

	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	332	344	345	352
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.32	3.33	3.33	3.38
+ Non-interest Income	0.98	0.92	1.00	1.03
- Overhead Expense	2.99	3.05	3.10	3.16
- Provision for Losses	0.08	0.09	0.12	0.31
+ Securities Gains (Losses)	0.02	0.02	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.31	1.23	1.22	1.10
Net Operating Income	0.91	0.86	0.88	0.78
Net Income	0.91	0.86	0.88	0.78
Net Income (Sub S Adjusted)	1.00	0.93	0.90	0.91
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.02	4.07	4.17	4.43
Interest Expense	0.43	0.46	0.54	0.71
Net Interest Income (TE)	3.58	3.59	3.61	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.16	0.25	0.59
Earnings Coverage of Net Losses (X)	12.69	10.74	12.56	8.55
Ln&Ls Allowance/Total Loans & Leases	1.28	1.44	1.55	1.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.29	1.79	2.06	3.06
30-89 Days Past Due Loans and Leases	0.40	0.46	0.53	0.71
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.64	14.58	13.83	13.14
Net ST Noncore Funding Dependence	6.70	5.98	5.08	4.57
Net Loans and Leases/Total Assets	67.91	65.48	64.41	62.12
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.12	9.97	9.95	9.73
Equity Capital/Total Assets	10.14	10.15	9.85	9.86
Equity Capital+Minority Int/Total Assets	10.17	10.20	9.91	9.98
Tier 1 Common Eq Cap / T RWA	12.53	12.20	12.18	11.72
Net Loans&Ls/Equity Capital (X)	6.85	6.63	6.72	6.56
Cash Dividends/Net Income	23.76	24.39	22.88	25.68
Cash Dividends/Net Income (Sub S Adjusted)	27.41	26.25	19.51	5.64
Retained Earnings/Avg Equity Cap	6.13	5.82	6.48	5.30
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.04	0.06	0.07	0.12
Long-Term Debt/Equity Capital	1.84	1.46	1.49	1.44
Equity Investment in Subs/Equity Cap	105.78	106.11	106.00	108.64
Cash FR Oper+Noncash+Op Exp+Div	128.46	105.10	121.43	119.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.72	3.77	3.80	3.85	4.06
Less: Interest Expense	0.39	0.43	0.42	0.50	0.65
Equals: Net Interest Income (TE)	3.32	3.33	3.37	3.33	3.38
Plus: Non-Interest Income	0.98	0.92	0.93	1.00	1.03
Equals: Adj Operating Income (TE)	4.34	4.31	4.35	4.38	4.48
Less: Overhead Expense	2.99	3.05	3.05	3.10	3.16
Less: Provision for Loan and Lease Losses	0.08	0.09	0.09	0.12	0.31
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	0.03	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.31	1.23	1.27	1.22	1.10
Less: Applicable Income Taxes (TE)	0.37	0.36	0.36	0.33	0.31
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.91	0.86	0.91	0.88	0.78
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.91	0.86	0.91	0.88	0.78
Memo: Net Income (Last Four Qtrs)	0.92	0.89	0.91	0.88	0.80
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.92	92.79	92.92	92.60	92.03
Avg Int-Bearing Funds / Avg Assets	71.94	73.30	72.71	73.97	75.01
Int Income (TE) / Avg Earning Assets	4.02	4.07	4.10	4.17	4.43
Int Expense / Avg Earning Assets	0.43	0.46	0.46	0.54	0.71
Net Int Inc (TE) / Avg Earn Assets	3.58	3.59	3.64	3.61	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	4.72	4.86	4.87	5.07	5.41
Interest-Bearing Bank Balances	0.33	0.29	0.31	0.27	0.26
Fed Funds Sold & Reverse Repos	0.19	0.23	0.23	0.24	0.22
Trading Assets	0.91	1.08	1.26	1.20	1.13
Total Earning Assets	3.94	3.99	4.02	4.08	4.34
Investment Securities (TE)	2.38	2.44	2.43	2.37	2.64
U.S. Treasury & Agency Sec (excl MBS)	1.46	1.38	1.41	1.39	1.56
Mortgage-Backed Securities	2.11	2.25	2.22	2.05	2.41
All Other Securities	3.62	3.75	3.81	3.95	4.41
Interest-Bearing Deposits	0.40	0.43	0.43	0.50	0.66
Time Deposits of \$100K or More	0.82	0.86	0.84	0.96	1.17
Time Deposits < \$100K	0.79	0.85	0.84	0.99	1.24
Other Domestic Deposits	0.22	0.22	0.23	0.24	0.31
Foreign Deposits	0.42	0.60	0.53	0.99	1.43
Fed Funds Purchased and Repos	0.38	0.47	0.42	0.46	0.64
Other Borrowed Funds & Trading Liab	1.83	2.06	1.98	2.28	2.76
All Interest-Bearing Funds	0.55	0.57	0.58	0.65	0.83

	PEER GROUP 03 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	40	39	78	76	73
Avg Assets per Employee (\$000)	4,951	4,770	4,791	4,701	4,516
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.00	2.15	1.92	1.89	1.69
Overhead Exp / NII + Non-Int Income	70.18	71.64	70.99	71.77	71.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	3.05	3.05	3.10	3.16
Personnel Expense	1.68	1.70	1.69	1.69	1.68
Net Occupancy Expense	0.38	0.39	0.39	0.39	0.39
Other Operating Expenses	0.91	0.95	0.96	1.00	1.06
Overhead Less Non-Interest Income	1.97	2.05	2.06	2.03	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	68.96	70.43	69.80	70.57	70.47
Personnel Expense	38.95	39.26	38.79	38.73	37.78
Net Occupancy Expense	8.72	9.03	8.77	8.82	8.77
Other Operating Expenses	20.95	21.76	21.81	22.59	23.56
Total Non-Interest Income	21.80	20.87	20.85	22.11	22.11
Fiduciary Activities Income	1.72	1.67	1.67	1.48	1.44
Serv Charges on Deposit Accts - Domestic	4.50	4.92	4.79	5.09	5.49
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.73	0.77	0.74	0.75	0.66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.43	0.40	0.43	0.48	0.30
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.47	0.52	0.59	0.46	0.51
Net Gain (Loss) - Sales Loans, OREO, Oth	2.75	1.80	1.83	2.44	2.47
Other Non-Interest Income	7.29	7.13	7.10	7.68	7.99
Overhead Less Non-Interest Income	46.48	48.69	48.01	47.59	47.57
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.05	22.93	22.43	21.48	21.27
Appl Inc Tax+TE/Pretax NOI+TE	30.02	30.04	29.42	27.94	28.10

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	51.94	50.44	51.02	49.99	48.70
Commercial and Industrial Loans	9.82	9.06	9.74	8.84	8.36
Loans to Individuals	1.91	1.81	1.82	1.75	1.76
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.85	0.74	0.82	0.71	0.66
Other Loans and Leases	1.41	1.18	1.25	1.17	1.07
Net Loans and Leases	67.91	65.48	67.04	64.41	62.12
Debt Securities Over 1 Year	17.72	19.11	18.23	19.25	19.46
Mutual Funds and Equity Securities	0.08	0.10	0.08	0.10	0.09
Subtotal	86.60	85.69	86.24	84.84	82.78
Interest-Bearing Bank Balances	3.18	3.44	3.45	3.93	5.08
Federal Funds Sold & Reverse Repos	0.07	0.06	0.08	0.10	0.16
Debt Securities 1 Year or Less	1.59	1.69	1.58	1.78	1.82
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.12	91.56	92.06	91.59	90.94
Non-Int Cash and Due From Dep Inst	1.50	1.80	1.56	1.60	1.95
Other Real Estate Owned	0.25	0.39	0.29	0.46	0.66
All Other Assets	6.29	6.53	6.28	6.68	6.98
MEMORANDA:					
Short-Term Investments	5.24	5.63	5.57	6.42	7.70
U.S. Treasury Securities	0.19	0.18	0.21	0.14	0.13
U.S. Agency Securities (excl MBS)	3.10	3.27	3.05	3.28	3.18
Municipal Securities	4.11	4.38	3.96	4.34	4.00
Mortgage-Backed Securities	9.03	10.44	9.76	10.61	11.56
Asset-Backed Securities	0.11	0.13	0.10	0.11	0.08
Other Debt Securities	0.44	0.55	0.45	0.60	0.55
RE Loans Secured by 1-4 Family	18.33	17.49	17.66	16.77	17.11
Revolving	2.75	2.70	2.71	2.66	2.76
Closed-End, Sec by First Liens	14.57	13.71	13.93	13.05	13.19
Closed-End, Sec by Junior Liens	0.58	0.63	0.61	0.67	0.77
Commercial Real Estate Loans	30.27	29.60	29.98	29.84	28.30
Construction and Land Dev	4.63	4.18	4.43	4.12	3.93
Multi family	2.88	2.96	2.91	2.95	2.55
Nonfarm Nonresidential	21.64	21.34	21.50	21.71	20.83
RE Loans Secured by Farmland	1.41	1.34	1.37	1.31	1.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.38	77.06	76.22	77.38	77.81
RE Loans Secured by 1-4 Family	26.94	26.76	26.46	26.12	27.42
Revolving	4.04	4.11	4.04	4.11	4.42
Closed-End	22.41	22.19	21.96	21.58	22.48
Commercial Real Estate Loans	44.49	44.91	44.59	45.96	45.29
Construction and Land Dev	6.85	6.38	6.66	6.43	6.29
Multi family	4.20	4.43	4.30	4.51	4.05
Nonfarm Nonresidential	31.95	32.53	32.15	33.49	33.51
RE Loans Secured by Farmland	2.20	2.15	2.19	2.15	2.04
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.45	13.81	14.55	13.55	13.37
Loans to Individuals	2.84	2.89	2.84	2.84	2.96
Credit Card Loans	0.04	0.04	0.04	0.04	0.04
Agricultural Loans	1.28	1.19	1.30	1.19	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.13	1.83	1.90	1.84	1.75

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	5.24	5.63	5.57	6.42	7.70
Liquid Assets	19.23	21.34	20.27	22.12	24.30
Investment Securities	19.88	21.43	20.31	21.63	22.09
Net Loans and Leases	67.91	65.48	67.04	64.41	62.12
Net Lns, Ls & Stbby Ltrs of Credit	68.39	66.00	67.52	64.96	62.66
Core Deposits	69.39	68.98	69.33	69.20	68.66
Noncore Funding	18.28	18.45	18.16	18.53	18.91
Time Deposits of \$100K or More	10.16	10.43	10.19	10.89	11.65
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.24	1.41	1.33	1.39	1.47
Net Fed Funds Purchased (Sold)	1.19	1.39	1.28	1.32	1.32
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.04	1.66	1.87	1.24	1.04
Earning Assets Repr in 1 Year	26.27	25.98	26.33	26.46	30.14
Int-Bearing Liab Repr in 1 Year	17.72	18.96	18.82	19.66	22.25
Long-Term Debt Repr in 1 Year	0.32	0.34	0.34	0.24	0.22
Net Assets Repriceable in 1 Year	7.54	5.93	6.66	5.95	7.14
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.64	14.58	14.18	13.83	13.14
Net ST Noncore Funding Dependence	6.70	5.98	6.07	5.08	4.57
Short-Term Inv/ST Noncore Funding	58.05	64.44	63.37	72.86	76.28
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.69	14.09	12.41	15.18	18.01
Net Loans and Leases/Total Deposits	84.03	81.08	82.87	79.12	76.02
Net Loans and Leases/Core Deposits	99.71	96.39	98.45	94.47	91.74
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.40	0.48	0.69	-0.39	1.12
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.65	0.91	1.38	-2.21	4.88
Struct Notes Appr(Depr)/T1 Cap	-0.06	-0.10	-0.04	-0.26	0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.64	11.04	10.75	9.67	6.32
Available-For-Sale Securities	89.36	88.96	89.25	90.33	93.68
U.S. Treasury Securities	1.06	0.97	1.22	0.71	0.76
U.S. Agency Securities (excl MBS)	17.28	17.05	16.75	17.14	16.25
Municipal Securities	20.48	20.09	19.26	19.68	18.75
Mortgage-Backed Securities	46.15	48.80	48.17	48.98	52.36
Asset-Backed Securities	0.61	0.61	0.53	0.56	0.34
Other Debt Securities	2.55	2.82	2.55	3.02	2.73
Mutual Funds and Equity Securities	0.53	0.58	0.53	0.56	0.49
Debt Securities 1 Year or Less	9.16	9.30	9.07	9.72	10.27
Debt Securities 1 To 5 Years	29.32	25.52	27.89	25.16	26.57
Debt Securities Over 5 Years	57.23	60.67	58.93	60.80	58.66
Pledged Securities	48.67	46.17	48.35	46.02	45.53
Structured Notes, Fair Value	0.77	1.01	0.85	1.01	1.26

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.08	0.09	0.09	0.12	0.31
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	0.14	0.14	0.18	0.49
Provision for Ln&Ls Losses/Net Losses	173.14	106.53	113.35	92.07	112.09
Ln&Ls Allowance/Total Loans & Leases	1.28	1.44	1.35	1.55	1.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.39	17.80	17.31	11.41	6.34
ALLL/Nonaccrual Assets	225.99	193.09	227.14	180.35	131.80
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	208.21	171.76	207.44	161.37	120.23
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.25	0.25	0.38	0.75
Recoveries/Avg Loans and Leases	0.09	0.09	0.09	0.12	0.14
Net Losses/Avg Loans and Leases	0.08	0.16	0.15	0.25	0.59
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	23.16	14.89	33.26	23.88	17.90
Earnings Coverage of Net Losses (X)	12.69	10.74	18.32	12.56	8.55
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.11	0.10	0.21	0.56
RE Loans Secured By 1-4 Family	0.07	0.13	0.12	0.24	0.51
Revolving	0.06	0.11	0.13	0.23	0.45
Closed-End	0.06	0.13	0.11	0.23	0.50
Commercial Real Estate Loans	0.03	0.10	0.10	0.19	0.60
Construction and Land Dev	-0.03	0.09	0.11	0.26	1.60
Multifamily	0.00	0.02	0.03	0.10	0.29
Nonfarm Nonresidential	0.04	0.09	0.09	0.17	0.42
RE Loans Secured by Farmland	0.00	0.00	0.00	0.03	0.06
Commercial and Industrial Loans	0.06	0.14	0.18	0.27	0.61
Loans to Depository Institutions	0.00	0.07	0.00	0.00	0.00
Loans to Individuals	0.63	0.79	0.75	0.74	1.07
Credit Card Loans	0.94	1.66	1.79	1.04	1.86
Agricultural Loans	0.01	0.01	0.00	0.03	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.13	0.00
Other Loans and Leases	0.27	0.21	0.31	0.30	0.59

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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	0.40	0.46	0.45	0.53	0.71
90+ Days PD Loans and Leases	0.04	0.06	0.03	0.06	0.07
Nonaccrual Loans and Leases	0.83	1.11	0.93	1.26	1.91
90+ Days PD and Nonaccrual Loans and Leases	0.92	1.26	1.03	1.46	2.22
30-89 Days PD Restructured	0.01	0.01	0.01	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.23	0.32	0.26	0.37	0.52

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.40	0.46	0.45	0.53	0.71
90+ Days Past Due Assets	0.04	0.06	0.03	0.06	0.07
Nonaccrual Assets	0.85	1.14	0.95	1.29	1.94
30+ Days PD & Nonaccrual Assets	1.37	1.79	1.54	2.07	3.00

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.63	0.83	0.69	0.94	1.40
90+ PD & Nonaccrual Assets + OREO	0.94	1.26	1.04	1.45	2.14

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

Total Assets	1.30	1.68	1.44	1.91	2.69
Allowance for Loan & Lease Losses	157.55	182.84	167.21	193.31	234.59
Equity Cap + ALLL	11.83	14.95	12.91	17.35	23.85
Tier 1 Cap + ALLL	11.85	14.89	12.82	17.00	24.33
Loans & Leases + RE Acquired	1.93	2.59	2.17	2.97	4.26

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	0.37	0.44	0.43	0.53	0.73
- 90+ Days Past Due	0.04	0.05	0.03	0.06	0.07
- Nonaccrual	0.91	1.24	1.02	1.40	2.11
Coml & Indl - 30-89 Days PD	0.31	0.33	0.28	0.33	0.45
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.05
- Nonaccrual	0.56	0.67	0.60	0.89	1.39
Individuals - 30-89 Days PD	0.56	0.60	0.68	0.77	0.87
- 90+ Days Past Due	0.03	0.05	0.03	0.03	0.04
- Nonaccrual	0.22	0.20	0.20	0.24	0.32
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	5.56	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.06	0.05	0.03	0.03	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.18	0.11	0.09	0.14	0.15
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.12	0.12	0.08	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.05	0.04	0.07	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.54	0.66	0.75	0.88	1.07
- 90+ Days Past Due	0.04	0.06	0.05	0.07	0.09
- Nonaccrual	0.96	1.21	1.05	1.36	1.80
Revolving - 30-89 Days PD	0.33	0.37	0.37	0.42	0.52
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	0.51	0.61	0.51	0.66	0.88
Closed-End - 30-89 Days PD	0.57	0.71	0.73	0.98	1.19
- 90+ Days Past Due	0.05	0.07	0.05	0.07	0.10
- Nonaccrual	1.04	1.32	1.13	1.52	2.00
- Jr Lien 30-89 Days PD	0.03	0.04	0.03	0.05	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.06	0.08	0.07	0.09	0.14
Commercial RE - 30-89 Days PD	0.24	0.29	0.23	0.34	0.49
- 90+ Days Past Due	0.02	0.04	0.02	0.05	0.06
- Nonaccrual	0.90	1.28	1.03	1.43	2.36
Const & Dev - 30-89 Days PD	0.18	0.29	0.21	0.36	0.61
- 90+ Days Past Due	0.01	0.03	0.01	0.03	0.15
- Nonaccrual	1.13	2.01	1.39	2.77	5.13
Multi family - 30-89 Days PD	0.05	0.09	0.06	0.08	0.21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	0.28	0.39	0.34	0.51	0.90
Nonfarm Nres- 30-89 Days PD	0.22	0.28	0.22	0.32	0.46
- 90+ Days Past Due	0.02	0.03	0.02	0.04	0.04
- Nonaccrual	0.86	1.17	0.98	1.22	1.91
Farmland - 30-89 Days PD	0.16	0.18	0.11	0.20	0.20
- 90+ Days Past Due	0.01	0.01	0.00	0.02	0.01
- Nonaccrual	0.64	0.72	0.56	0.78	1.32
Credit Card - 30-89 Days PD	0.60	0.81	0.84	0.71	0.85
- 90+ Days Past Due	0.20	0.18	0.13	0.18	0.14
- Nonaccrual	0.00	0.02	0.01	0.01	0.04

CAPITAL RATIOS	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.12	9.97	10.10	9.95	9.73
Tier 1 RBC Ratio	N/A	13.86	13.87	13.93	13.90
Total Risk-Based Capital Ratio	N/A	15.24	15.23	15.31	15.38
Tangible Tier 1 Leverage Ratio	N/A	9.89	10.01	9.86	9.66
Tangible Common Eq Cap/Tan Assets	N/A	8.74	8.98	8.47	8.29
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.10	14.16	14.40	13.68	12.41
Standby Letters of Credit	0.41	0.45	0.43	0.46	0.45
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	2.14	1.84	1.72	1.47	2.09
Interest Rate Contracts	2.13	1.82	1.71	1.45	2.05
Interest Rate Futures & Forward Contr	0.36	0.22	0.17	0.13	0.44
Written Options Contr (Int Rate)	0.30	0.18	0.16	0.13	0.35
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.73	0.72	0.75	0.65	0.50
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	23.01	22.32	22.98	22.40	20.93

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	100.00	100.00	100.00	100.00	99.99
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
Futures and Forwards	30.02	21.01	19.52	21.53	25.24
Written Options	19.99	19.19	17.91	17.53	22.10
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.68	19.19	17.89	17.53	22.09
Purchased Options	0.45	0.61	0.52	0.43	0.84
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.45	0.61	0.52	0.43	0.66
Swaps	42.72	43.93	47.14	43.78	36.98
Held for Trading	3.66	4.51	4.19	5.40	3.21
Interest Rate Contracts	3.64	4.49	4.17	5.37	3.21
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	96.34	95.49	95.81	94.60	96.79
Interest Rate Contracts	95.90	94.92	95.11	93.87	96.27
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
Deriv Contr (Excl Fut & FX LE 14 Days)	76.39	76.76	75.06	77.74	71.93
One Year or Less	33.24	20.94	17.61	23.18	24.66
Over 1 Year to 5 Years	13.22	15.46	16.31	15.14	12.81
Over 5 Years	18.33	16.64	19.21	16.00	13.46
Gross Negative Fair Value (Abs Val)	0.88	0.89	1.07	0.85	1.30
Gross Positive Fair Value	0.63	0.73	0.70	0.90	0.99
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.02

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	62.06	53.57	58.19	61.94	63.17
Ins Under Assets(L/H)/Tot Ins Und Ast	37.94	46.43	41.81	38.06	36.83
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.47	0.52	0.59	0.46	0.51
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	83.33	85.69	99.98	80.00	88.89
Other Prem Inc/Total Prem Inc	16.67	14.31	0.02	20.00	11.11
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)	22.21	19.01	13.43	0.46	1.10
Ins Net Inc (L/H)/Equity (L/H)	-0.60	33.12	18.70	25.97	17.91
Insur Ben, Losses, Exp/Insur Premiums	37.79	106.35	77.43	72.36	168.17
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.49	2.78	-0.15	20.09	14.32
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	16.65	16.08	25.00	20.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.21	11.31	11.34	10.95	10.62
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.42	0.60	0.53	0.99	1.43
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	1.13	0.59	0.11	0.10
Foreign Governments and Inst	0.00	0.00	0.00	0.13	0.00
GROWTH RATES:					
Net Loans and Leases	-2.68	-31.21	-21.47	-0.96	-15.37
Total Selected Assets	13.80	-9.67	-19.21	38.23	-5.34
Deposits	6.26	-31.43	-8.56	-12.05	-21.01

PROFITABILITY:

	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.45	8.12	8.49	8.57	7.51
Bank Net Inc/Avg Eq Inv in Banks	9.27	8.90	9.29	9.27	8.17
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.12	3.64	2.73	3.48	3.49
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.57	6.75	7.54	6.64	7.53
Bank Net Income/Parent Net Income	104.97	104.59	105.24	104.81	107.60
Nonbank Net Income/Parent Net Income	0.44	0.56	0.39	0.52	0.55
Sub BHCs Net Inc/Parent Net Income	90.41	94.20	93.10	83.90	94.81

LEVERAGE:

Total Liabilities/Equity	11.61	12.10	11.79	12.96	15.17
Total Debt/Equity Capital	2.16	1.78	1.99	1.79	1.96
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.16	9.60	9.66	10.28	12.08
Tot Debt+Lns Guaranteed for Affl/Equity	2.21	1.83	2.00	1.84	2.11
Total Debt/Eq Cap - Exc Over Fair Value	2.16	1.79	1.99	1.80	1.97
Long-Term Debt/Equity Capital	1.84	1.46	1.60	1.49	1.44
Short-Term Debt/Equity Capital	0.04	0.06	0.06	0.07	0.12
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.02	0.02	0.02	0.02
Long-Term Debt/Consolidated LT Debt	7.34	5.37	6.42	5.31	4.83

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.78	106.11	106.00	106.28	108.64
Total Investment in Subs/Equity	106.05	106.43	106.29	106.75	109.11
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	99.01	98.76	98.56	99.72
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	99.20	98.97	98.92	100.06

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.55	0.49	0.49	0.49	0.71
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.46	2.50	2.09	2.26	2.60

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	119.71	108.63	124.40	125.79	113.25
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	128.46	105.10	121.43	134.71	119.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.84	88.92	118.40	124.59	96.16
Pretax Oper Inc + Int Exp/Int Expense	5070.11	5364.24	5045.89	4440.39	4483.71
Div + Int From Subs/Int Exp + Div	155.53	156.84	201.34	201.10	186.61
Fees+Other Inc From Subs/Sal + Oth Exp	8.35	7.40	7.02	7.05	7.01
Net Inc/Curr Port of LT Debt+Pfd Div(X)	30.91	36.08	40.33	33.85	29.50

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.85	0.83	0.85	0.92	0.39
--------------------------------------	------	------	------	------	------

PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	12.93	14.55	7.77	5.05	19.72
Total	12.93	14.55	7.77	5.05	19.72

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	0.14	0.19	0.18	0.19	0.20
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 03 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	65.95	70.56	68.55	65.59	67.03
Dividends Paid/Net Income	23.59	24.37	23.70	22.86	25.56
Net Income - Dividends/Avg Equity	6.16	5.82	6.38	6.49	5.32
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	149.92	127.81	166.85	162.72	161.67
Dividends From Nonbank Subs	0.34	0.30	0.93	1.30	0.86
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.04	0.34
Dividends From All Subsidiaries	161.17	134.20	196.22	176.06	178.98
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.76	35.14	38.38	37.48	39.23
Interest Income From Bank Subs	0.04	0.06	0.04	0.06	0.07
Mgt & Service Fees From Bank Subs	1.32	1.39	1.09	1.08	1.47
Other Income From Bank Subs	0.02	0.03	0.03	0.02	0.03
Operating Income From Bank Subs	41.56	40.05	43.13	41.84	45.20
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	57.78	56.66	70.60	72.42	62.38
Interest Income From Nonbank Subs	0.17	0.00	0.13	0.00	0.02
Mgt & Serv Fees From Nonbank Subs	0.11	0.35	0.13	0.34	0.77
Other Income From Nonbank Subs	0.05	0.00	0.10	0.06	0.19
Operating Inc From Nonbank Subs	73.56	60.25	81.59	83.87	74.31
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	13.26	16.13	16.32	22.85	24.03
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.05	0.07	0.10	0.08	1.16
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	13.64	16.60	16.89	23.36	26.27
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.74	62.99	67.54	61.33	56.48
Interest Income From Bank Subs	2.83	1.75	1.00	1.77	1.37
Mgt & Serv Fees From Bank Subs	2.55	2.56	2.17	2.00	2.04
Other Income From Bank Subs	0.08	0.10	0.07	0.04	0.07
Operating Income From Bank Subs	79.09	77.69	80.67	75.16	72.24
Dividends From Nonbank Subs	0.43	0.77	0.99	1.48	1.14
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.15	2.11	1.62	3.59	3.26
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	0.21
Loans and Adv From Subs/ST Debt	1387.76	572.46	692.85	943.80	587.17
Loans and Adv From Subs/Total Debt	250.02	260.07	239.76	287.90	296.84

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									332
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.31	2.42	2.73	2.99	3.30	3.61	3.97	4.20	332
+ Non-interest Income	0.97	0.27	0.35	0.58	0.86	1.30	1.83	2.84	332
- Overhead Expense	2.99	1.90	2.07	2.50	2.92	3.35	4.06	5.24	332
- Provision for Losses	0.08	-0.16	-0.04	0.00	0.08	0.15	0.23	0.30	332
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.03	0.10	0.16	332
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.02	332
= Pretax Net Oper Income (TE)	1.30	0.40	0.67	1.00	1.30	1.58	1.98	2.25	332
Net Operating Income	0.90	0.28	0.41	0.67	0.89	1.11	1.44	1.84	332
Net Income	0.91	0.30	0.41	0.67	0.89	1.11	1.44	1.84	332
Net Income (Sub S Adjusted)	0.99	0.51	0.62	0.78	0.95	1.14	1.43	1.52	58
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.01	3.20	3.39	3.67	4.00	4.33	4.71	4.92	332
Interest Expense	0.42	0.13	0.18	0.27	0.40	0.57	0.71	0.79	332
Net Interest Income (TE)	3.58	2.68	2.94	3.24	3.56	3.93	4.25	4.58	332
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.16	-0.09	-0.00	0.04	0.13	0.32	0.42	332
Earnings Coverage of Net Losses (X)	12.69	-258.56	-61.23	-7.10	10.02	32.69	97.64	159.69	329
Ln&Ls Allowance/Total Loans & Leases	1.28	0.66	0.77	1.00	1.21	1.52	1.90	2.49	332
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.28	0.16	0.26	0.59	1.04	1.80	3.00	4.26	332
30-89 Days Past Due Loans and Leases	0.39	0.02	0.05	0.15	0.32	0.57	0.97	1.45	332
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.63	-5.77	-0.85	7.40	14.21	21.58	31.69	37.70	332
Net ST Noncore Funding Dependence	6.69	-10.97	-5.02	1.59	6.41	12.15	18.27	22.70	332
Net Loans and Leases/Total Assets	67.91	45.99	51.82	61.39	68.58	75.89	80.37	83.49	332
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.12	7.50	7.97	8.93	9.91	11.20	13.04	15.20	332
Equity Capital/Total Assets	10.14	6.94	7.64	8.80	9.98	11.36	13.40	15.68	332
Equity Capital+Minority Int/Total Assets	10.16	6.95	7.70	8.83	10.02	11.40	13.44	15.68	332
Tier 1 Common Eq Cap / T RWA	12.52	7.78	8.67	9.97	11.96	14.62	18.53	22.38	331
Net Loans&Ls/Equity Capital (X)	6.84	3.43	4.25	5.57	6.91	8.07	9.47	10.60	331
Cash Dividends/Net Income	23.76	0.00	0.00	0.00	22.51	42.78	62.32	77.35	325
Cash Dividends/Net Income (Sub S Adjusted)	27.40	-26.73	-13.50	0.00	26.40	53.59	68.94	91.62	58
Retained Earnings/Avg Equity Cap	6.12	1.23	2.13	4.13	6.04	8.00	10.30	12.76	331
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.04	0.00	0.00	0.00	0.00	0.00	0.03	1.34	331
Long-Term Debt/Equity Capital	1.84	0.00	0.00	0.00	0.00	2.02	11.89	18.42	331
Equity Investment in Subs/Equity Cap	105.77	88.88	92.96	98.23	101.65	113.97	126.26	132.00	331
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	128.45	-11.43	7.16	64.75	101.04	153.28	328.20	615.35	320

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.71	3.00	3.12	3.43	3.70	4.01	4.39	4.57	332
Less: Interest Expense	0.39	0.12	0.16	0.25	0.37	0.53	0.65	0.73	332
Equals: Net Interest Income (TE)	3.31	2.42	2.73	2.99	3.30	3.61	3.97	4.20	332
Plus: Non-Interest Income	0.97	0.27	0.35	0.58	0.86	1.30	1.83	2.84	332
Equals: Adj Operating Income (TE)	4.34	3.14	3.34	3.85	4.26	4.76	5.48	7.01	332
Less: Overhead Expense	2.99	1.90	2.07	2.50	2.92	3.35	4.06	5.24	332
Less: Provision for Loan and Lease Losses	0.08	-0.16	-0.04	0.00	0.08	0.15	0.23	0.30	332
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.03	0.10	0.16	332
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.02	332
Equals: Pretax Net Oper Inc (TE)	1.30	0.40	0.67	1.00	1.30	1.58	1.98	2.25	332
Less: Applicable Income Taxes (TE)	0.37	0.00	0.04	0.20	0.39	0.53	0.66	0.73	332
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Equals: Net Operating Income	0.90	0.28	0.41	0.67	0.89	1.11	1.44	1.84	332
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Equals: Net Income	0.91	0.30	0.41	0.67	0.89	1.11	1.44	1.84	332
Memo: Net Income (Last Four Qtrs)	0.91	0.31	0.44	0.65	0.88	1.13	1.51	1.93	331
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.92	86.26	88.60	91.24	93.05	95.01	96.09	96.81	332
Avg Int-Bearing Funds / Avg Assets	71.94	55.34	59.49	65.75	72.34	78.35	82.90	86.31	332
Int Income (TE) / Avg Earning Assets	4.01	3.20	3.39	3.67	4.00	4.33	4.71	4.92	332
Int Expense / Avg Earning Assets	0.42	0.13	0.18	0.27	0.40	0.57	0.71	0.79	332
Net Int Inc (TE) / Avg Earn Assets	3.58	2.68	2.94	3.24	3.56	3.93	4.25	4.58	332
YIELD OR COST:									
Total Loans and Leases (TE)	4.72	3.87	3.99	4.32	4.68	5.06	5.48	5.81	332
Interest-Bearing Bank Balances	0.32	0.01	0.11	0.21	0.28	0.41	0.66	1.03	331
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.13	0.26	0.55	1.35	160
Trading Assets	0.90	0.00	0.00	0.00	0.00	1.60	3.81	5.22	37
Total Earning Assets	3.93	3.13	3.33	3.61	3.90	4.22	4.67	4.89	332
Investment Securities (TE)	2.38	1.39	1.59	1.97	2.35	2.77	3.30	3.78	331
U.S. Treasury & Agency Sec (excl MBS)	1.46	0.50	0.73	1.06	1.41	1.85	2.41	2.76	301
Mortgage-Backed Securities	2.10	1.28	1.54	1.83	2.08	2.36	2.72	3.19	322
All Other Securities	3.61	1.44	1.87	2.63	3.55	4.53	5.40	6.28	322
Interest-Bearing Deposits	0.40	0.12	0.17	0.26	0.37	0.53	0.68	0.74	332
Time Deposits of \$100K or More	0.82	0.31	0.43	0.61	0.81	1.00	1.24	1.34	331
Time Deposits < \$100K	0.78	0.30	0.39	0.56	0.77	1.01	1.20	1.33	331
Other Domestic Deposits	0.22	0.06	0.08	0.12	0.19	0.29	0.44	0.50	332
Foreign Deposits	0.42	0.15	0.15	0.15	0.16	0.36	0.70	0.82	3
Fed Funds Purchased and Repos	0.37	0.00	0.00	0.08	0.20	0.46	1.62	3.18	252
Other Borrowed Funds & Trading Liab	1.82	0.14	0.27	0.85	1.71	2.70	3.81	4.32	302
All Interest-Bearing Funds	0.54	0.20	0.26	0.37	0.52	0.72	0.87	0.95	332

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	40.42	27.65	29.63	33.22	38.48	45.84	57.20	65.45	332
Avg Assets per Employee (\$000)	4951.24	2919.76	3278.64	3810.82	4649.36	5947.28	7719.16	8822.61	332

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.99	0.00	0.00	0.00	0.62	4.10	7.52	10.90	331
Overhead Exp / NOI + Non-Int Income	70.18	50.69	56.08	63.23	69.47	77.50	85.35	90.51	332

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.99	1.90	2.07	2.50	2.92	3.35	4.06	5.24	332
Personnel Expense	1.68	1.04	1.17	1.38	1.61	1.91	2.31	3.12	332
Net Occupancy Expense	0.37	0.18	0.23	0.28	0.36	0.46	0.56	0.66	332
Other Operating Expenses	0.91	0.49	0.57	0.72	0.89	1.06	1.33	1.61	332
Overhead Less Non-Interest Income	1.96	1.23	1.35	1.66	1.95	2.23	2.59	2.87	332

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	68.96	49.20	54.51	62.22	67.73	75.79	83.75	89.72	332
Personnel Expense	38.95	26.97	29.92	34.50	39.05	42.85	48.14	52.12	332
Net Occupancy Expense	8.71	4.49	5.44	6.90	8.56	10.38	12.26	14.11	332
Other Operating Expenses	20.94	12.92	14.64	17.35	20.44	24.53	28.69	31.57	332
Total Non-Interest Income	21.80	7.89	9.51	15.03	20.72	27.99	36.72	45.14	332
Fiduciary Activities Income	1.71	0.00	0.00	0.00	0.02	3.34	6.54	11.74	332
Serv Charges on Deposit Accts - Domestic	4.49	0.61	1.26	2.48	4.17	6.19	9.10	10.62	332
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	332
Investment Banking Fees & Commissions	0.72	0.00	0.00	0.00	0.36	1.46	2.67	3.67	332
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Net Servicing Fees	0.42	0.00	0.00	0.00	0.07	0.64	1.96	3.54	332
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Insurance Activities Revenue	0.47	0.00	0.00	0.00	0.01	0.24	3.17	7.12	332
Net Gain (Loss) - Sales Loans, OREO, Oth	2.74	-0.53	-0.11	0.36	1.45	4.09	9.48	20.08	332
Other Non-Interest Income	7.29	1.64	2.76	4.77	6.99	9.48	13.05	15.57	332
Overhead Less Non-Interest Income	46.48	22.12	29.95	37.90	46.31	55.03	63.01	69.61	332

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.05	0.00	0.00	15.83	27.80	33.66	36.47	38.88	326
Appl Inc Tax+TE/Pretax NOI+TE	30.01	0.63	5.80	26.77	34.10	37.06	39.72	40.71	326

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.94	29.52	34.76	42.86	51.38	60.99	69.87	73.69	332
Commercial and Industrial Loans	9.82	1.37	2.95	5.29	8.73	14.33	19.37	25.38	332
Loans to Individuals	1.90	0.04	0.08	0.40	1.01	2.49	7.03	10.55	332
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	332
Agricultural Loans	0.84	0.00	0.00	0.00	0.08	1.14	4.35	9.06	332
Other Loans and Leases	1.41	0.00	0.01	0.22	0.76	2.03	4.88	7.89	332
Net Loans and Leases	67.91	45.99	51.82	61.39	68.58	75.89	80.37	83.49	332
Debt Securities Over 1 Year	17.72	2.78	5.00	10.41	16.93	24.41	32.43	38.65	332
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.10	0.48	1.06	332
Subtotal	86.60	74.33	79.69	83.65	87.54	89.73	91.41	92.85	332
Interest-Bearing Bank Balances	3.18	0.13	0.29	0.81	2.13	5.09	8.71	11.92	332
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.03	0.38	1.21	332
Debt Securities 1 Year or Less	1.59	0.00	0.08	0.41	1.20	2.42	4.11	6.47	332
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	332
Total Earning Assets	92.11	86.67	88.93	90.51	92.29	93.88	95.19	95.53	332
Non-Int Cash and Due From Dep Inst	1.49	0.46	0.60	0.96	1.51	1.93	2.57	3.04	332
Other Real Estate Owned	0.25	0.00	0.00	0.03	0.15	0.40	1.00	1.49	332
All Other Assets	6.29	3.29	3.69	4.65	6.06	7.80	9.41	10.87	332
MEMORANDA:									
Short-Term Investments	5.23	0.74	1.28	2.27	4.37	7.81	12.09	14.44	332
U.S. Treasury Securities	0.19	0.00	0.00	0.00	0.00	0.05	1.19	3.18	332
U.S. Agency Securities (excl MBS)	3.10	0.00	0.00	0.56	2.54	5.17	9.08	12.33	332
Municipal Securities	4.11	0.00	0.00	0.72	3.49	7.10	11.92	14.92	332
Mortgage-Backed Securities	9.03	0.13	0.74	3.08	8.22	14.02	21.61	25.48	332
Asset-Backed Securities	0.10	0.00	0.00	0.00	0.00	0.03	0.71	1.66	332
Other Debt Securities	0.43	0.00	0.00	0.00	0.04	0.67	2.01	3.80	332
RE Loans Secured by 1-4 Family	18.33	4.24	6.06	10.10	17.49	24.31	36.27	44.06	332
Revolving	2.74	0.05	0.21	1.01	2.46	4.17	6.41	8.22	332
Closed-End, Sec by First Liens	14.57	2.99	4.29	7.72	12.78	19.26	29.98	37.31	332
Closed-End, Sec by Junior Liens	0.57	0.03	0.11	0.26	0.48	0.83	1.25	1.76	332
Commercial Real Estate Loans	30.26	10.90	16.20	23.48	29.60	37.44	44.97	48.89	332
Construction and Land Dev	4.63	0.81	1.30	2.41	4.28	6.47	8.93	11.72	332
Multi family	2.88	0.24	0.49	1.20	2.26	4.18	7.37	10.06	332
Nonfarm Nonresidential	21.63	7.51	10.53	16.15	21.00	27.32	32.92	36.99	332
RE Loans Secured by Farml and	1.41	0.00	0.00	0.02	0.53	2.60	5.81	8.06	332
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.37	51.59	59.46	67.09	76.98	85.99	91.89	95.34	332
RE Loans Secured by 1-4 Family	26.94	5.96	9.68	15.74	26.11	35.94	50.18	59.18	332
Revolving	4.04	0.07	0.32	1.48	3.60	6.37	9.33	11.14	332
Closed-End	22.40	4.57	6.97	12.26	20.76	30.33	42.42	54.96	332
Commercial Real Estate Loans	44.48	18.26	25.49	35.63	44.15	53.18	62.23	67.33	332
Construction and Land Dev	6.84	1.14	1.90	3.74	6.40	9.51	13.10	16.21	332
Multi family	4.19	0.39	0.81	1.76	3.35	5.81	9.62	14.66	332
Nonfarm Nonresidential	31.95	11.62	16.57	25.10	31.85	39.32	47.46	52.69	332
RE Loans Secured by Farml and	2.19	0.00	0.00	0.02	0.74	4.26	8.68	12.90	332
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	332
Commercial and Industrial Loans	14.45	2.02	4.41	8.24	13.20	20.16	27.79	34.84	332
Loans to Individuals	2.84	0.06	0.12	0.57	1.70	3.86	10.19	15.59	332
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.44	332
Agricultural Loans	1.28	0.00	0.00	0.00	0.12	1.78	6.80	12.74	332
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Other Loans and Leases	2.13	0.00	0.01	0.28	1.18	3.09	7.46	10.65	332

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.23	0.74	1.28	2.27	4.37	7.81	12.09	14.44	332
Liquid Assets	19.23	7.53	9.13	12.92	18.01	24.71	32.02	38.47	332
Investment Securities	19.87	3.57	7.15	11.71	18.84	26.18	35.87	41.33	332
Net Loans and Leases	67.91	45.99	51.82	61.39	68.58	75.89	80.37	83.49	332
Net Lns, Ls & Stdbly Ltrs of Credit	68.39	46.13	52.11	61.81	68.91	76.33	80.70	84.03	332
Core Deposits	69.38	48.72	55.26	63.48	70.65	75.97	80.50	82.24	332
Noncore Funding	18.28	5.19	7.72	11.98	17.72	24.47	31.74	37.36	332
Time Deposits of \$100K or More	10.15	2.55	4.01	6.16	9.26	13.35	18.95	22.80	332
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Fed Funds Purchased and Repos	1.24	0.00	0.00	0.00	0.76	2.28	4.58	6.50	332
Net Fed Funds Purchased (Sold)	1.18	-0.40	-0.07	0.00	0.60	2.14	4.40	5.79	332
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Oth Borrowings W/Rem Mat 1 Yr or Less	2.03	0.00	0.00	0.00	1.16	3.47	7.56	10.85	332
Earning Assets Repr in 1 Year	26.26	10.53	14.02	18.60	24.52	32.68	43.30	48.95	332
Int-Bearing Liab Repr in 1 Year	17.72	3.79	5.90	9.28	13.82	21.71	48.78	55.45	332
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.17	1.92	4.46	332
Net Assets Repriceable in 1 Year	7.54	-32.29	-19.59	0.14	8.22	17.63	26.56	35.55	332
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.63	-5.77	-0.85	7.40	14.21	21.58	31.69	37.70	332
Net ST Noncore Funding Dependence	6.69	-10.97	-5.02	1.59	6.41	12.15	18.27	22.70	332
Short-Term Inv/ST Noncore Funding	58.04	5.53	9.23	19.97	42.21	77.94	154.16	264.63	331
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.68	-13.41	-8.03	0.89	9.41	19.62	32.47	47.34	332
Net Loans and Leases/Total Deposits	84.03	54.36	62.60	74.48	85.20	94.59	101.76	109.43	331
Net Loans and Leases/Core Deposits	99.70	61.12	68.95	82.82	98.15	113.71	137.44	154.50	331
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.39	-0.83	-0.35	0.00	0.08	0.64	2.02	2.55	181
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.64	-3.18	-1.58	-0.22	0.45	1.55	3.28	4.43	327
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.60	-0.30	-0.07	-0.00	0.00	0.01	0.02	121
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.63	0.00	0.00	0.00	0.57	24.10	46.97	62.03	331
Available-For-Sale Securities	89.36	36.65	52.49	75.49	99.34	100.00	100.00	100.00	331
U. S. Treasury Securities	1.05	0.00	0.00	0.00	0.00	0.29	6.62	17.06	331
U. S. Agency Securities (excl MBS)	17.28	0.00	0.00	2.99	14.68	29.09	48.32	58.98	331
Municipal Securities	20.48	0.00	0.00	4.90	19.46	36.33	49.24	55.48	331
Mortgage-Backed Securities	46.14	0.82	7.34	26.66	47.42	62.66	80.03	92.77	331
Asset-Backed Securities	0.61	0.00	0.00	0.00	0.00	0.11	4.17	9.63	331
Other Debt Securities	2.55	0.00	0.00	0.00	0.23	4.29	11.49	20.57	331
Mutual Funds and Equity Securities	0.52	0.00	0.00	0.00	0.00	0.61	3.01	6.57	331
Debt Securities 1 Year or Less	9.16	0.08	0.50	2.50	6.63	14.12	25.03	34.72	331
Debt Securities 1 To 5 Years	29.32	1.75	4.80	12.83	27.87	43.47	59.30	73.22	331
Debt Securities Over 5 Years	57.23	7.84	16.26	40.41	59.00	76.99	90.11	93.60	331
Pledged Securities	48.67	2.80	11.14	26.35	49.26	69.83	83.29	94.27	331
Structured Notes, Fair Value	0.77	0.00	0.00	0.00	0.00	0.77	4.65	8.36	331

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.16	-0.04	0.00	0.08	0.15	0.23	0.30	332
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	-0.25	-0.09	0.00	0.11	0.21	0.35	0.45	332
Provision for Ln&Ls Losses/Net Losses	173.14	-829.93	-154.59	0.00	104.41	305.01	693.34	1504.36	329
Ln&Ls Allowance/Total Loans & Leases	1.28	0.66	0.77	1.00	1.21	1.52	1.90	2.49	332
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.39	2.39	3.16	6.00	14.03	29.42	74.44	136.59	242
ALLL/Nonaccrual Assets	225.99	56.22	63.89	99.58	152.91	310.77	589.51	980.16	329
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	208.20	51.80	59.99	91.23	147.75	293.30	555.26	808.84	329
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.00	0.01	0.05	0.11	0.26	0.43	0.57	332
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.02	0.05	0.13	0.27	0.36	332
Net Losses/Avg Loans and Leases	0.07	-0.16	-0.09	-0.00	0.04	0.13	0.32	0.42	332
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Recoveries/Prior Year-End Losses	23.16	1.64	2.91	6.81	14.92	31.75	63.57	128.87	328
Earnings Coverage of Net Losses (X)	12.69	-258.56	-61.23	-7.10	10.02	32.69	97.64	159.69	329
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.19	-0.07	-0.00	0.01	0.09	0.24	0.40	330
RE Loans Secured By 1-4 Family	0.06	-0.14	-0.05	-0.00	0.03	0.12	0.28	0.44	330
Revolving	0.06	-0.31	-0.12	-0.00	0.00	0.10	0.39	1.04	320
Closed-End	0.06	-0.17	-0.07	-0.00	0.03	0.12	0.29	0.41	330
Commercial Real Estate Loans	0.03	-0.31	-0.12	-0.02	0.00	0.06	0.27	0.49	330
Construction and Land Dev	-0.02	-1.04	-0.47	-0.03	0.00	0.00	0.29	1.05	329
Multi family	-0.00	-0.11	-0.02	0.00	0.00	0.00	0.00	0.16	326
Nonfarm Nonresidential	0.03	-0.17	-0.07	-0.00	0.00	0.05	0.23	0.56	330
RE Loans Secured by Farmland	-0.00	-0.12	-0.00	0.00	0.00	0.00	0.00	0.00	260
Commercial and Industrial Loans	0.06	-0.56	-0.25	-0.05	0.00	0.18	0.50	0.82	331
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.63	0.03	0.06	0.16	0.36	0.83	2.22	4.04	226
Credit Card Loans	0.94	-1.94	-0.33	0.00	0.49	1.69	3.46	4.97	96
Agricultural Loans	0.00	-0.05	-0.00	0.00	0.00	0.00	0.04	0.28	221
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.26	-0.18	-0.01	0.00	0.00	0.14	1.70	4.46	314

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.39	0.02	0.05	0.15	0.32	0.57	0.97	1.45	332
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.48	332
Nonaccrual Loans and Leases	0.82	0.09	0.19	0.38	0.76	1.25	1.70	2.17	332
90+ Days PD and Nonaccrual Loans and Leases	0.92	0.14	0.21	0.41	0.80	1.30	1.89	2.62	332
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.09	332
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Nonaccrual Restructured	0.22	0.00	0.00	0.03	0.15	0.39	0.71	1.01	332
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.39	0.02	0.05	0.15	0.32	0.57	0.97	1.45	332
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.48	332
Nonaccrual Assets	0.84	0.10	0.19	0.38	0.77	1.25	1.80	2.28	332
30+ Days PD & Nonaccrual Assets	1.36	0.22	0.37	0.66	1.23	1.85	2.81	3.82	332
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.63	0.09	0.14	0.28	0.56	0.90	1.32	1.66	332
90+ PD & Nonaccrual Assets + OREO	0.93	0.12	0.19	0.41	0.75	1.34	2.24	2.83	332
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.30	0.15	0.28	0.57	1.10	1.89	3.04	3.77	332
Allowance for Loan & Lease Losses	157.55	18.58	33.36	79.09	129.19	225.91	343.40	476.22	331
Equity Cap + ALLL	11.82	1.44	2.61	5.56	9.69	17.67	28.20	34.41	331
Tier 1 Cap + ALLL	11.85	1.34	2.63	5.56	9.65	17.07	27.05	34.86	332
Loans & Leases + RE Acquired	1.92	0.24	0.37	0.92	1.57	2.72	4.50	6.22	332

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.12	7.50	7.97	8.93	9.91	11.20	13.04	15.20	332
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	15.10	5.02	7.17	10.64	14.78	18.96	24.09	26.38	332
Standby Letters of Credit	0.40	0.00	0.02	0.13	0.33	0.60	1.01	1.41	332
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	332
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.14	0.00	0.00	0.00	0.63	3.23	9.67	17.55	332
Interest Rate Contracts	2.12	0.00	0.00	0.00	0.62	3.23	9.67	17.55	332
Interest Rate Futures & Forward Contr	0.35	0.00	0.00	0.00	0.00	0.45	1.59	5.88	332
Written Options Contr (Int Rate)	0.30	0.00	0.00	0.00	0.00	0.36	1.37	5.05	332
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	332
Interest Rate Swaps	0.72	0.00	0.00	0.00	0.00	0.93	4.33	8.45	332
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.00	8.39	11.51	16.83	22.77	28.58	35.09	38.52	332

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Futures and Forwards	30.01	0.00	0.00	0.00	12.30	55.41	96.91	100.00	218
Written Options	19.99	0.00	0.00	0.00	9.22	41.25	62.26	95.39	218
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Over-The-Counter	19.68	0.00	0.00	0.00	9.09	40.89	60.64	95.39	218
Purchased Options	0.45	0.00	0.00	0.00	0.00	0.00	0.02	14.30	218
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Over-The-Counter	0.45	0.00	0.00	0.00	0.00	0.00	0.02	14.30	218
Swaps	42.72	0.00	0.00	0.00	30.24	95.89	100.00	100.00	218
Held for Trading	3.65	0.00	0.00	0.00	0.00	0.00	52.36	100.00	218
Interest Rate Contracts	3.64	0.00	0.00	0.00	0.00	0.00	43.30	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Non-Traded	96.34	0.00	39.33	100.00	100.00	100.00	100.00	100.00	218
Interest Rate Contracts	95.89	0.00	17.97	100.00	100.00	100.00	100.00	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Deriv Contr (Excl Fut & FX LE 14 Days)	76.39	0.62	16.55	52.62	89.97	100.00	100.00	100.00	218
One Year or Less	33.24	0.00	0.00	0.00	22.23	56.91	100.00	100.00	218
Over 1 Year to 5 Years	13.21	0.00	0.00	0.00	0.00	24.08	65.62	91.29	218
Over 5 Years	18.32	0.00	0.00	0.00	0.00	42.68	82.54	98.95	218
Gross Negative Fair Value (Abs Val)	0.88	0.00	0.00	0.00	0.44	1.59	3.40	5.27	218
Gross Positive Fair Value	0.62	0.00	0.00	0.00	0.45	1.13	1.93	2.70	218
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	331
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	331
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	331
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	331
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
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	331
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.14	331

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	332
Ins Under Assets(P/C)/Tot Ins Und Ast	62.05	0.00	0.00	0.00	96.45	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	37.94	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Ins Activities Revenue/Adj Oper Inc	0.47	0.00	0.00	0.00	0.01	0.24	3.17	7.12	332
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Credit Rel Prem Inc/Tot Prem Inc	83.33	0.00	0.00	50.00	100.00	100.00	100.00	100.00	6
Other Prem Inc/Total Prem Inc	16.66	0.00	0.00	0.00	0.00	0.00	40.00	70.00	6
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Ins Net Inc (P/C)/Equity (P/C)	22.20	-4.22	-4.22	-2.72	6.65	40.14	50.97	51.62	5
Ins Net Inc (L/H)/Equity (L/H)	-0.60	-2.91	-2.91	-2.91	-2.10	0.77	1.41	1.62	4
Insur Ben, Losses, Exp/Insur Premiums	37.79	-1.78	-1.78	-0.89	0.00	64.27	94.36	97.18	6
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.49	0.00	0.00	0.00	0.00	0.00	1.22	1.84	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	0.00	0.00	0.00	0.00	0.00	60.00	80.00	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
CSV Life Insurance/Tier 1 Cap + ALLL	12.20	0.00	0.00	4.89	14.52	19.52	22.85	27.73	331
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	332
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Cost: Interest-Bearing Deposits	0.42	0.15	0.15	0.15	0.16	0.36	0.70	0.82	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	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	1
GROWTH RATES:									
Net Loans and Leases	-2.67	-100.00	-100.00	-35.35	-4.15	36.27	79.39	127.17	27
Total Selected Assets	13.80	-100.00	-100.00	-37.97	-0.31	34.59	92.32	481.49	52
Deposits	6.25	-31.75	-31.75	-31.75	-5.79	22.71	27.29	28.82	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	65.94	0.00	0.00	26.93	78.41	102.03	121.02	147.19	227
Dividends Paid/Net Income	23.59	0.00	0.00	0.00	22.05	42.83	62.38	77.40	324
Net Income - Dividends/Avg Equity	6.15	1.15	2.13	4.14	6.08	8.00	10.31	13.27	331
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	149.92	0.00	0.00	90.27	113.36	216.47	441.46	964.60	241
Dividends From Nonbank Subs	0.34	0.00	0.00	0.00	0.00	0.16	2.20	6.23	241
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	241
Dividends From All Subsidiaries	161.16	0.00	0.00	98.32	115.22	225.99	465.57	971.15	241
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.76	0.00	0.00	0.00	34.42	67.30	101.18	149.40	305
Interest Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.02	0.21	0.81	305
Mgt & Service Fees From Bank Subs	1.32	0.00	0.00	0.00	0.00	0.00	9.62	33.26	305
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.76	305
Operating Income From Bank Subs	41.55	0.00	0.00	0.33	37.93	73.38	117.36	195.72	305
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	57.78	0.00	0.00	0.00	100.00	100.00	100.00	166.58	131
Interest Income From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.00	6.26	131
Mgt & Serv Fees From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.74	131
Other Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.76	131
Operating Inc From Nonbank Subs	73.55	0.00	0.00	4.65	100.00	100.00	159.38	363.75	131
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	13.25	0.00	0.00	0.00	0.00	20.28	65.73	86.64	24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mgt & Serv Fees From Sub BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.84	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	13.63	0.00	0.00	0.00	0.00	20.28	65.73	86.64	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.73	0.00	0.00	0.00	91.83	99.70	99.98	100.00	296
Interest Income From Bank Subs	2.82	0.00	0.00	0.00	0.00	0.07	13.21	100.00	296
Mgt & Serv Fees From Bank Subs	2.54	0.00	0.00	0.00	0.00	0.00	17.46	49.88	296
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.39	2.54	296
Operating Income From Bank Subs	79.09	0.00	0.00	84.25	99.29	100.00	100.00	100.00	296
Dividends From Nonbank Subs	0.43	0.00	0.00	0.00	0.00	0.10	1.63	14.01	296
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	296
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	296
Operating Inc From Nonbank Subs	1.15	0.00	0.00	0.00	0.00	0.32	5.34	24.86	296
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Loans and Adv From Subs/ST Debt	1387.76	0.00	0.00	0.00	253.05	796.44	3406.78	8773.56	38
Loans and Adv From Subs/Total Debt	250.02	0.00	0.00	0.00	79.30	257.35	1003.80	2983.65	114

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
3109904	1,166,122	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,106,251	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,100,287	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,110,919	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,563,140	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	1,946,444	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,216,349	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,596,931	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,299,147	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,676,749	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,084,314	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,338,317	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,797,375	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,524,356	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,827,196	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,112,934	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,322,119	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,543,967	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,205,595	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,906,325	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,095,529	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,333,371	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,215,955	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,408,232	ATBANCORP	DUBUQUE, IA	
3555686	1,373,297	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,545,973	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,740,065	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,188,775	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,595,681	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,126,510	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,134,295	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,419,877	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1205398	1,286,462	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
3590388	1,870,762	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,439,738	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,518,664	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,214,675	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,922,512	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,323,928	BANTERRA CORP	ELDORADO, IL	
1115385	1,560,009	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,498,089	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,646,179	BEACON BANCORP	TAUNTON, MA	
4297853	1,451,921	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1246159	2,538,809	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,152,769	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	1,845,135	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,241,183	BNH FINANCIAL	LACONIA, NH	
2835514	1,481,062	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	2,081,276	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,094,791	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1140994	2,950,014	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
3929791	1,552,711	BSB BANCORP INC.	BELMONT, MA	
3488850	1,107,266	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	Moved from Peer 4
1204627	2,509,444	BYLINE BANCORP, INC.	CHI CAGO, IL	
2183493	1,371,330	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	1,482,627	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1115013	1,665,223	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
2687795	2,852,604	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2,837,921	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	2,214,652	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
3832819	1,556,012	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,854,156	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,641,567	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	2,300,788	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,326,256	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,418,487	CASCADE BANCORP	BEND, OR	
3594872	2,838,938	CBFH, INC.	BEAUMONT, TX	
1493654	1,477,464	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,186,907	CBX CORPORATION	CARROLLTON, IL	
1053496	1,278,706	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2158156	2,131,414	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,435,413	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,217,102	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4228875	1,188,577	CERTUSHOLDINGS, INC.	ATLANTA, GA	
4459839	1,007,119	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,553,775	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1143623	1,255,722	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,156,663	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,266,694	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1246533	1,317,272	CIVISTA BANCSHARES, INC	SANDUSKY, OH	Name change from FIRST CITIZENS BANC CORP
3153242	1,031,477	CLAYTON HC, INC.	KNOXVILLE, TN	
3264764	1,152,967	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,029,132	CNB CORPORATION	CONWAY, SC	Moved from Peer 4
1118340	2,253,804	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,397,957	CNLBANCSHARES, INC.	ORLANDO, FL	
1142475	1,372,770	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,139,050	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,891,912	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,637,532	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
2356073	1,587,328	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
3687046	1,159,131	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,126,736	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1133473	2,293,387	COMMUNITYONE BANCORP	CHARLOTTE, NC	
1081239	1,282,730	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	1,422,615	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,301,839	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,470,813	CU BANCORP	LOS ANGELES, CA	
1201112	1,214,676	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,677,805	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,175,443	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,185,169	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	1,976,864	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
2626691	1,221,108	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,528,913	EMPRI SE FINANCIAL CORPORATION	WICHITA, KS	
2461016	2,170,477	ENTERPRI SE BANCORP, INC.	LOWELL, MA	
3180547	1,351,819	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	1,385,716	ESB BANCORP MHC	EASTHAMPTON, MA	
3854268	1,598,824	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,361,078	EXTRACO CORPORATION	WACO, TX	
3824373	1,588,771	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,459,686	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1,750,413	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,672,403	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,707,676	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARI NA, NC	
3223967	1,762,365	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,083,970	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,422,090	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,548,827	FIRST BANCORP, INC., THE	DAMARIS SCOTTA, ME	
1204560	2,864,378	FIRST BANCSHARES, INC.	WHITING, IN	
2385493	1,117,644	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,613,452	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,683,564	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1098796	1,531,714	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,197,091	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,217,487	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,597,295	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,491,798	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	2,626,521	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,158,678	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,196,586	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,213,250	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,451,476	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,214,129	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,416,342	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,972,891	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	1,869,956	FIRST FOUNDATION INC.	IRVINE, CA	
3589560	1,512,712	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	1,104,645	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1206760	1,634,120	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,027,671	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	Moved from Peer 4
2880626	1,002,114	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	Moved from Peer 4
1048894	2,828,714	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,098,909	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,535,823	FIRST SOUTH BANCORP, INC.	NASHVILLE, TN	
1099917	1,768,549	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,643,025	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,343,071	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,255,634	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,405,752	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,062,548	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1123072	2,044,004	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,119,865	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,091,972	FOX CHASE BANCORP, INC.	HATBORO, PA	

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
1128358	1,534,247	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	1,766,957	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1118238	1,028,539	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,985,181	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,064,156	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
1098620	2,259,974	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3474835	2,409,273	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	2,269,536	GUARANTY BANCORP	DENVER, CO	
1862036	1,566,222	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,025,032	GUARANTY FINANCIAL, MHC	GLENDALE, WI	
3392331	1,701,766	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	1,991,303	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,655,243	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,204,363	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,488,021	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,469,604	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,608,982	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,680,206	HERITAGE COMMERCE CORP	SAN JOSE, CA	
3846469	1,869,514	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,828,379	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,185,377	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,370,641	HILLS BANCORPORATION	HILLS, IA	
3851191	1,234,807	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,194,119	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,947,395	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	2,783,114	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,219,307	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,289,206	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,656,580	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,028,748	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1201925	2,288,954	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,113,041	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	2,004,673	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,061,926	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,319,306	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,586,974	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,559,259	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,864,650	KLEIN FINANCIAL, INC.	CHASKA, MN	
3575750	1,510,994	LAKE SUNAPEE BANK GROUP	NEWPORT, NH	Name change from NEW HAMPSHIRE THRIFT BANCSHARES, INC.
2128917	1,257,832	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,311,395	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,065,209	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,249,362	LCNB CORP.	LEBANON, OH	
1071669	1,238,355	LNB BANCORP INC.	LORAIN, OH	
2325350	2,149,123	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,973,486	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,618,014	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,127,859	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,217,615	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,371,144	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,039,342	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	Moved from Peer 4

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
1207486	1,548,668	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,415,866	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,292,104	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,875,943	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	2,226,052	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,675,908	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,561,018	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2390013	2,314,432	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2176413	1,241,985	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,130,827	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	2,754,630	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,948,784	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,621,003	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	2,922,450	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,087,128	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,595,927	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,170,675	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,205,952	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,119,784	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,445,509	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,253,065	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,089,423	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,439,541	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,723,362	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,148,271	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	1,256,614	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,061,760	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,758,465	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,471,929	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
1076002	2,778,685	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	2,182,751	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,184,894	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,202,963	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,340,481	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,500,331	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,636,235	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,025,812	NORWAY BANCORP, MHC	NORWAY, ME	Moved from Peer 4
3848285	1,019,031	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,399,223	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,341,492	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1200311	1,017,735	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,306,024	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,065,053	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,893,515	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1,232,783	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,831,200	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,046,905	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	2,636,756	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,165,308	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,313,254	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
4210478	2,446,212	PARK STERLING CORPORATION	CHARLOTTE, NC	

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
1200692	2,236,355	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,382,813	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
1117688	1,291,812	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,488,859	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,407,018	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,037,211	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,747,755	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	2,011,023	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1,122,249	PLAINS BANCORP, INC.	DIAMMITT, TX	
3836488	1,066,250	PLAZA BANCORP	IRVINE, CA	New Y-9C/BHCPR reporter
2007647	1,247,006	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,174,564	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,560,886	PULASKI FINANCIAL CORP.	SAIN T LOUIS, MO	
2125813	2,542,969	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,479,088	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,449,374	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,124,485	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,175,727	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,713,757	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,272,418	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,055,007	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,356,481	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,084,352	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,407,483	SI FINANCIAL GROUP INC	WILLIAMANTIC, CT	
2976396	1,734,111	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,566,383	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,228,592	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,404,566	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,066,371	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,795,584	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,153,867	SOUTHERN BANCORP, INC	ARCADELPHIA, AR	
1075694	2,211,099	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,119,344	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,300,174	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	1,011,716	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	Moved from Peer 4
1062621	2,031,581	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,119,096	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1245590	2,438,147	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,746,371	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,202,335	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,074,761	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1427275	1,921,549	STEARNS FINANCIAL SERVICES, IN	SAIN T CLOUD, MN	
3852031	1,385,623	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,482,759	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,068,712	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,416,329	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,998,220	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,479,969	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,379,026	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,667,885	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,394,575	TAMPA BAY BANKING COMPANY	TAMPA, FL	

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
3954681	1,743,046	TERRITORIAL BANCORP INC.	HONOLULU, HI	
3934562	1,208,712	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,181,033	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,236,895	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,469,260	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3233126	1,529,259	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,529,638	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,124,107	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,754,967	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,926,598	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
2181426	1,024,305	UNITY BANCORP, INC.	CLINTON, NJ	
1116609	2,780,578	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1,787,264	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,237,306	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,524,471	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,737,145	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,060,123	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,654,461	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,139,165	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,361,685	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,090,939	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,052,598	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,793,098	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,930,475	WILSON BANK HOLDING COMPANY	LEBANON, TN	
2784920	1,046,930	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1399765	2,430,545	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 332 bank holding companies.