15
229.75
17.81
19.96
3.67

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate - 30-89 Days PD	0.32	0.44	0.47	0.66	0.83
- 90+ Days Past Due	0.10	0.26	0.17	0.30	0.49
- Nonaccrual	0.81	1.26	1.01	1.50	2.29
Coml & Indl - 30-89 Days PD	0.25	0.29	0.34	0.31	0.39
- 90+ Days Past Due	0.04	0.07	0.06	0.07	0.14
- Nonaccrual	0.76	0.94	0.71	0.95	1.21
Individuals - 30-89 Days PD	0.78	0.97	1.03	1.18	1.25
- 90+ Days Past Due	0.05	0.10	0.07	0.13	0.13
- Nonaccrual	0.28	0.28	0.24	0.30	0.33
Dep Inst Lns - 30-89 Days PD	0.10	0.16	0.15	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	0.10	0.10	0.06	0.16	0.14
- 90+ Days Past Due	0.01	0.02	0.01	0.05	0.10
- Nonaccrual	0.25	0.37	0.22	0.25	0.30
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	4.28	2.28	2.43	1.16	0.00
Other Lns&Ls - 30-89 Days PD	0.13	0.14	0.23	0.21	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	0.19	0.19	0.13	0.30	0.19
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.47	0.64	0.78	1.03	1.13
- 90+ Days Past Due	0.13	0.27	0.20	0.29	0.38
- Nonaccrual	0.97	1.55	1.33	1.83	2.45
Revolving - 30-89 Days PD	0.33	0.42	0.43	0.56	0.58
- 90+ Days Past Due	0.06	0.06	0.05	0.06	0.12
- Nonaccrual	0.70	0.87	0.88	0.99	1.06
Closed-End - 30-89 Days PD	0.50	0.67	0.83	1.09	1.25
- 90+ Days Past Due	0.15	0.32	0.22	0.35	0.43
- Nonaccrual	1.06	1.69	1.41	2.02	2.51
- Jr Lien 30-89 Days PD	0.03	0.05	0.04	0.06	0.07
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.03
- Jr Lien Nonaccrual	0.08	0.09	0.09	0.13	0.18
Commercial RE - 30-89 Days PD	0.23	0.29	0.27	0.42	0.61
- 90+ Days Past Due	0.08	0.19	0.13	0.24	0.39
- Nonaccrual	0.71	1.17	0.86	1.50	2.40
Const & Dev - 30-89 Days PD	0.18	0.23	0.25	0.35	0.95
- 90+ Days Past Due	0.07	0.32	0.15	0.36	0.96
- Nonaccrual	0.90	2.11	1.28	2.91	6.51
Multi family - 30-89 Days PD	0.06	0.10	0.11	0.17	0.31
- 90+ Days Past Due	0.03	0.09	0.05	0.15	0.24
- Nonaccrual	0.20	0.38	0.28	0.55	1.21
Nonfarm Nres- 30-89 Days PD	0.23	0.28	0.25	0.39	0.55
- 90+ Days Past Due	0.09	0.20	0.13	0.21	0.31
- Nonaccrual	0.73	1.16	0.88	1.41	1.97
Farm land - 30-89 Days PD	0.22	0.16	0.22	0.30	0.39
- 90+ Days Past Due	0.04	0.14	0.08	0.13	0.23
- Nonaccrual	1.14	0.90	0.84	1.87	1.55
Credit Card - 30-89 Days PD	0.90	0.83	0.85	1.10	0.95
- 90+ Days Past Due	0.42	0.44	0.33	0.93	0.27
- Nonaccrual	0.04	0.06	0.02	0.09	0.03

CAPITAL RATIOS	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.24	10.47	10.19	10.37	10.17
Tier 1 RBC Ratio	N/A	13.90	13.50	14.20	14.72
Total Risk-Based Capital Ratio	N/A	15.18	14.78	15.49	16.09
Tangible Tier 1 Leverage Ratio	N/A	10.33	10.06	10.21	10.06
Tangible Common Eq Cap/Tan Assets	N/A	9.36	9.15	9.09	8.77
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.63	15.17	15.67	14.77	13.08
Standby Letters of Credit	0.52	0.49	0.47	0.56	0.61
Commercial & Similar Letters of Credit	0.01	0.03	0.02	0.02	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	5.57	5.26	4.80	4.81	5.23
Interest Rate Contracts	5.39	5.06	4.61	4.51	4.68
Interest Rate Futures & Forward Contr	0.44	0.52	0.38	0.25	0.72
Written Options Contr (Int Rate)	0.47	0.45	0.37	0.27	0.59
Purchased Options Contr (Int Rate)	0.05	0.07	0.04	0.10	0.12
Interest Rate Swaps	3.72	3.26	3.16	3.28	2.38
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.01
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	0.01	0.01	0.00	0.01	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	0.01	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	25.28	23.69	24.88	23.84	22.19

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	99.04	99.35	99.61	98.50	98.27
Foreign Exchange Contracts	0.05	0.08	0.06	0.02	0.34
Equity, Comm, & Other Contracts	0.17	0.10	0.03	0.35	0.26
Futures and Forwards	15.87	18.89	18.45	15.82	20.96
Written Options	15.54	16.20	16.03	14.59	17.95
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	15.19	15.91	15.77	14.37	17.50
Purchased Options	1.13	1.52	1.14	2.33	3.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.93	1.47	1.05	2.20	3.38
Swaps	56.92	54.78	54.60	57.66	43.61
Held for Trading	22.38	24.97	22.83	23.50	13.05
Interest Rate Contracts	20.68	14.87	21.40	14.76	13.07
Foreign Exchange Contracts	0.00	0.02	0.00	0.00	0.14
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	77.62	75.03	77.17	76.50	86.95
Interest Rate Contracts	74.74	74.04	75.36	73.80	84.46
Foreign Exchange Contracts	0.01	0.01	0.00	0.00	0.03
Equity, Comm, & Other Contracts	0.07	0.02	0.02	0.20	0.22
Deriv Contr (Excl Fut & FX LE 14 Days)	79.66	75.31	76.67	80.61	76.94
One Year or Less	16.80	21.38	18.25	19.82	26.53
Over 1 Year to 5 Years	18.53	17.53	20.26	19.77	16.38
Over 5 Years	27.66	25.09	22.82	28.62	16.92
Gross Negative Fair Value (Abs Val)	0.90	1.24	1.17	1.10	1.82
Gross Positive Fair Value	1.13	1.16	1.14	1.27	1.43
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.01
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.05	0.06	0.06	0.07	0.09

INSURANCE ACTIVITIES	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
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	66.67	62.50	57.15	60.81	56.39
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	37.50	42.85	39.19	43.61
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.63	0.78	0.63	0.81	0.73
Premium Inc/Ins Activities Revenue	0.02	0.21	0.20	0.46	0.38
Credit Rel Prem Inc/Tot Prem Inc	40.00	42.86	42.86	44.44	44.44
Other Prem Inc/Total Prem Inc	60.00	57.14	57.14	55.56	55.56
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)	8.45	22.49	33.94	13.98	1.08
Ins Net Inc (L/H)/Equity (L/H)	N/A	-1.39	21.13	14.90	8.00
Insur Ben, Losses, Exp/Insur Premiums	97.36	86.62	75.49	110.11	87.09
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.36	2.39	2.41	2.10	3.83
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	2.04	1.73	1.80
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.33	10.84	11.59	10.85	9.32
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	0.03	0.03	0.02	0.02
Cost: Interest-Bearing Deposits	0.14	0.24	0.23	0.29	0.36
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	0.91	0.46	0.44	25.31
Foreign Governments and Inst	0.00	0.00	0.00	4.64	0.00
GROWTH RATES:					
Net Loans and Leases	-20.98	97.15	-5.30	-9.76	13.23
Total Selected Assets	-20.71	9.86	11.55	-3.85	50.53
Deposits	177.59	-4.62	-35.31	103.71	-32.22

PROFITABILITY:

	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.70	8.12	8.23	8.89	8.56
Bank Net Inc/Avg Eq Inv in Banks	9.23	8.93	9.25	9.58	9.50
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.20	5.69	8.76	5.30	4.60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.12	8.76	5.78	8.80	5.65
Bank Net Income/Parent Net Income	104.33	91.55	91.63	89.61	91.46
Nonbank Net Income/Parent Net Income	0.97	1.30	1.34	1.28	1.63
Sub BHCs Net Inc/Parent Net Income	104.76	103.07	95.63	95.05	93.08

LEVERAGE:

Total Liabilities/Equity	9.51	10.51	10.26	12.08	13.11
Total Debt/Equity Capital	2.07	1.72	1.94	1.87	1.81
Tot Debt+NP to Subs Iss Tr Pref/Equity	7.77	8.36	7.90	9.04	9.63
Tot Debt+Lns Guaranteed for Affl/Equity	2.15	1.84	2.03	1.98	1.92
Total Debt/Eq Cap - Exc Over Fair Value	2.09	1.74	1.96	1.90	1.81
Long-Term Debt/Equity Capital	1.93	1.55	1.82	1.74	1.71
Short-Term Debt/Equity Capital	0.04	0.00	0.01	0.01	0.01
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.01	0.01	0.02	0.03
Long-Term Debt/Consolidated LT Debt	7.46	5.57	6.03	6.26	6.18

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.40	103.50	102.91	103.93	103.89
Total Investment in Subs/Equity	103.04	104.25	103.66	104.60	104.88
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	95.61	96.45	95.52	95.36
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	96.44	97.23	96.27	96.29

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.18	0.26	0.34	0.33	0.41
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.30	1.69	1.82	1.88	2.02

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	114.10	114.22	125.03	142.70	134.03
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	119.47	107.29	122.91	137.48	125.66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	117.01	92.35	106.95	102.77	111.64
Pretax Oper Inc + Int Exp/Int Expense	17414.9	7469.22	14819.6	10006.9	10982.2
Div + Int From Subs/Int Exp + Div	136.81	145.49	174.32	186.55	167.12
Fees+Other Inc From Subs/Sal + Oth Exp	6.32	6.05	7.91	10.44	10.32
Net Inc/Curr Port of LT Debt+Pfd Div(X)	207.84	161.61	127.59	134.51	28.14

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.55	1.55	1.71	1.42	1.48
--------------------------------------	------	------	------	------	------

PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	1.08	0.00	0.00	0.00
Nonaccrual	10.95	9.66	11.98	8.47	2.37
Total	10.95	10.74	11.98	8.47	2.37

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	0.19	0.27	0.27	0.36	0.43
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 GROUP 02				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	85.40	90.06	75.70	75.35	73.72
Dividends Paid/Net Income	26.83	28.44	30.78	29.52	32.93
Net Income - Dividends/Avg Equity	6.04	5.50	5.32	6.13	5.36
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	132.34	143.44	166.84	166.91	147.91
Dividends From Nonbank Subs	1.27	2.01	2.01	3.29	6.26
Dividends From Subsidiary BHCs	0.00	0.00	2.68	1.02	1.48
Dividends From All Subsidiaries	140.79	154.55	182.23	214.66	184.95
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.19	42.22	45.03	48.94	49.60
Interest Income From Bank Subs	0.16	0.13	0.12	0.17	0.16
Mgt & Service Fees From Bank Subs	0.88	0.94	1.09	1.66	2.06
Other Income From Bank Subs	0.00	0.01	0.00	0.01	0.00
Operating Income From Bank Subs	43.30	47.22	49.14	59.95	59.76
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	56.85	48.59	52.54	59.79	80.38
Interest Income From Nonbank Subs	0.06	0.17	0.24	0.16	0.50
Mgt & Serv Fees From Nonbank Subs	0.32	0.21	0.73	2.17	2.19
Other Income From Nonbank Subs	0.00	0.02	0.02	0.00	0.00
Operating Inc From Nonbank Subs	65.90	54.69	61.36	76.08	114.11
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	12.43	43.25	32.59	48.48	30.87
Interest Inc From Subsidiary BHCs	0.03	0.03	0.03	0.02	0.04
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.59	1.84	2.29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.46	43.28	33.20	50.34	33.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.84	60.00	63.90	61.39	54.81
Interest Income From Bank Subs	5.28	3.09	1.47	2.53	3.46
Mgt & Serv Fees From Bank Subs	2.17	1.74	2.66	2.70	4.81
Other Income From Bank Subs	0.00	0.05	0.05	0.04	0.00
Operating Income From Bank Subs	78.05	73.30	76.30	77.77	73.92
Dividends From Nonbank Subs	2.86	1.65	1.01	1.34	2.95
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.19	2.96	2.15	2.80	4.11
Dividends From Subsidiary BHCs	0.00	1.69	1.87	0.19	0.91
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	1.73	1.91	0.26	1.13
Loans and Adv From Subs/ST Debt	-----	230.09	-----	659.04	314.11
Loans and Adv From Subs/Total Debt	124.58	235.68	122.21	226.69	195.64

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									135
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.23	2.02	2.50	2.94	3.25	3.56	3.92	4.12	135
+ Non-interest Income	0.99	0.21	0.29	0.55	0.90	1.34	1.88	2.52	135
- Overhead Expense	2.73	1.52	1.84	2.20	2.69	3.16	3.82	4.53	135
- Provision for Losses	0.10	-0.05	-0.00	0.01	0.08	0.17	0.25	0.31	135
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.03	0.07	0.12	135
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	135
= Pretax Net Oper Income (TE)	1.46	0.38	0.72	1.14	1.47	1.71	2.13	2.60	135
Net Operating Income	0.97	0.27	0.51	0.73	0.95	1.15	1.55	1.67	135
Net Income	0.97	0.27	0.52	0.73	0.95	1.15	1.55	1.67	135
Net Income (Sub S Adjusted)	0.93	0.48	0.48	0.69	0.96	1.09	1.15	1.18	9
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.95	2.77	3.20	3.59	3.94	4.29	4.73	4.99	135
Interest Expense	0.42	0.11	0.17	0.27	0.39	0.54	0.76	0.99	135
Net Interest Income (TE)	3.52	2.18	2.67	3.20	3.50	3.87	4.31	4.64	135
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.08	-0.09	-0.05	0.00	0.05	0.14	0.25	0.41	135
Earnings Coverage of Net Losses (X)	26.88	-86.87	-48.45	2.23	15.99	36.10	125.87	329.97	135
Ln&Ls Allowance/Total Loans & Leases	1.17	0.56	0.63	0.86	1.12	1.47	1.76	2.21	135
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.03	0.25	0.35	0.55	0.94	1.34	1.96	3.26	135
30-89 Days Past Due Loans and Leases	0.33	0.04	0.08	0.15	0.28	0.48	0.73	1.09	135
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.24	-8.09	0.80	9.26	17.32	26.14	33.00	37.60	135
Net ST Noncore Funding Dependence	9.24	-16.27	-5.07	2.73	9.37	14.92	21.34	24.83	135
Net Loans and Leases/Total Assets	68.59	38.94	48.45	62.59	69.57	76.84	81.09	85.41	135
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.24	6.76	7.85	9.12	9.88	11.21	13.45	15.01	135
Equity Capital/Total Assets	11.19	7.40	8.29	9.62	11.17	12.64	14.37	16.27	135
Equity Capital+Minority Int/Total Assets	11.22	7.62	8.33	9.72	11.17	12.64	14.44	16.27	135
Tier 1 Common Eq Cap / T RWA	12.53	8.13	9.11	10.31	12.07	14.07	17.28	22.08	131
Net Loans&Ls/Equity Capital (X)	6.24	3.18	4.17	5.26	6.14	7.25	8.54	9.51	135
Cash Dividends/Net Income	26.82	0.00	0.00	3.70	27.92	47.88	58.06	70.77	133
Cash Dividends/Net Income (Sub S Adjusted)	51.66	-8.41	-8.41	12.39	25.18	43.24	73.10	167.78	9
Retained Earnings/Avg Equity Cap	6.04	0.02	1.79	4.17	5.77	7.72	10.75	11.80	135
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.10	135
Long-Term Debt/Equity Capital	1.93	0.00	0.00	0.00	0.00	2.22	11.19	13.98	135
Equity Investment in Subs/Equity Cap	102.40	84.47	89.30	97.23	101.73	108.55	113.57	120.08	135
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	119.46	-21.69	2.36	54.69	97.64	159.92	280.03	525.67	133

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.63	2.63	2.96	3.34	3.60	3.97	4.26	4.53	135
Less: Interest Expense	0.39	0.10	0.15	0.25	0.35	0.50	0.72	0.92	135
Equals: Net Interest Income (TE)	3.23	2.02	2.50	2.94	3.25	3.56	3.92	4.12	135
Plus: Non-Interest Income	0.99	0.21	0.29	0.55	0.90	1.34	1.88	2.52	135
Equals: Adj Operating Income (TE)	4.29	2.72	3.05	3.75	4.26	4.79	5.35	6.40	135
Less: Overhead Expense	2.73	1.52	1.84	2.20	2.69	3.16	3.82	4.53	135
Less: Provision for Loan and Lease Losses	0.10	-0.05	-0.00	0.01	0.08	0.17	0.25	0.31	135
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.03	0.07	0.12	135
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	135
Equals: Pretax Net Oper Inc (TE)	1.46	0.38	0.72	1.14	1.47	1.71	2.13	2.60	135
Less: Applicable Income Taxes (TE)	0.49	0.00	0.07	0.38	0.50	0.62	0.82	0.97	135
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Equals: Net Operating Income	0.97	0.27	0.51	0.73	0.95	1.15	1.55	1.67	135
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Equals: Net Income	0.97	0.27	0.52	0.73	0.95	1.15	1.55	1.67	135
Memo: Net Income (Last Four Qtrs)	0.96	0.40	0.55	0.75	0.92	1.17	1.47	1.65	133
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.34	86.25	87.97	90.59	92.32	94.52	95.81	96.72	135
Avg Int-Bearing Funds / Avg Assets	70.47	53.33	59.15	65.04	69.88	76.32	82.89	85.35	135
Int Income (TE) / Avg Earning Assets	3.95	2.77	3.20	3.59	3.94	4.29	4.73	4.99	135
Int Expense / Avg Earning Assets	0.42	0.11	0.17	0.27	0.39	0.54	0.76	0.99	135
Net Int Inc (TE) / Avg Earn Assets	3.52	2.18	2.67	3.20	3.50	3.87	4.31	4.64	135
YIELD OR COST:									
Total Loans and Leases (TE)	4.55	3.54	3.80	4.09	4.45	4.92	5.48	5.86	135
Interest-Bearing Bank Balances	0.28	0.00	0.09	0.21	0.26	0.37	0.50	0.56	135
Fed Funds Sold & Reverse Repos	0.44	0.00	0.00	0.00	0.22	0.53	1.13	3.98	58
Trading Assets	0.85	0.00	0.00	0.00	0.00	2.09	3.19	4.21	42
Total Earning Assets	3.87	2.73	3.12	3.53	3.82	4.26	4.66	4.88	135
Investment Securities (TE)	2.44	1.39	1.63	2.05	2.39	2.85	3.41	3.66	135
U.S. Treasury & Agency Sec (excl MBS)	1.61	0.51	0.74	1.12	1.52	2.03	2.71	3.11	123
Mortgage-Backed Securities	2.16	1.35	1.65	1.89	2.12	2.37	2.83	3.34	135
All Other Securities	3.76	1.36	1.74	2.54	3.66	4.89	6.14	6.94	133
Interest-Bearing Deposits	0.39	0.11	0.17	0.27	0.35	0.53	0.69	0.76	135
Time Deposits of \$100K or More	0.81	0.35	0.44	0.64	0.79	0.99	1.24	1.47	135
Time Deposits < \$100K	0.77	0.19	0.32	0.51	0.73	0.99	1.26	1.58	135
Other Domestic Deposits	0.24	0.07	0.09	0.13	0.20	0.33	0.45	0.61	135
Foreign Deposits	0.13	0.00	0.00	0.00	0.13	0.15	0.21	0.22	4
Fed Funds Purchased and Repos	0.54	0.03	0.07	0.14	0.24	0.56	2.08	3.69	112
Other Borrowed Funds & Trading Liab	1.41	0.11	0.19	0.40	1.07	2.38	3.54	4.41	130
All Interest-Bearing Funds	0.54	0.16	0.23	0.37	0.51	0.68	0.92	1.17	135

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	43.77	27.65	29.49	34.89	43.06	50.44	61.62	67.35	135
Avg Assets per Employee (\$000)	6247.99	3355.53	3655.74	4436.54	5460.35	7625.69	11669.4	12681.0	135

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.56	0.00	0.00	0.00	1.62	4.34	8.85	10.83	134
Overhead Exp / NOI + Non-Int Income	64.97	44.36	50.23	58.72	64.87	71.18	79.35	84.56	135

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.73	1.52	1.84	2.20	2.69	3.16	3.82	4.53	135
Personnel Expense	1.48	0.82	0.96	1.21	1.45	1.69	2.08	2.78	135
Net Occupancy Expense	0.35	0.15	0.20	0.28	0.35	0.41	0.45	0.53	135
Other Operating Expenses	0.86	0.43	0.50	0.62	0.84	1.03	1.32	1.63	135
Overhead Less Non-Interest Income	1.68	0.68	1.03	1.37	1.62	2.00	2.38	2.53	135

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.86	43.89	48.79	57.50	63.82	69.68	78.75	83.51	135
Personnel Expense	35.25	20.75	24.77	32.04	34.80	39.60	45.24	47.89	135
Net Occupancy Expense	8.32	4.57	5.87	6.94	7.95	9.56	11.67	13.17	135
Other Operating Expenses	19.94	12.27	14.02	16.52	18.92	22.53	28.02	35.53	135
Total Non-Interest Income	22.65	7.06	8.95	13.56	22.38	29.65	37.75	46.53	135
Fiduciary Activities Income	1.73	0.00	0.00	0.00	0.32	3.49	6.68	8.89	135
Serv Charges on Deposit Accts - Domestic	4.55	0.44	1.21	2.88	4.25	6.03	8.16	10.65	135
Trading Revenue	0.07	0.00	0.00	0.00	0.00	0.00	0.49	1.12	135
Investment Banking Fees & Commissions	1.10	0.00	0.00	0.16	0.76	1.78	3.40	7.20	135
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	135
Net Servicing Fees	0.33	0.00	0.00	0.00	0.12	0.43	1.08	3.40	135
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Insurance Activities Revenue	0.63	0.00	0.00	0.00	0.02	0.64	3.24	5.44	135
Net Gain (Loss) - Sales Loans, OREO, Oth	2.84	-0.82	-0.04	0.41	1.87	3.93	9.23	14.05	135
Other Non-Interest Income	7.90	1.17	2.37	4.72	7.30	10.44	15.74	20.08	135
Overhead Less Non-Interest Income	40.33	14.14	22.22	31.33	40.48	48.66	57.63	64.19	135

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.65	0.53	12.52	26.00	32.05	35.36	38.09	40.32	132
Appl Inc Tax+TE/Pretax NOI+TE	34.57	2.60	26.45	32.87	35.87	38.00	40.66	42.23	132

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.21	17.54	27.51	41.93	50.72	61.67	69.53	75.96	135
Commercial and Industrial Loans	10.86	2.04	3.30	5.34	8.77	14.75	25.27	32.03	135
Loans to Individuals	2.60	0.02	0.09	0.35	1.00	3.82	10.01	16.37	135
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Agricultural Loans	0.41	0.00	0.00	0.00	0.01	0.55	1.83	3.00	135
Other Loans and Leases	2.10	0.00	0.03	0.42	1.53	2.99	6.08	9.50	135
Net Loans and Leases	68.59	38.94	48.45	62.59	69.57	76.84	81.09	85.41	135
Debt Securities Over 1 Year	16.52	2.47	4.55	9.65	15.59	22.59	31.59	38.22	135
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.03	0.12	0.30	0.53	135
Subtotal	86.23	73.38	78.30	83.52	87.09	89.31	91.15	92.76	135
Interest-Bearing Bank Balances	2.48	0.07	0.18	0.57	1.73	3.79	7.39	9.36	135
Federal Funds Sold & Reverse Repos	0.04	0.00	0.00	0.00	0.00	0.01	0.24	0.85	135
Debt Securities 1 Year or Less	2.04	0.01	0.09	0.31	1.09	2.60	7.88	11.16	135
Trading Assets	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.39	135
Total Earning Assets	91.53	87.23	88.34	89.67	91.36	93.57	94.80	95.56	135
Non-Int Cash and Due From Dep Inst	1.37	0.31	0.51	0.98	1.32	1.72	2.37	2.76	135
Other Real Estate Owned	0.18	0.00	0.00	0.03	0.10	0.29	0.59	0.90	135
All Other Assets	6.94	3.17	3.95	4.90	7.13	8.79	9.78	10.67	135
MEMORANDA:									
Short-Term Investments	4.94	0.67	1.02	2.03	3.77	7.38	11.11	17.69	135
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.00	0.18	1.29	2.07	135
U.S. Agency Securities (excl MBS)	2.11	0.00	0.00	0.16	1.22	3.75	7.74	9.56	135
Municipal Securities	2.69	0.00	0.00	0.47	1.86	4.17	8.40	12.59	135
Mortgage-Backed Securities	10.96	0.86	2.83	5.88	10.05	15.89	22.07	25.96	135
Asset-Backed Securities	0.24	0.00	0.00	0.00	0.00	0.09	1.18	4.55	135
Other Debt Securities	0.70	0.00	0.00	0.00	0.16	0.90	3.69	4.62	135
RE Loans Secured by 1-4 Family	16.70	2.67	4.62	8.65	15.41	22.59	31.80	42.67	135
Revolving	2.88	0.00	0.09	0.81	2.50	4.62	6.58	7.49	135
Closed-End, Sec by First Liens	12.94	2.15	3.39	6.37	11.41	18.13	24.68	35.96	135
Closed-End, Sec by Junior Liens	0.55	0.00	0.07	0.19	0.42	0.78	1.48	1.77	135
Commercial Real Estate Loans	30.86	8.66	14.18	22.06	29.64	38.77	52.75	56.61	135
Construction and Land Dev	3.95	0.15	0.39	1.77	3.45	5.88	8.65	10.06	135
Multi family	4.09	0.10	0.42	1.20	2.46	4.96	12.17	23.19	135
Nonfarm Nonresidential	20.92	2.99	9.53	14.41	20.91	27.01	32.56	36.81	135
RE Loans Secured by Farml and	0.65	0.00	0.00	0.00	0.22	1.10	2.48	3.44	135
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.01	38.75	47.01	61.14	75.02	85.61	91.44	95.41	135
RE Loans Secured by 1-4 Family	24.94	3.87	6.80	12.96	24.44	33.92	45.90	55.50	135
Revolving	4.14	0.00	0.15	1.13	3.39	6.69	9.50	10.72	135
Closed-End	20.28	3.07	5.87	9.29	17.87	30.80	38.18	48.71	135
Commercial Real Estate Loans	44.50	15.60	24.51	35.30	42.41	55.63	69.93	74.62	135
Construction and Land Dev	5.76	0.20	0.73	2.83	5.04	8.52	12.27	13.85	135
Multi family	5.73	0.23	0.82	1.93	3.53	7.12	14.39	34.77	135
Nonfarm Nonresidential	30.44	7.74	15.70	22.16	30.02	37.52	45.80	49.74	135
RE Loans Secured by Farml and	1.02	0.00	0.00	0.00	0.33	1.58	4.25	5.40	135
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	135
Commercial and Industrial Loans	16.24	2.98	4.90	8.77	14.04	21.45	37.69	41.40	135
Loans to Individuals	4.13	0.05	0.13	0.53	1.37	6.60	15.06	24.31	135
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.02	0.35	0.52	135
Agricultural Loans	0.67	0.00	0.00	0.00	0.02	0.87	3.10	5.26	135
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Other Loans and Leases	3.25	0.00	0.06	0.66	2.16	4.37	11.26	14.99	135

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.94	0.67	1.02	2.03	3.77	7.38	11.11	17.69	135
Liquid Assets	19.05	6.44	8.31	12.34	17.46	25.65	32.89	39.18	135
Investment Securities	19.17	5.20	7.84	10.92	17.66	25.91	34.64	44.85	135
Net Loans and Leases	68.59	38.94	48.45	62.59	69.57	76.84	81.09	85.41	135
Net Lns, Ls & Stdbly Ltrs of Credit	69.16	39.94	48.71	62.92	70.05	78.21	82.09	86.18	135
Core Deposits	66.27	42.35	51.56	59.88	67.56	72.96	78.36	80.99	135
Noncore Funding	19.97	5.20	7.18	13.88	18.67	26.16	32.61	38.07	135
Time Deposits of \$100K or More	8.97	2.00	3.30	4.97	7.68	12.20	18.31	22.55	135
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Fed Funds Purchased and Repos	1.83	0.00	0.00	0.02	1.27	3.33	5.82	7.34	135
Net Fed Funds Purchased (Sold)	1.83	-0.12	-0.00	0.00	1.13	3.01	5.70	7.34	135
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Oth Borrowings W/Rem Mat 1 Yr or Less	3.01	0.00	0.00	0.03	1.74	5.58	9.82	11.99	135
Earning Assets Repr in 1 Year	29.92	6.28	14.03	19.37	29.29	39.00	50.23	54.18	135
Int-Bearing Liab Repr in 1 Year	15.79	2.99	5.08	7.30	11.44	19.58	46.37	53.45	135
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.00	1.96	5.10	135
Net Assets Repriceable in 1 Year	12.96	-24.22	-16.00	3.60	14.03	23.93	33.74	41.58	135
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.24	-8.09	0.80	9.26	17.32	26.14	33.00	37.60	135
Net ST Noncore Funding Dependence	9.24	-16.27	-5.07	2.73	9.37	14.92	21.34	24.83	135
Short-Term Inv/ST Noncore Funding	48.50	3.71	7.29	15.42	30.79	57.80	142.13	275.51	135
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.95	-17.56	-11.47	-3.69	6.53	17.45	33.67	49.09	135
Net Loans and Leases/Total Deposits	88.40	53.13	62.35	78.24	90.30	98.22	107.83	115.32	135
Net Loans and Leases/Core Deposits	105.68	58.56	70.19	86.72	105.51	123.23	143.87	158.19	135
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.33	-0.52	-0.21	0.00	0.09	0.61	1.47	1.78	100
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.83	-1.47	-0.89	-0.07	0.71	1.61	2.81	4.42	131
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.17	-0.09	-0.01	0.00	0.01	0.10	0.13	51
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	14.98	0.00	0.00	0.00	8.63	29.36	46.08	54.60	135
Available-For-Sale Securities	85.01	44.09	53.30	70.35	91.29	99.96	100.00	100.00	135
U. S. Treasury Securities	1.11	0.00	0.00	0.00	0.00	0.93	6.79	11.84	135
U. S. Agency Securities (excl MBS)	11.56	0.00	0.00	0.65	7.98	22.27	36.25	44.85	135
Municipal Securities	14.43	0.00	0.00	2.59	12.62	24.70	40.28	43.51	135
Mortgage-Backed Securities	58.26	6.69	25.17	39.04	60.33	73.47	88.00	93.62	135
Asset-Backed Securities	1.28	0.00	0.00	0.00	0.00	0.66	5.86	14.74	135
Other Debt Securities	3.81	0.00	0.00	0.00	1.18	6.59	15.55	25.84	135
Mutual Funds and Equity Securities	0.52	0.00	0.00	0.00	0.18	0.72	2.18	3.84	135
Debt Securities 1 Year or Less	11.14	0.08	0.49	2.37	6.19	16.84	33.27	48.26	135
Debt Securities 1 To 5 Years	24.02	0.82	2.33	8.30	19.03	39.92	52.85	64.68	135
Debt Securities Over 5 Years	60.76	6.35	20.97	42.10	62.97	83.00	91.94	96.24	135
Pledged Securities	49.84	4.25	14.17	31.48	46.86	68.19	85.52	87.77	135
Structured Notes, Fair Value	0.90	0.00	0.00	0.00	0.00	1.04	4.74	9.05	135

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.05	-0.00	0.01	0.08	0.17	0.25	0.31	135
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	-0.08	-0.01	0.02	0.13	0.25	0.35	0.41	135
Provision for Ln&Ls Losses/Net Losses	178.56	-803.61	-285.78	0.00	103.84	233.51	658.66	1975.65	135
Ln&Ls Allowance/Total Loans & Leases	1.17	0.56	0.63	0.86	1.12	1.47	1.76	2.21	135
Ln&Ls Allowance/Net Ln&Ls Losses (X)	25.74	2.15	3.07	5.89	10.71	24.69	99.58	225.64	103
ALLL/Nonaccrual Assets	206.51	38.29	63.53	96.30	156.76	300.34	462.56	647.25	135
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	176.39	36.74	49.64	87.59	135.04	245.12	366.04	588.21	135
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.00	0.02	0.05	0.14	0.26	0.44	0.59	135
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.03	0.06	0.12	0.23	0.29	135
Net Losses/Avg Loans and Leases	0.08	-0.09	-0.05	0.00	0.05	0.14	0.25	0.41	135
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Recoveries/Prior Year-End Losses	22.97	2.13	5.15	10.80	18.16	29.71	60.94	84.12	133
Earnings Coverage of Net Losses (X)	26.88	-86.87	-48.45	2.23	15.99	36.10	125.87	329.97	135
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.11	-0.07	-0.01	0.02	0.09	0.17	0.24	135
RE Loans Secured By 1-4 Family	0.08	-0.10	-0.02	0.00	0.05	0.13	0.28	0.44	135
Revolving	0.08	-0.19	-0.04	0.00	0.01	0.15	0.34	0.53	128
Closed-End	0.07	-0.10	-0.02	-0.00	0.03	0.13	0.27	0.40	135
Commercial Real Estate Loans	0.00	-0.27	-0.11	-0.04	0.00	0.05	0.14	0.18	134
Construction and Land Dev	-0.04	-0.80	-0.41	-0.13	0.00	0.00	0.17	0.57	133
Multi family	-0.00	-0.29	-0.13	-0.00	0.00	0.00	0.10	0.38	131
Nonfarm Nonresidential	0.01	-0.36	-0.11	-0.02	0.00	0.07	0.16	0.27	134
RE Loans Secured by Farmland	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.09	105
Commercial and Industrial Loans	0.13	-0.31	-0.19	-0.03	0.05	0.27	0.62	0.99	133
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Loans to Individuals	0.68	0.04	0.06	0.19	0.45	0.86	2.11	4.26	108
Credit Card Loans	1.34	-1.21	0.00	0.00	0.64	1.91	5.61	7.87	46
Agricultural Loans	0.00	-0.24	-0.06	0.00	0.00	0.00	0.10	0.16	85
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.14	-0.16	-0.01	0.00	0.00	0.12	0.69	1.70	130

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.33	0.04	0.08	0.15	0.28	0.48	0.73	1.09	135
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.01	0.13	0.41	0.83	135
Nonaccrual Loans and Leases	0.74	0.15	0.20	0.45	0.66	0.99	1.40	2.11	135
90+ Days PD and Nonaccrual Loans and Leases	0.88	0.19	0.26	0.50	0.78	1.16	1.69	2.20	135
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	135
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	135
Nonaccrual Restructured	0.20	0.00	0.00	0.04	0.13	0.30	0.56	0.82	135
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.33	0.04	0.08	0.15	0.28	0.48	0.73	1.09	135
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.01	0.13	0.41	0.83	135
Nonaccrual Assets	0.75	0.15	0.20	0.45	0.66	0.99	1.40	2.11	135
30+ Days PD & Nonaccrual Assets	1.23	0.30	0.41	0.78	1.11	1.58	2.26	2.90	135
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.59	0.11	0.19	0.36	0.54	0.80	1.17	1.39	135
90+ PD & Nonaccrual Assets + OREO	0.79	0.11	0.23	0.44	0.65	1.08	1.59	2.16	135
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.01	0.23	0.35	0.55	0.87	1.34	1.90	3.00	135
Allowance for Loan & Lease Losses	141.26	31.77	43.49	70.86	119.46	183.04	278.92	469.77	135
Equity Cap + ALLL	8.64	2.22	2.92	5.01	7.34	11.13	18.93	24.46	135
Tier 1 Cap + ALLL	10.43	2.62	3.31	5.41	8.42	13.43	22.89	39.15	135
Loans & Leases + RE Acquired	1.50	0.44	0.55	0.78	1.24	1.96	3.25	4.57	135

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.32	0.01	0.06	0.13	0.26	0.46	0.72	1.19	135
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.15	0.46	0.88	135
	- Nonaccrual	0.80	0.12	0.21	0.45	0.70	0.99	1.72	2.38	135
Coml & Indl	- 30-89 Days PD	0.25	0.00	0.00	0.04	0.17	0.41	0.81	1.12	133
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.20	0.39	133
	- Nonaccrual	0.76	0.00	0.01	0.16	0.45	1.07	2.29	2.92	133
Individuals	- 30-89 Days PD	0.77	0.00	0.01	0.16	0.50	0.95	2.39	4.75	133
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.46	133
	- Nonaccrual	0.28	0.00	0.00	0.02	0.13	0.42	1.07	1.64	133
Dep Inst Lns	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.49	11
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Agri cul tural	- 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.03	0.53	1.47	85
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.11	85
	- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.21	0.97	4.41	85
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	- Nonaccrual	4.28	0.00	0.00	0.00	0.00	4.28	6.85	7.71	2
Other Lns&Ls	- 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.10	0.52	1.83	130
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	130
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.05	1.17	3.22	130
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.47	0.03	0.08	0.16	0.37	0.66	1.17	1.61	135
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.16	0.73	1.11	135
	- Nonaccrual	0.97	0.10	0.16	0.48	0.81	1.29	2.15	3.09	135
Revol vi ng	- 30-89 Days PD	0.33	0.00	0.00	0.08	0.28	0.51	0.91	1.35	128
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.04	0.32	0.63	128
	- Nonaccrual	0.70	0.00	0.00	0.14	0.48	0.93	2.61	4.05	128
Closed-End	- 30-89 Days PD	0.50	0.00	0.06	0.16	0.38	0.74	1.23	1.72	135
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.19	0.84	1.47	135
	- Nonaccrual	1.05	0.04	0.14	0.50	0.88	1.44	2.29	3.64	135
	- Jr Li en 30-89 Days PD	0.03	0.00	0.00	0.00	0.02	0.05	0.11	0.14	135
	- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.11	135
	- Jr Li en Nonaccrual	0.07	0.00	0.00	0.01	0.05	0.11	0.24	0.48	135
Commercial RE	- 30-89 Days PD	0.23	0.00	0.00	0.05	0.16	0.34	0.56	0.88	134
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.07	0.47	0.86	134
	- Nonaccrual	0.70	0.03	0.09	0.29	0.61	1.00	1.74	2.20	134
Const & Dev	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.01	0.35	0.75	0.99	133
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.39	1.15	133
	- Nonaccrual	0.90	0.00	0.00	0.00	0.38	1.63	3.52	4.72	133
Mul ti fami ly	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.08	0.35	0.60	131
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.49	131
	- Nonaccrual	0.20	0.00	0.00	0.00	0.02	0.29	0.94	1.62	131
Nonfarm Nres-	- 30-89 Days PD	0.22	0.00	0.00	0.04	0.15	0.38	0.63	1.23	134
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.08	0.50	0.80	134
	- Nonaccrual	0.72	0.02	0.08	0.27	0.56	1.11	1.76	2.45	134
Farm land	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.27	1.28	2.43	105
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.88	105
	- Nonaccrual	1.14	0.00	0.00	0.00	0.21	1.23	3.74	22.72	105
Credi t Card	- 30-89 Days PD	0.90	0.00	0.00	0.00	0.60	1.24	3.38	5.00	46
	- 90+ Days Past Due	0.41	0.00	0.00	0.00	0.00	0.36	1.89	4.20	46
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.23	0.54	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.24	6.76	7.85	9.12	9.88	11.21	13.45	15.01	135
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.63	3.71	6.45	11.35	16.08	20.26	27.92	32.74	135
Standby Letters of Credit	0.51	0.00	0.00	0.15	0.32	0.73	1.48	1.85	135
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.18	135
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	135
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	135
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.56	0.00	0.00	0.65	3.36	10.53	17.03	23.58	135
Interest Rate Contracts	5.38	0.00	0.00	0.64	3.31	10.10	16.67	20.80	135
Interest Rate Futures & Forward Contr	0.43	0.00	0.00	0.00	0.04	0.65	2.09	3.11	135
Written Options Contr (Int Rate)	0.47	0.00	0.00	0.00	0.19	0.74	1.93	2.81	135
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.37	0.79	135
Interest Rate Swaps	3.72	0.00	0.00	0.00	1.47	5.97	14.20	18.08	135
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	135
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	135
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	135
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	25.27	6.51	9.83	19.06	24.14	32.94	39.40	44.06	135

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.03	54.20	97.06	100.00	100.00	100.00	100.00	100.00	120
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.73	120
Equity, Comm, & Other Contracts	0.17	0.00	0.00	0.00	0.00	0.00	0.21	10.58	120
Futures and Forwards	15.87	0.00	0.00	0.00	6.03	33.73	55.90	66.91	120
Written Options	15.54	0.00	0.00	0.00	6.79	34.18	55.60	100.00	120
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Over-The-Counter	15.19	0.00	0.00	0.00	6.79	32.67	55.60	100.00	120
Purchased Options	1.13	0.00	0.00	0.00	0.00	0.00	9.78	15.11	120
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Over-The-Counter	0.93	0.00	0.00	0.00	0.00	0.00	8.64	13.58	120
Swaps	56.92	0.00	0.00	3.36	75.28	96.50	100.00	100.00	120
Held for Trading	22.38	0.00	0.00	0.00	0.00	38.09	100.00	100.00	120
Interest Rate Contracts	20.67	0.00	0.00	0.00	0.00	10.73	99.78	100.00	120
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Non-Traded	77.61	0.00	0.00	57.31	100.00	100.00	100.00	100.00	120
Interest Rate Contracts	74.73	0.00	0.00	50.97	100.00	100.00	100.00	100.00	120
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.91	120
Equity, Comm, & Other Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.00	5.67	120
Deriv Contr (Excl Fut & FX LE 14 Days)	79.65	0.00	20.92	56.99	88.45	100.00	100.00	100.00	120
One Year or Less	16.79	0.00	0.00	0.00	6.51	34.44	62.51	100.00	120
Over 1 Year to 5 Years	18.52	0.00	0.00	0.00	12.31	39.94	55.75	66.66	120
Over 5 Years	27.66	0.00	0.00	0.00	29.60	50.05	78.34	100.00	120
Gross Negative Fair Value (Abs Val)	0.90	0.00	0.00	0.18	0.94	1.48	2.26	3.07	120
Gross Positive Fair Value	1.12	0.00	0.11	0.43	1.03	1.52	2.31	3.95	120
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	131
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	131
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	131
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	131
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	131
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.04	0.00	0.00	0.00	0.00	0.09	0.22	0.30	131

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Ins Under Assets(P/C)/Tot Ins Und Ast	66.66	0.00	0.00	0.00	100.00	100.00	100.00	100.00	6
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	0.00	0.00	0.00	0.00	50.00	100.00	100.00	6
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.63	0.00	0.00	0.00	0.02	0.64	3.24	5.44	135
Premium Inc/Ins Activities Revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.76	90
Credit Rel Prem Inc/Tot Prem Inc	40.00	0.00	0.00	0.00	0.00	75.00	100.00	100.00	5
Other Prem Inc/Total Prem Inc	60.00	0.00	0.00	0.00	50.00	100.00	100.00	100.00	5
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Ins Net Inc (P/C)/Equity (P/C)	8.44	-3.51	-3.51	-3.51	10.87	11.57	13.53	14.18	4
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Insur Ben, Losses, Exp/Insur Premiums	97.35	50.66	50.66	51.71	65.15	128.21	152.89	156.44	5
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.35	0.00	0.00	0.00	0.00	0.00	5.66	7.55	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
CSV Life Insurance/Tier 1 Cap + ALLL	13.32	0.00	0.06	6.45	12.79	19.18	23.17	27.11	135
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Cost: Interest-Bearing Deposits	0.13	0.00	0.00	0.00	0.13	0.15	0.21	0.22	4
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-20.98	-100.00	-99.80	-64.04	-12.32	4.53	48.47	84.91	37
Total Selected Assets	-20.71	-100.00	-100.00	-58.50	-16.04	3.99	51.14	114.68	49
Deposits	177.58	-15.45	-15.45	-15.45	-10.89	133.88	386.28	470.41	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.39	0.00	0.00	35.05	88.00	110.93	186.91	565.42	99
Dividends Paid/Net Income	26.82	0.00	0.00	3.70	27.92	47.88	58.06	70.77	133
Net Income - Dividends/Avg Equity	6.03	0.02	1.79	4.17	5.77	7.72	10.75	11.80	135
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	132.34	0.00	0.00	0.00	104.17	182.12	460.16	736.85	109
Dividends From Nonbank Subs	1.27	0.00	0.00	0.00	0.00	0.41	8.73	15.16	109
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Dividends From All Subsidiaries	140.79	0.00	0.00	58.70	109.74	184.87	460.16	736.99	109
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.19	0.00	0.00	0.00	32.92	59.96	119.32	161.46	123
Interest Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.13	0.74	3.23	123
Mgt & Service Fees From Bank Subs	0.88	0.00	0.00	0.00	0.00	0.00	7.96	13.84	123
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	123
Operating Income From Bank Subs	43.30	0.00	0.00	3.26	35.18	73.99	130.89	193.29	123
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	56.84	0.00	0.00	0.00	47.57	100.00	155.44	230.61	69
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.01	69
Mgt & Serv Fees From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	0.00	11.27	69
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	69
Operating Inc From Nonbank Subs	65.90	0.00	0.00	0.92	66.89	100.00	177.20	303.57	69
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	12.42	0.00	0.00	0.00	4.10	12.59	38.61	44.13	10
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.16	10
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	12.46	0.00	0.00	0.00	4.10	12.59	38.75	44.20	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.84	0.00	0.00	0.00	92.04	99.40	99.94	100.00	125
Interest Income From Bank Subs	5.27	0.00	0.00	0.00	0.00	0.24	27.07	99.61	125
Mgt & Serv Fees From Bank Subs	2.17	0.00	0.00	0.00	0.00	0.00	14.08	50.73	125
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	125
Operating Income From Bank Subs	78.04	0.00	0.00	81.26	98.98	99.92	100.00	100.00	125
Dividends From Nonbank Subs	2.86	0.00	0.00	0.00	0.00	0.23	16.77	64.90	125
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	125
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating Inc From Nonbank Subs	6.19	0.00	0.00	0.00	0.00	0.93	42.81	99.65	125
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Loans and Adv From Subs/ST Debt	-356.48	N/A	N/A	0.00	217.17	987.45	1348.75	1649.24	13
Loans and Adv From Subs/Total Debt	124.58	0.00	0.00	0.00	51.24	164.87	540.32	655.93	46

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
1107205	3,807,834	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	5,213,027	AMERIS BANCORP	MOULTRIE, GA	
3153130	6,437,882	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,498,975	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,698,430	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,219,483	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,747,302	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	8,710,435	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	5,194,258	BANNER CORPORATION	WALLA WALLA, WA	
2961879	7,333,319	BBCN BANCORP, INC.	LOS ANGELES, CA	
3846629	4,742,619	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	7,529,336	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3141650	4,278,588	BNC BANCORP	HIGH POINT, NC	
3814310	5,823,719	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	3,427,999	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	Moved from Peer 3
1106879	3,285,630	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	5,800,282	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,754,696	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	8,249,878	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	7,059,186	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,154,511	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	Moved from Peer 1
2682996	3,765,274	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	3,873,209	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	4,967,851	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,913,818	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	9,020,725	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,521,530	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	6,120,067	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
1060328	3,166,092	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,768,860	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	8,518,019	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	3,790,170	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	7,908,771	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,770,057	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,834,533	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1048764	3,657,714	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	7,618,608	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,697,358	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,644,535	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,772,832	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	3,091,727	DURANT BANCORP, INC.	DURANT, OK	
2652104	5,754,320	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,839,534	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,371,117	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,238,927	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
3944628	6,607,198	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	3,375,060	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	3,359,459	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,495,435	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	3,214,097	FIRST BANCORP	SOUTHERN PINES, NC	
1118797	6,101,175	FIRST BANKS, INC.	CLAYTON, MO	

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
1203602	3,885,274	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,316,728	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	7,383,372	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,115,236	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	8,382,560	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	6,141,002	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	9,863,027	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	4,126,503	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
2393274	5,359,964	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
2003975	8,589,810	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,065,883	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	Moved from Peer 3
2339133	4,115,777	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,790,378	H & R BLOCK, INC.	KANSAS CITY, MO	
2900261	3,970,660	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	6,717,007	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,480,324	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1491409	8,074,382	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	4,865,681	HOMESTREET, INC.	SEATTLE, WA	
1136803	7,195,921	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	4,373,818	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,038,383	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,448,019	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,056,572	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,237,187	KEARNY FINANCIAL CORPORATION	KEARNY, NJ	New Y-9C/BHCPR reporter
1404799	3,700,286	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,573,471	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	6,671,655	LEGACYTEXAS FINANCIAL GROUP	PLANO, TX	
3814208	3,978,646	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	3,240,194	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1135972	8,203,108	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,302,542	MERIDIAN BANCORP, INC.	PEABODY, MA	
2807614	3,001,412	METRO BANCORP, INC.	HARRISBURG, PA	Moved from Peer 3
3932072	4,187,563	MIDDLESEX BANCORP MHC	NATICK, MA	
3973888	4,777,850	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	9,604,314	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	8,072,485	NBT BANCORP INC.	NORWICH, NY	
3212091	6,007,176	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
3132863	3,147,325	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
4122722	7,913,570	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,209,984	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	7,398,325	OFG BANCORP	SAN JUAN, PR	
2692892	3,353,203	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1142336	7,309,569	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	3,118,170	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	Moved from Peer 3
1070578	3,210,425	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	8,531,399	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	6,516,544	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	8,751,414	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	5,899,190	RENASANT CORPORATION	TUPELO, MS	
1097025	4,066,219	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	6,133,728	S & T BANCORP, INC.	INDIANA, PA	

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
3365858	3,729,316	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,507,367	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	5,635,475	SANTANDER BANCORP	SAN JUAN, PR	
1085013	3,233,586	SEACOAST BANKING CORPORATION	STUART, FL	
3635319	4,492,539	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	7,614,358	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	4,574,126	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,671,160	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,092,106	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	4,856,018	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3345430	3,912,515	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
4036324	3,300,308	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	3,450,157	STATE BANKSHARES, INC.	FARGO, ND	
1126046	3,046,518	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
3609682	6,419,283	TALMER BANCORP INC.	TROY, MI	
2367921	5,436,136	TOMPKINS FINANCIAL CORPORATION	I THACA, NY	
1030170	3,893,855	TRICO BANCSHARES	CHICO, CA	
3475074	3,017,161	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	Moved from Peer 3
1048513	4,743,554	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,507,057	UNION BANKSHARES CORPORATION	RICHMOND, VA	
1249347	8,257,015	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	5,682,475	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
3536386	3,447,554	USAMERI BANCORP, INC.	CLEARWATER, FL	
1050712	3,187,419	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,841,934	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,645,289	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	8,378,501	WESBANCO, INC.	WHEELING, WV	
1025541	5,032,110	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	4,591,092	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,489,697	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	5,077,483	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	4,327,052	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	
1199602	5,015,730	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 135 bank holding companies.