

	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	66	484	464	490
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.35	3.37	3.38	3.34
+ Non-interest Income	0.97	0.83	0.85	0.94
- Overhead Expense	3.06	3.03	3.03	3.15
- Provision for Losses	0.08	0.11	0.11	0.16
+ Securities Gains (Losses)	0.04	0.02	0.03	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.33	1.14	1.18	1.07
Net Operating Income	0.98	0.82	0.87	0.79
Net Income	0.98	0.82	0.87	0.79
Net Income (Sub S Adjusted)	1.24	0.89	0.93	0.83
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.13	4.16	4.17	4.22
Interest Expense	0.51	0.52	0.51	0.60
Net Interest Income (TE)	3.60	3.63	3.64	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.10	0.20	0.19	0.32
Earnings Coverage of Net Losses (X)	10.88	15.59	15.41	11.51
Ln&Ls Allowance/Total Loans & Leases	1.33	1.51	1.42	1.59
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.28	1.99	1.70	2.39
30-89 Days Past Due Loans and Leases	0.44	0.56	0.62	0.73
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	16.71	14.80	14.10	14.17
Net ST Noncore Funding Dependence	7.23	5.66	5.17	4.92
Net Loans and Leases/Total Assets	66.64	64.69	65.69	63.90
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.14	10.09	10.22	10.05
Equity Capital/Total Assets	9.97	9.89	10.13	9.65
Equity Capital+Minority Int/Total Assets	10.01	9.98	10.21	9.74
Tier 1 Common Eq Cap / T RWA	12.35	12.94	13.13	12.83
Net Loans&Ls/Equity Capital (X)	6.78	6.83	6.75	6.94
Cash Dividends/Net Income	23.17	23.24	24.36	22.44
Cash Dividends/Net Income (Sub S Adjusted)	28.98	21.54	15.05	14.13
Retained Earnings/Avg Equity Cap	7.03	5.87	6.18	5.77
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.17	0.14	0.13	0.12
Long-Term Debt/Equity Capital	1.66	1.89	1.97	1.94
Equity Investment in Subs/Equity Cap	108.46	108.48	107.31	108.99
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	97.20	112.01	128.62	134.70

PERCENT OF AVERAGE ASSETS	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.84	3.86	3.87	3.90	4.16
Less: Interest Expense	0.48	0.48	0.48	0.55	0.74
Equals: Net Interest Income (TE)	3.35	3.37	3.38	3.34	3.42
Plus: Non-Interest Income	0.97	0.83	0.85	0.94	0.93
Equals: Adj Operating Income (TE)	4.38	4.25	4.28	4.35	4.41
Less: Overhead Expense	3.06	3.03	3.03	3.15	3.15
Less: Provision for Loan and Lease Losses	0.08	0.11	0.11	0.16	0.34
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.02	0.03	0.03	0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.33	1.14	1.18	1.07	1.02
Less: Applicable Income Taxes (TE)	0.37	0.29	0.29	0.28	0.27
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.98	0.82	0.87	0.79	0.72
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.98	0.82	0.87	0.79	0.72
Memo: Net Income (Last Four Qtrs)	0.94	0.79	0.87	0.79	0.72
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.17	93.15	93.10	92.74	92.36
Avg Int-Bearing Funds / Avg Assets	74.62	74.72	74.39	75.54	76.68
Int Income (TE) / Avg Earning Assets	4.13	4.16	4.17	4.22	4.52
Int Expense / Avg Earning Assets	0.51	0.52	0.51	0.60	0.80
Net Int Inc (TE) / Avg Earn Assets	3.60	3.63	3.64	3.61	3.71
YIELD OR COST:					
Total Loans and Leases (TE)	4.85	5.02	5.02	5.21	5.54
Interest-Bearing Bank Balances	0.37	0.33	0.32	0.30	0.29
Fed Funds Sold & Reverse Repos	0.12	0.18	0.17	0.17	0.20
Trading Assets	1.19	0.99	1.21	0.49	0.83
Total Earning Assets	4.03	4.05	4.07	4.12	4.43
Investment Securities (TE)	2.54	2.52	2.49	2.38	2.67
U.S. Treasury & Agency Sec (excl MBS)	1.62	1.61	1.61	1.48	1.68
Mortgage-Backed Securities	2.15	2.20	2.15	1.96	2.39
All Other Securities	3.75	3.96	4.06	4.06	4.48
Interest-Bearing Deposits	0.52	0.50	0.50	0.57	0.76
Time Deposits of \$100K or More	0.99	0.93	0.93	1.04	1.26
Time Deposits < \$100K	0.92	0.92	0.91	1.05	1.33
Other Domestic Deposits	0.25	0.24	0.24	0.27	0.35
Foreign Deposits	N/A	N/A	N/A	0.20	0.32
Fed Funds Purchased and Repos	0.40	0.34	0.35	0.43	0.64
Other Borrowed Funds & Trading Liab	1.94	2.21	2.16	2.50	2.98
All Interest-Bearing Funds	0.64	0.64	0.63	0.73	0.96

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	38	36	73	71	69
Avg Assets per Employee (\$000)	4,561	4,479	4,509	4,301	4,260
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	71.36	73.00	72.49	74.12	73.37
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.06	3.03	3.03	3.15	3.15
Personnel Expense	1.71	1.67	1.66	1.70	1.67
Net Occupancy Expense	0.37	0.38	0.37	0.39	0.39
Other Operating Expenses	0.96	0.96	0.97	1.04	1.08
Overhead Less Non-Interest Income	2.04	2.14	2.13	2.16	2.17
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.78	71.48	71.07	72.70	72.02
Personnel Expense	39.21	39.45	39.16	39.54	38.15
Net Occupancy Expense	8.41	8.91	8.69	8.88	8.82
Other Operating Expenses	21.77	22.60	22.70	23.89	24.61
Total Non-Interest Income	20.90	19.01	19.35	20.77	20.39
Fiduciary Activities Income	0.97	0.86	0.82	0.78	0.72
Serv Charges on Deposit Accts - Domestic	4.02	4.89	5.01	5.14	5.33
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.75	0.60	0.59	0.58	0.51
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.54	0.44	0.42	0.53	0.35
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.78	0.25	0.30	0.33	0.31
Net Gain (Loss) - Sales Loans, OREO, Oth	3.35	1.70	1.74	2.30	2.27
Other Non-Interest Income	6.67	7.03	7.28	7.46	7.62
Overhead Less Non-Interest Income	47.92	51.46	50.77	51.07	50.85
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	20.92	18.43	18.40	18.06	17.75
Appl Inc Tax+TE/Pretax NOI+TE	29.26	25.85	25.51	25.94	25.90

PERCENT OF TOTAL ASSETS -----	PEER GROUP 04				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	50.97	50.76	51.50	50.69	50.45
Commercial and Industrial Loans	9.83	8.07	7.90	7.82	7.63
Loans to Individuals	1.23	1.88	1.89	1.83	1.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.90	1.27	1.39	1.07	0.96
Other Loans and Leases	1.38	0.82	0.88	0.79	0.75
Net Loans and Leases	66.64	64.69	65.69	63.90	62.97
Debt Securities Over 1 Year	19.74	19.83	19.00	19.56	18.70
Mutual Funds and Equity Securities	0.14	0.07	0.08	0.08	0.08
Subtotal	87.06	85.24	85.43	84.33	82.55
Interest-Bearing Bank Balances	3.29	3.59	3.90	4.15	5.22
Federal Funds Sold & Reverse Repos	0.07	0.17	0.15	0.18	0.25
Debt Securities 1 Year or Less	1.44	1.84	1.73	1.93	2.09
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.53	91.96	92.30	91.76	91.32
Non-Int Cash and Due From Dep Inst	1.55	1.89	1.66	1.73	1.98
Other Real Estate Owned	0.21	0.43	0.33	0.52	0.73
All Other Assets	5.90	6.07	5.94	6.43	6.61
MEMORANDA:					
Short-Term Investments	5.34	6.34	6.53	7.05	8.43
U.S. Treasury Securities	0.33	0.22	0.23	0.16	0.11
U.S. Agency Securities (excl MBS)	4.68	4.39	4.32	4.42	4.15
Municipal Securities	5.62	5.36	5.33	5.19	4.79
Mortgage-Backed Securities	8.25	8.66	7.99	8.70	8.95
Asset-Backed Securities	0.05	0.05	0.04	0.05	0.04
Other Debt Securities	0.26	0.29	0.27	0.35	0.37
RE Loans Secured by 1-4 Family	16.82	18.32	18.64	18.41	18.52
Revolving	2.45	2.34	2.37	2.42	2.48
Closed-End, Sec by First Liens	13.59	14.85	15.31	14.80	14.84
Closed-End, Sec by Junior Liens	0.63	0.69	0.64	0.72	0.79
Commercial Real Estate Loans	30.21	27.94	28.21	28.23	28.12
Construction and Land Dev	4.80	4.09	4.33	4.09	4.23
Multi family	2.79	2.22	2.35	2.27	2.20
Nonfarm Nonresidential	21.80	20.82	20.67	21.06	20.85
RE Loans Secured by Farmland	2.50	2.10	2.21	1.83	1.73
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.20	78.40	78.45	79.13	79.71
RE Loans Secured by 1-4 Family	25.57	28.34	28.47	28.81	29.28
Revolving	3.59	3.61	3.60	3.76	3.91
Closed-End	21.82	24.36	24.51	24.61	24.93
Commercial Real Estate Loans	45.07	43.37	43.13	44.20	44.64
Construction and Land Dev	7.03	6.25	6.53	6.35	6.66
Multi family	4.16	3.39	3.53	3.49	3.45
Nonfarm Nonresidential	32.75	32.43	31.77	33.11	33.20
RE Loans Secured by Farmland	3.63	3.27	3.41	2.89	2.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.68	12.45	12.06	12.14	12.08
Loans to Individuals	1.91	3.08	3.06	3.00	2.94
Credit Card Loans	0.06	0.08	0.08	0.07	0.08
Agricultural Loans	2.85	1.99	2.13	1.68	1.57
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.14	1.28	1.35	1.23	1.20

PERCENT OF TOTAL ASSETS	PEER GROUP 04 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	5.34	6.34	6.53	7.05	8.43
Liquid Assets	19.79	21.60	20.70	22.02	23.20
Investment Securities	21.67	22.38	21.47	22.19	21.62
Net Loans and Leases	66.64	64.69	65.69	63.90	62.97
Net Lns, Ls & Stbby Ltrs of Credit	67.03	65.11	66.10	64.32	63.41
Core Deposits	68.14	68.66	68.81	68.76	67.89
Noncore Funding	19.99	19.35	19.02	19.44	20.15
Time Deposits of \$100K or More	12.87	12.43	12.12	12.55	13.31
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.48	1.11	1.07	1.20	1.16
Net Fed Funds Purchased (Sold)	1.46	0.97	0.97	1.05	0.91
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.08	1.30	1.41	1.20	1.10
Earning Assets Repr in 1 Year	27.45	26.57	26.68	27.24	29.92
Int-Bearing Liab Repr in 1 Year	21.53	20.93	20.47	21.43	23.45
Long-Term Debt Repr in 1 Year	0.21	0.29	0.31	0.29	0.33
Net Assets Repriceable in 1 Year	5.40	4.82	5.44	5.17	5.70
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.71	14.80	14.10	14.17	13.56
Net ST Noncore Funding Dependence	7.23	5.66	5.17	4.92	3.76
Short-Term Inv/ST Noncore Funding	51.62	67.34	71.03	74.33	82.77
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.29	14.14	13.15	14.58	16.04
Net Loans and Leases/Total Deposits	81.36	78.82	80.40	77.75	76.73
Net Loans and Leases/Core Deposits	99.70	95.87	97.20	94.40	94.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.62	0.35	0.50	-0.32	0.86
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.32	1.02	1.70	-2.28	4.79
Struct Notes Appr(Depr)/T1 Cap	-0.18	-0.26	-0.08	-0.74	0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.01	7.63	7.90	7.43	5.06
Available-For-Sale Securities	89.99	92.37	92.10	92.57	94.94
U.S. Treasury Securities	1.68	0.95	1.05	0.70	0.49
U.S. Agency Securities (excl MBS)	24.48	20.33	20.90	20.81	20.65
Municipal Securities	25.34	23.36	24.19	22.63	21.48
Mortgage-Backed Securities	39.58	42.04	40.32	42.52	43.41
Asset-Backed Securities	0.29	0.22	0.18	0.24	0.20
Other Debt Securities	1.39	1.42	1.38	1.75	2.07
Mutual Funds and Equity Securities	0.86	0.42	0.45	0.49	0.47
Debt Securities 1 Year or Less	8.29	8.60	8.51	9.62	10.86
Debt Securities 1 To 5 Years	31.81	24.56	26.88	23.58	25.12
Debt Securities Over 5 Years	57.08	63.18	60.73	62.47	59.19
Pledged Securities	45.71	43.83	45.12	43.37	43.38
Structured Notes, Fair Value	1.04	1.78	1.50	1.80	1.95

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.08	0.11	0.11	0.16	0.34
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	0.17	0.17	0.25	0.52
Provision for Ln&Ls Losses/Net Losses	82.66	116.13	124.20	96.86	117.20
Ln&Ls Allowance/Total Loans & Leases	1.33	1.51	1.42	1.59	1.76
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.79	17.66	14.51	10.08	6.29
ALLL/Nonaccrual Assets	269.06	197.84	232.00	170.88	122.91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	226.66	173.74	207.15	155.97	115.89
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.29	0.29	0.44	0.70
Recoveries/Avg Loans and Leases	0.08	0.09	0.10	0.11	0.10
Net Losses/Avg Loans and Leases	0.10	0.20	0.19	0.32	0.58
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	23.05	13.91	30.59	20.00	13.22
Earnings Coverage of Net Losses (X)	10.88	15.59	15.41	11.51	8.65
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.14	0.13	0.28	0.54
RE Loans Secured By 1-4 Family	0.08	0.15	0.14	0.26	0.43
Revolving	0.11	0.10	0.11	0.21	0.39
Closed-End	0.07	0.14	0.14	0.26	0.43
Commercial Real Estate Loans	0.03	0.12	0.12	0.31	0.65
Construction and Land Dev	-0.02	0.06	0.09	0.63	1.60
Multi family	0.01	0.02	0.02	0.08	0.21
Nonfarm Nonresidential	0.03	0.11	0.11	0.23	0.44
RE Loans Secured by Farmland	0.01	0.00	0.00	0.02	0.08
Commercial and Industrial Loans	0.20	0.22	0.27	0.37	0.68
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.80	0.69	0.68	0.83	0.91
Credit Card Loans	2.24	1.28	1.47	1.68	1.68
Agricultural Loans	-0.01	0.00	0.00	0.01	0.02
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.00
Other Loans and Leases	0.58	0.41	0.48	0.54	0.73

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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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

0.44 0.56 0.62 0.73 0.93
0.05 0.05 0.05 0.05 0.06
0.92 1.29 1.12 1.55 2.19

90+ Days PD and Nonaccrual Loans and Leases

1.03 1.39 1.21 1.66 2.31

30-89 Days PD Restructured

0.01 0.01 0.02 0.02 0.02

90+ Days PD Restructured

0.00 0.00 0.00 0.00 0.00

Nonaccrual Restructured

0.24 0.37 0.29 0.43 0.61

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.44 0.56 0.62 0.74 0.93

90+ Days Past Due Assets

0.05 0.05 0.05 0.05 0.06

Nonaccrual Assets

0.95 1.31 1.13 1.57 2.22

30+ Days PD & Nonaccrual Assets

1.54 2.03 1.91 2.48 3.34

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

0.71 0.90 0.80 1.06 1.48

90+ PD & Nonaccrual Assets + OREO

0.96 1.35 1.17 1.62 2.25

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

Total Assets 1.34 1.84 1.63 2.18 2.89
Allowance for Loan & Lease Losses 162.97 191.70 179.67 215.59 255.90
Equity Cap + ALLL 12.13 17.29 15.15 20.95 27.66
Tier 1 Cap + ALLL 11.99 16.59 14.66 19.68 26.92
Loans & Leases + RE Acquired 1.99 2.86 2.51 3.39 4.49

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	0.47	0.56	0.62	0.75	0.95
- 90+ Days Past Due	0.05	0.04	0.04	0.05	0.06
- Nonaccrual	0.96	1.41	1.23	1.70	2.45
Coml & Indl - 30-89 Days PD	0.23	0.36	0.34	0.41	0.58
- 90+ Days Past Due	0.00	0.02	0.01	0.01	0.02
- Nonaccrual	0.70	0.90	0.72	1.04	1.26
Individuals - 30-89 Days PD	0.57	0.72	0.85	0.99	1.04
- 90+ Days Past Due	0.01	0.04	0.05	0.05	0.05
- Nonaccrual	0.22	0.25	0.25	0.27	0.31
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.07	0.04	0.06	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.07	0.04	0.05	0.08
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.15	0.19	0.29	0.14	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.05	0.05	0.07	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.60	0.77	0.95	1.07	1.32
- 90+ Days Past Due	0.05	0.05	0.06	0.06	0.06
- Nonaccrual	0.91	1.27	1.16	1.46	1.80
Revolving - 30-89 Days PD	0.24	0.37	0.37	0.45	0.52
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.36	0.49	0.41	0.54	0.58
Closed-End - 30-89 Days PD	0.57	0.81	0.93	1.16	1.42
- 90+ Days Past Due	0.06	0.06	0.06	0.06	0.06
- Nonaccrual	0.99	1.40	1.26	1.60	2.01
- Jr Lien 30-89 Days PD	0.03	0.04	0.04	0.05	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.05	0.07	0.06	0.09	0.12
Commercial RE - 30-89 Days PD	0.37	0.37	0.37	0.49	0.67
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.03
- Nonaccrual	1.10	1.63	1.26	1.90	2.92
Const & Dev - 30-89 Days PD	0.35	0.29	0.22	0.33	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	1.20	2.22	1.71	3.07	6.12
Multi family - 30-89 Days PD	0.06	0.09	0.08	0.09	0.18
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.34	0.19	0.42	0.93
Nonfarm Nres- 30-89 Days PD	0.33	0.34	0.36	0.48	0.61
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.02
- Nonaccrual	1.09	1.29	1.12	1.49	2.30
Farmland - 30-89 Days PD	0.33	0.22	0.21	0.18	0.26
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00
- Nonaccrual	0.30	0.62	0.55	0.59	1.03
Credit Card - 30-89 Days PD	0.64	0.98	0.98	0.97	1.11
- 90+ Days Past Due	0.04	0.35	0.23	0.28	0.29
- Nonaccrual	0.04	0.01	0.02	0.01	0.01

CAPITAL RATIOS	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.14	10.09	10.22	10.05	9.67
Tier 1 RBC Ratio	N/A	14.64	14.70	14.64	14.30
Total Risk-Based Capital Ratio	N/A	16.08	16.08	16.08	15.80
Tangible Tier 1 Leverage Ratio	N/A	9.99	10.14	9.96	9.60
Tangible Common Eq Cap/Tan Assets	N/A	8.86	9.10	8.50	8.44
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.95	12.02	11.99	11.42	10.45
Standby Letters of Credit	0.37	0.35	0.34	0.34	0.36
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.98	0.72	0.68	0.69	0.98
Interest Rate Contracts	0.98	0.70	0.67	0.67	0.98
Interest Rate Futures & Forward Contr	0.18	0.12	0.09	0.10	0.24
Written Options Contr (Int Rate)	0.20	0.13	0.09	0.11	0.21
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.28	0.15	0.17	0.17	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	21.23	19.11	19.20	18.46	16.97

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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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	100.00
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	31.98	31.24	33.03	31.59	33.47
Written Options	22.33	34.72	31.93	32.86	32.04
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	22.33	34.13	31.37	31.85	30.89
Purchased Options	2.17	0.08	0.12	0.41	0.18
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.17	0.01	0.02	0.18	0.06
Swaps	32.83	30.77	31.61	31.45	30.99
Held for Trading	0.68	1.30	1.33	2.50	3.18
Interest Rate Contracts	0.68	1.30	1.33	2.50	3.18
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	91.68	98.70	98.67	97.50	96.82
Interest Rate Contracts	91.62	98.66	89.14	97.20	87.29
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)	83.43	60.34	63.28	63.31	64.82
One Year or Less	42.74	29.96	31.37	30.88	36.30
Over 1 Year to 5 Years	12.19	7.20	8.21	7.38	6.46
Over 5 Years	19.72	10.83	11.04	11.03	10.51
Gross Negative Fair Value (Abs Val)	1.00	1.09	1.12	1.01	1.67
Gross Positive Fair Value	0.76	0.67	0.63	0.61	0.57
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	53.12	30.30	34.78	28.18	25.25
Ins Under Assets(L/H)/Tot Ins Und Ast	46.88	69.70	65.22	71.82	74.75
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.78	0.25	0.30	0.33	0.31
Premium Inc/Ins Activities Revenue	0.00	0.02	0.11	0.08	0.00
Credit Rel Prem Inc/Tot Prem Inc	79.66	42.90	40.25	51.62	67.87
Other Prem Inc/Total Prem Inc	20.34	57.10	59.75	48.38	32.13
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)	19.40	28.34	24.66	31.35	134.52
Ins Net Inc (L/H)/Equity (L/H)	1.13	-0.09	0.83	0.14	1.21
Insur Ben, Losses, Exp/Insur Premiums	42.37	77.78	290.65	80.10	64.22
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	4.74	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.98	0.95	0.89	0.98
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.23	11.54	11.91	11.52	10.98
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	0.20	0.32
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	N/A	N/A	0.01	N/A
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-7.98	-13.61	-8.55	-12.56	-24.63
Total Selected Assets	-16.55	-20.87	-20.05	-20.10	-13.67
Deposits	N/A	N/A	N/A	-100.00	-52.44

PROFITABILITY:

	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	9.24	7.89	8.17	7.61	6.92
Bank Net Inc/Avg Eq Inv in Banks	10.09	8.87	9.08	8.59	7.78
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.78	3.78	3.98	3.67	3.52
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.45	5.05	5.70	5.31	4.23
Bank Net Income/Parent Net Income	104.66	106.75	105.76	107.42	108.37
Nonbank Net Income/Parent Net Income	0.84	0.27	0.28	0.24	0.39
Sub BHCs Net Inc/Parent Net Income	101.41	94.34	96.36	93.23	93.82

LEVERAGE:

Total Liabilities/Equity	14.83	12.15	11.45	13.09	14.58
Total Debt/Equity Capital	2.37	2.49	2.51	2.45	2.77
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.23	10.66	9.89	11.39	12.65
Tot Debt+Lns Guaranteed for Affl/Equity	2.46	2.51	2.52	2.47	2.86
Total Debt/Eq Cap - Exc Over Fair Value	2.38	2.51	2.52	2.46	2.79
Long-Term Debt/Equity Capital	1.66	1.89	1.97	1.94	2.00
Short-Term Debt/Equity Capital	0.17	0.14	0.13	0.12	0.24
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.06	0.03	0.02	0.03	0.03
Long-Term Debt/Consolidated LT Debt	6.95	8.24	8.72	7.36	5.99

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	108.46	108.48	107.31	108.99	110.85
Total Investment in Subs/Equity	108.70	108.78	107.62	109.36	111.27
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	100.80	100.27	100.59	101.67
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	101.06	100.57	100.90	102.06

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.89	0.84	0.70	1.01	1.14
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.49	3.10	2.77	3.51	3.68

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	88.96	103.04	127.09	124.22	101.49
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	97.20	112.01	128.62	134.70	109.42
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	86.36	101.85	113.43	108.70	100.39
Pretax Oper Inc + Int Exp/Int Expense	6491.30	3092.79	3975.53	4068.39	2843.12
Div + Int From Subs/Int Exp + Div	132.25	121.77	146.20	181.02	132.97
Fees+Other Inc From Subs/Sal + Oth Exp	4.87	2.93	3.50	2.95	2.46
Net Inc/Curr Port of LT Debt+Pfd Div(X)	30.71	25.26	31.12	26.31	15.39

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.41	0.03	0.30	0.01	-0.19
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	40.00	10.17	9.52	14.42	12.80
Total	40.00	10.17	9.52	14.42	12.80

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	0.24	0.13	0.12	0.15	0.17
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				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	89.48	71.63	65.33	62.33	70.96
Dividends Paid/Net Income	23.16	23.19	24.32	22.14	23.97
Net Income - Dividends/Avg Equity	7.03	5.89	6.17	5.80	5.04
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	129.19	128.86	149.02	181.83	137.35
Dividends From Nonbank Subs	0.88	0.19	0.29	0.28	0.52
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	131.63	132.95	154.91	186.14	142.67
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	27.01	30.68	37.46	37.80	34.38
Interest Income From Bank Subs	0.04	0.02	0.01	0.02	0.03
Mgt & Service Fees From Bank Subs	0.39	0.12	0.11	0.15	0.13
Other Income From Bank Subs	0.06	0.00	0.01	0.01	0.01
Operating Income From Bank Subs	28.37	33.31	39.33	40.38	37.04
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	56.02	62.17	67.06	63.11	67.09
Interest Income From Nonbank Subs	0.07	0.02	0.03	0.32	0.22
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	0.03
Operating Inc From Nonbank Subs	61.86	64.18	82.27	71.96	78.18
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	1.34	4.03	3.30	4.36	9.52
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	1.34	4.03	3.83	4.36	9.58
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	63.91	66.76	73.76	72.98	66.69
Interest Income From Bank Subs	2.01	1.91	0.11	0.41	2.52
Mgt & Serv Fees From Bank Subs	1.55	0.46	0.25	0.24	0.32
Other Income From Bank Subs	0.24	0.02	0.02	0.02	0.02
Operating Income From Bank Subs	75.85	78.36	81.85	82.33	79.41
Dividends From Nonbank Subs	2.53	1.15	0.48	0.44	1.79
Interest Income From Nonbank Subs	0.16	0.00	0.01	0.01	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	4.54	3.97	1.93	1.29	4.18
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	528.68	731.41	992.77	495.72	534.07
Loans and Adv From Subs/Total Debt	243.15	167.44	110.66	137.73	162.05

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									66
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.35	2.63	2.88	3.05	3.25	3.63	3.99	4.20	66
+ Non-interest Income	0.96	0.13	0.28	0.53	0.81	1.22	2.02	2.67	66
- Overhead Expense	3.05	2.06	2.13	2.48	2.98	3.42	4.11	4.63	66
- Provision for Losses	0.07	-0.28	-0.13	0.00	0.06	0.15	0.23	0.27	66
+ Securities Gains (Losses)	0.04	-0.01	-0.00	0.00	0.00	0.06	0.16	0.22	66
+ Other Tax Equiv Adjustments	-0.00	-0.11	-0.05	0.00	0.00	0.00	0.00	0.01	66
= Pretax Net Oper Income (TE)	1.33	0.18	0.61	1.00	1.29	1.60	2.01	2.32	66
Net Operating Income	0.97	0.12	0.48	0.67	0.95	1.14	1.55	2.53	66
Net Income	0.97	0.12	0.48	0.67	0.95	1.14	1.55	2.53	66
Net Income (Sub S Adjusted)	1.23	0.62	0.62	0.84	1.02	1.31	1.88	2.09	9
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.13	3.28	3.51	3.89	4.08	4.33	4.78	4.94	66
Interest Expense	0.51	0.19	0.24	0.36	0.48	0.65	0.82	0.92	66
Net Interest Income (TE)	3.59	2.97	3.06	3.22	3.56	3.87	4.25	4.54	66
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.33	-0.04	0.00	0.06	0.19	0.30	0.42	66
Earnings Coverage of Net Losses (X)	10.88	-241.52	-112.50	-2.05	7.73	26.86	110.56	152.07	66
Ln&Ls Allowance/Total Loans & Leases	1.32	0.74	0.86	1.03	1.31	1.58	1.80	2.00	66
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.28	0.12	0.27	0.52	1.01	1.82	2.90	3.42	66
30-89 Days Past Due Loans and Leases	0.43	0.05	0.07	0.15	0.37	0.71	0.97	1.22	66
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.70	-2.19	3.33	9.81	15.40	23.07	29.30	36.34	66
Net ST Noncore Funding Dependence	7.23	-7.54	-3.43	1.37	7.09	11.75	16.11	24.76	66
Net Loans and Leases/Total Assets	66.64	47.00	50.52	59.60	67.68	75.32	78.24	82.47	66
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.14	7.07	8.08	9.06	10.00	11.11	12.47	14.02	66
Equity Capital/Total Assets	9.97	7.23	7.77	8.82	9.58	11.19	12.42	13.21	66
Equity Capital+Minority Int/Total Assets	10.01	7.23	7.77	8.89	9.59	11.23	12.42	13.21	66
Tier 1 Common Eq Cap / T RWA	12.34	6.59	8.64	10.16	12.46	13.89	16.03	19.36	65
Net Loans&Ls/Equity Capital (X)	6.77	4.00	4.82	5.61	6.52	7.62	9.08	9.52	66
Cash Dividends/Net Income	23.16	0.00	0.00	7.96	23.51	37.94	50.03	53.05	64
Cash Dividends/Net Income (Sub S Adjusted)	28.98	-7.24	-7.24	1.45	17.54	36.33	63.26	84.35	9
Retained Earnings/Avg Equity Cap	7.03	-0.18	2.67	5.10	6.77	8.87	10.76	15.81	66
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.16	0.00	0.00	0.00	0.00	0.00	0.44	3.35	66
Long-Term Debt/Equity Capital	1.66	0.00	0.00	0.00	0.00	0.21	10.41	25.09	66
Equity Investment in Subs/Equity Cap	108.46	83.48	91.72	98.49	104.92	119.52	129.29	136.19	66
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	97.19	-35.26	-9.79	48.35	98.16	130.18	198.23	243.69	64

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.84	3.06	3.34	3.57	3.80	4.05	4.38	4.56	66
Less: Interest Expense	0.47	0.18	0.22	0.34	0.46	0.59	0.76	0.88	66
Equals: Net Interest Income (TE)	3.35	2.63	2.88	3.05	3.25	3.63	3.99	4.20	66
Plus: Non-Interest Income	0.96	0.13	0.28	0.53	0.81	1.22	2.02	2.67	66
Equals: Adj Operating Income (TE)	4.37	3.23	3.39	3.65	4.25	4.95	5.67	6.53	66
Less: Overhead Expense	3.05	2.06	2.13	2.48	2.98	3.42	4.11	4.63	66
Less: Provision for Loan and Lease Losses	0.07	-0.28	-0.13	0.00	0.06	0.15	0.23	0.27	66
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Plus: Realized G/L on AFS Sec	0.04	-0.01	0.00	0.00	0.00	0.06	0.16	0.22	66
Plus: Other Tax Equiv Adjustments	-0.00	-0.11	-0.05	0.00	0.00	0.00	0.00	0.01	66
Equals: Pretax Net Oper Inc (TE)	1.33	0.18	0.61	1.00	1.29	1.60	2.01	2.32	66
Less: Applicable Income Taxes (TE)	0.36	0.00	0.00	0.18	0.41	0.51	0.61	0.70	66
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
Equals: Net Operating Income	0.97	0.12	0.48	0.67	0.95	1.14	1.55	2.53	66
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Equals: Net Income	0.97	0.12	0.48	0.67	0.95	1.14	1.55	2.53	66
Memo: Net Income (Last Four Qtrs)	0.94	0.10	0.46	0.70	0.92	1.09	1.54	1.85	63
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.17	89.78	90.34	91.62	92.87	94.73	96.19	96.54	66
Avg Int-Bearing Funds / Avg Assets	74.62	56.46	62.48	70.61	75.08	79.67	82.41	84.32	66
Int Income (TE) / Avg Earning Assets	4.13	3.28	3.51	3.89	4.08	4.33	4.78	4.94	66
Int Expense / Avg Earning Assets	0.51	0.19	0.24	0.36	0.48	0.65	0.82	0.92	66
Net Int Inc (TE) / Avg Earn Assets	3.59	2.97	3.06	3.22	3.56	3.87	4.25	4.54	66
YIELD OR COST:									
Total Loans and Leases (TE)	4.84	4.11	4.26	4.49	4.76	5.14	5.44	5.79	66
Interest-Bearing Bank Balances	0.37	0.01	0.12	0.21	0.29	0.48	0.95	1.12	66
Fed Funds Sold & Reverse Repos	0.12	0.00	0.00	0.00	0.11	0.22	0.31	0.35	33
Trading Assets	1.19	0.00	0.00	0.00	0.00	1.59	3.49	3.73	6
Total Earning Assets	4.02	3.26	3.35	3.71	3.97	4.32	4.57	4.87	66
Investment Securities (TE)	2.54	1.38	1.60	1.98	2.47	3.02	3.64	3.82	66
U.S. Treasury & Agency Sec (excl MBS)	1.62	0.59	0.81	1.24	1.67	1.96	2.37	2.64	64
Mortgage-Backed Securities	2.14	0.99	1.47	1.84	2.09	2.46	2.83	3.09	65
All Other Securities	3.75	1.18	1.98	2.84	3.76	4.69	5.38	6.26	64
Interest-Bearing Deposits	0.51	0.16	0.21	0.34	0.50	0.66	0.81	0.89	66
Time Deposits of \$100K or More	0.98	0.47	0.58	0.76	0.96	1.24	1.36	1.42	66
Time Deposits < \$100K	0.92	0.32	0.36	0.66	0.94	1.13	1.37	1.54	66
Other Domestic Deposits	0.25	0.10	0.11	0.16	0.23	0.32	0.42	0.54	66
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.40	0.02	0.09	0.15	0.26	0.59	0.90	1.83	49
Other Borrowed Funds & Trading Liab	1.93	0.17	0.23	0.94	1.76	3.12	3.83	4.60	60
All Interest-Bearing Funds	0.64	0.28	0.34	0.47	0.61	0.81	0.95	1.11	66

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	38.38	27.24	28.77	32.37	36.82	42.98	51.96	56.98	66
Avg Assets per Employee (\$000)	4561.07	2977.86	3207.63	3504.03	4369.62	5279.51	6371.87	8070.96	66
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Overhead Exp / NII + Non-Int Income	71.35	54.18	57.85	63.43	69.94	77.39	85.97	98.55	66
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.05	2.06	2.13	2.48	2.98	3.42	4.11	4.63	66
Personnel Expense	1.70	1.16	1.24	1.44	1.66	1.89	2.31	2.59	66
Net Occupancy Expense	0.37	0.16	0.22	0.27	0.36	0.43	0.51	0.62	66
Other Operating Expenses	0.96	0.51	0.58	0.73	0.89	1.15	1.40	1.84	66
Overhead Less Non-Interest Income	2.04	1.06	1.35	1.63	2.07	2.28	2.72	3.01	66
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	69.77	53.97	56.10	61.13	68.15	74.85	85.97	94.91	66
Personnel Expense	39.20	31.18	32.25	35.41	37.97	43.07	48.56	51.76	66
Net Occupancy Expense	8.40	3.65	5.19	6.38	8.33	10.48	11.69	11.96	66
Other Operating Expenses	21.76	13.23	14.81	18.18	20.98	24.47	30.60	36.16	66
Total Non-Interest Income	20.90	3.69	8.33	14.28	19.49	26.66	37.30	46.29	66
Fiduciary Activities Income	0.96	0.00	0.00	0.00	0.00	2.31	4.64	5.53	66
Serv Charges on Deposit Accts - Domestic	4.02	0.38	0.88	1.95	3.76	5.67	8.48	8.87	66
Trading Revenue	0.00	-0.07	0.00	0.00	0.00	0.00	0.00	0.00	66
Investment Banking Fees & Commissions	0.74	0.00	0.00	0.00	0.11	1.62	2.69	3.59	66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Net Servicing Fees	0.53	-0.04	0.00	0.00	0.09	0.74	2.41	3.75	66
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Insurance Activities Revenue	0.78	0.00	0.00	0.00	0.01	0.27	4.87	9.74	66
Net Gain (Loss) - Sales Loans, OREO, Oth	3.35	-1.58	-0.60	0.00	1.85	4.37	14.86	18.70	66
Other Non-Interest Income	6.66	1.81	2.56	3.53	5.99	9.14	11.49	12.40	66
Overhead Less Non-Interest Income	47.91	14.42	26.37	38.73	47.94	58.37	67.27	79.51	66
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	20.91	0.00	0.00	16.95	23.54	30.78	34.48	36.80	64
Appl Inc Tax+TE/Pretax NOI+TE	29.25	0.00	0.79	27.87	33.45	35.65	38.37	39.95	64

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.97	27.03	36.33	42.71	51.03	57.77	66.67	69.45	66
Commercial and Industrial Loans	9.82	2.16	3.97	5.72	8.41	14.08	16.86	18.77	66
Loans to Individuals	1.22	0.02	0.09	0.37	0.96	1.90	2.72	4.03	66
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Agricultural Loans	1.89	0.00	0.00	0.00	0.14	2.67	9.11	15.38	66
Other Loans and Leases	1.37	0.00	0.01	0.10	0.81	1.99	4.70	7.61	66
Net Loans and Leases	66.64	47.00	50.52	59.60	67.68	75.32	78.24	82.47	66
Debt Securities Over 1 Year	19.73	2.72	5.97	10.07	17.65	27.68	34.69	37.68	66
Mutual Funds and Equity Securities	0.14	0.00	0.00	0.00	0.00	0.16	0.80	1.21	66
Subtotal	87.05	76.75	79.57	84.31	87.70	89.96	91.57	93.09	66
Interest-Bearing Bank Balances	3.29	0.03	0.17	0.69	2.22	4.85	10.27	11.45	66
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.02	0.38	1.00	66
Debt Securities 1 Year or Less	1.44	0.00	0.02	0.32	0.97	2.34	4.05	5.37	66
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	66
Total Earning Assets	92.52	88.69	89.39	90.98	92.60	94.36	94.87	95.44	66
Non-Int Cash and Due From Dep Inst	1.55	0.55	0.75	1.01	1.44	1.98	2.59	3.35	66
Other Real Estate Owned	0.21	0.00	0.00	0.02	0.16	0.32	0.73	1.15	66
All Other Assets	5.89	3.10	3.59	4.63	5.66	7.02	8.54	8.90	66
MEMORANDA:									
Short-Term Investments	5.34	0.53	0.80	2.28	4.31	7.62	12.30	14.17	66
U.S. Treasury Securities	0.33	0.00	0.00	0.00	0.00	0.21	2.24	3.34	66
U.S. Agency Securities (excl MBS)	4.67	0.24	0.34	1.61	3.88	7.55	10.91	13.68	66
Municipal Securities	5.62	0.00	0.00	1.01	5.67	9.63	12.90	17.75	66
Mortgage-Backed Securities	8.25	0.10	1.11	4.06	6.68	11.74	17.07	23.22	66
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.02	0.29	0.50	66
Other Debt Securities	0.25	0.00	0.00	0.00	0.00	0.23	1.55	2.35	66
RE Loans Secured by 1-4 Family	16.82	3.59	5.07	10.82	16.76	20.94	28.52	33.83	66
Revolving	2.44	0.00	0.04	0.72	2.46	3.80	4.67	5.51	66
Closed-End, Sec by First Liens	13.59	3.20	4.12	7.46	13.73	18.16	23.45	29.67	66
Closed-End, Sec by Junior Liens	0.62	0.02	0.05	0.23	0.50	0.93	1.49	1.77	66
Commercial Real Estate Loans	30.20	12.39	14.87	23.62	29.42	37.45	43.30	46.32	66
Construction and Land Dev	4.80	0.54	1.01	2.05	3.96	7.43	10.49	11.76	66
Multi family	2.78	0.26	0.56	1.19	2.19	4.28	6.47	8.33	66
Nonfarm Nonresidential	21.80	10.00	11.05	16.42	21.06	27.94	33.16	36.27	66
RE Loans Secured by Farml and	2.50	0.00	0.00	0.10	0.75	4.15	8.90	17.05	66
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.19	48.99	57.06	67.67	76.80	84.58	90.43	93.31	66
RE Loans Secured by 1-4 Family	25.56	5.95	8.20	16.02	24.15	35.19	43.25	50.39	66
Revolving	3.59	0.00	0.07	1.15	3.35	5.41	7.18	8.40	66
Closed-End	21.81	4.42	7.05	13.57	20.24	28.60	38.92	47.20	66
Commercial Real Estate Loans	45.07	16.82	25.68	35.06	45.36	56.50	62.53	64.47	66
Construction and Land Dev	7.03	0.74	1.46	3.13	5.65	10.56	14.77	17.66	66
Multi family	4.15	0.36	0.73	1.78	3.43	6.60	8.36	11.15	66
Nonfarm Nonresidential	32.74	12.64	16.23	24.37	32.61	39.92	47.77	50.13	66
RE Loans Secured by Farml and	3.62	0.00	0.00	0.17	1.07	7.37	12.22	21.85	66
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commercial and Industrial Loans	14.68	2.86	5.85	8.56	13.48	18.98	26.06	27.85	66
Loans to Individuals	1.90	0.03	0.12	0.66	1.37	3.19	5.10	7.03	66
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.02	0.37	0.54	66
Agricultural Loans	2.85	0.00	0.00	0.00	0.19	3.57	13.14	20.73	66
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Other Loans and Leases	2.13	0.00	0.01	0.17	1.18	3.32	8.20	11.22	66

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.34	0.53	0.80	2.28	4.31	7.62	12.30	14.17	66
Liquid Assets	19.78	7.07	9.36	13.96	18.61	26.13	32.35	37.69	66
Investment Securities	21.67	3.10	8.27	12.17	18.89	29.14	38.22	41.62	66
Net Loans and Leases	66.64	47.00	50.52	59.60	67.68	75.32	78.24	82.47	66
Net Lns, Ls & Stdbly Ltrs of Credit	67.02	47.56	51.18	59.94	68.11	75.61	78.65	83.08	66
Core Deposits	68.13	40.85	53.85	63.78	69.18	73.56	76.93	78.71	66
Noncore Funding	19.99	7.66	10.43	14.01	18.83	24.60	32.15	39.01	66
Time Deposits of \$100K or More	12.86	4.00	4.97	8.27	11.54	16.09	25.15	26.98	66
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Fed Funds Purchased and Repos	1.47	0.00	0.00	0.00	0.65	3.18	5.14	6.21	66
Net Fed Funds Purchased (Sold)	1.46	-1.74	-0.22	0.00	0.45	3.18	4.93	6.18	66
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Oth Borrowings W/Rem Mat 1 Yr or Less	1.07	0.00	0.00	0.00	0.33	1.89	3.67	6.47	66
Earning Assets Repr in 1 Year	27.44	11.35	15.78	19.02	25.19	37.25	44.42	45.35	66
Int-Bearing Liab Repr in 1 Year	21.53	5.37	8.28	11.74	16.26	27.60	53.46	59.08	66
Long-Term Debt Repr in 1 Year	0.20	0.00	0.00	0.00	0.00	0.09	1.50	1.69	66
Net Assets Repriceable in 1 Year	5.40	-27.35	-16.72	-0.79	6.03	12.46	24.84	26.98	66
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.70	-2.19	3.33	9.81	15.40	23.07	29.30	36.34	66
Net ST Noncore Funding Dependence	7.23	-7.54	-3.43	1.37	7.09	11.75	16.11	24.76	66
Short-Term Inv/ST Noncore Funding	51.61	4.37	5.61	22.59	35.65	90.47	119.40	192.76	66
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.28	-11.33	-6.26	-0.53	10.23	17.63	29.31	43.06	66
Net Loans and Leases/Total Deposits	81.35	54.03	59.60	70.08	80.96	91.19	100.55	104.70	66
Net Loans and Leases/Core Deposits	99.69	63.87	69.61	82.71	97.53	116.17	131.04	152.25	66
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.61	-1.85	-0.39	0.00	0.22	0.83	1.93	3.37	28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.32	-1.14	-0.66	0.00	0.55	2.38	4.64	6.37	64
Struct Notes Appr(Depr)/T1 Cap	-0.18	-0.88	-0.66	-0.44	-0.07	0.00	0.00	0.01	23
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.00	0.00	0.00	0.00	0.00	12.43	62.95	84.01	66
Available-For-Sale Securities	89.99	13.96	28.04	85.99	100.00	100.00	100.00	100.00	66
U. S. Treasury Securities	1.68	0.00	0.00	0.00	0.00	1.74	9.20	18.37	66
U. S. Agency Securities (excl MBS)	24.48	1.47	3.23	9.75	23.44	36.14	49.86	65.21	66
Municipal Securities	25.33	0.00	0.00	6.92	27.20	41.72	50.72	55.76	66
Mortgage-Backed Securities	39.58	2.08	10.42	24.95	40.03	52.15	62.12	71.90	66
Asset-Backed Securities	0.28	0.00	0.00	0.00	0.00	0.10	1.15	4.26	66
Other Debt Securities	1.38	0.00	0.00	0.00	0.00	1.46	7.67	12.01	66
Mutual Funds and Equity Securities	0.86	0.00	0.00	0.00	0.00	0.85	3.90	9.42	66
Debt Securities 1 Year or Less	8.28	0.00	0.33	1.86	4.96	12.24	25.30	31.88	66
Debt Securities 1 To 5 Years	31.81	3.37	8.25	13.46	25.69	47.86	65.94	69.77	66
Debt Securities Over 5 Years	57.07	11.42	22.85	41.07	56.63	74.77	87.12	91.83	66
Pledged Securities	45.70	3.85	10.24	22.83	44.09	67.24	84.93	86.98	66
Structured Notes, Fair Value	1.04	0.00	0.00	0.00	0.00	1.36	6.11	8.56	66

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.07	-0.28	-0.13	0.00	0.06	0.15	0.23	0.27	66
Provision for Ln&Ls Losses/Avg Lns&Ls	0.11	-0.46	-0.19	0.00	0.13	0.22	0.33	0.38	66
Provision for Ln&Ls Losses/Net Losses	82.66	-189.19	-591.85	-11.96	108.00	259.79	550.42	1025.55	66
Ln&Ls Allowance/Total Loans & Leases	1.32	0.74	0.86	1.03	1.31	1.58	1.80	2.00	66
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.79	2.75	3.23	4.58	10.77	34.42	67.78	101.81	50
ALLL/Nonaccrual Assets	269.05	35.14	58.06	81.63	180.64	290.16	760.44	1640.20	66
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	226.65	28.75	53.97	79.90	169.16	264.31	642.96	1142.94	66
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.00	0.02	0.06	0.10	0.25	0.43	0.61	66
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.01	0.05	0.11	0.19	0.41	66
Net Losses/Avg Loans and Leases	0.09	-0.33	-0.04	0.00	0.06	0.19	0.30	0.42	66
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Recoveries/Prior Year-End Losses	23.05	0.73	2.51	5.33	13.40	26.06	64.31	157.57	64
Earnings Coverage of Net Losses (X)	10.88	-241.52	-112.50	-2.05	7.73	26.86	110.56	152.07	66
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.52	-0.07	-0.03	0.01	0.10	0.28	0.34	66
RE Loans Secured By 1-4 Family	0.07	-0.29	-0.09	-0.00	0.03	0.12	0.36	0.55	65
Revolving	0.10	-0.44	-0.09	0.00	0.00	0.05	0.71	1.81	61
Closed-End	0.06	-0.21	-0.07	-0.00	0.03	0.11	0.31	0.47	65
Commercial Real Estate Loans	0.02	-1.00	-0.11	-0.01	0.00	0.06	0.21	0.40	65
Construction and Land Dev	-0.01	-2.96	-0.42	-0.00	0.00	0.00	0.14	0.65	65
Multi family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.28	65
Nonfarm Nonresidential	0.03	-0.14	-0.08	-0.00	0.00	0.04	0.21	0.49	65
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.05	57
Commercial and Industrial Loans	0.19	-0.13	-0.11	-0.00	0.06	0.30	0.73	1.17	65
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.80	0.03	0.08	0.20	0.44	0.90	2.59	4.32	44
Credit Card Loans	2.24	-2.24	-1.42	0.00	0.88	1.72	9.54	15.67	20
Agricultural Loans	-0.00	-0.24	-0.04	0.00	0.00	0.00	0.00	0.00	50
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.57	-0.03	-0.01	0.00	0.00	0.23	3.05	8.43	63

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.43	0.05	0.07	0.15	0.37	0.71	0.97	1.22	66
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.00	0.06	0.24	0.46	66
Nonaccrual Loans and Leases	0.91	0.06	0.11	0.39	0.72	1.38	2.08	2.27	66
90+ Days PD and Nonaccrual Loans and Leases	1.03	0.10	0.21	0.44	0.81	1.57	2.19	2.50	66
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	66
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
Nonaccrual Restructured	0.23	0.00	0.00	0.00	0.20	0.38	0.73	1.02	66
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.43	0.05	0.07	0.15	0.37	0.71	0.97	1.22	66
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.00	0.06	0.24	0.46	66
Nonaccrual Assets	0.94	0.06	0.11	0.43	0.81	1.38	2.11	2.27	66
30+ Days PD & Nonaccrual Assets	1.53	0.21	0.51	0.71	1.46	2.17	2.72	3.56	66
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.70	0.06	0.12	0.30	0.61	1.06	1.53	1.75	66
90+ PD & Nonaccrual Assets + OREO	0.96	0.08	0.26	0.45	0.80	1.39	2.19	2.43	66
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.34	0.16	0.29	0.52	1.12	2.17	3.08	3.44	66
Allowance for Loan & Lease Losses	162.97	20.50	27.96	65.44	143.60	223.74	352.06	494.09	66
Equity Cap + ALLL	12.12	1.74	2.89	4.92	9.63	17.61	29.84	32.09	66
Tier 1 Cap + ALLL	11.98	1.65	2.77	4.75	10.32	16.64	26.62	31.92	66
Loans & Leases + RE Acquired	1.98	0.29	0.46	0.81	1.82	2.80	4.52	4.85	66

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.46	0.01	0.06	0.13	0.42	0.68	1.07	1.39	66
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.28	0.57	66
- Nonaccrual	0.96	0.00	0.07	0.41	0.80	1.54	2.16	2.28	66
Coml & Indl - 30-89 Days PD	0.23	0.00	0.00	0.00	0.12	0.43	0.75	1.28	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	65
- Nonaccrual	0.70	0.00	0.00	0.07	0.36	1.07	2.54	3.96	65
Individuals - 30-89 Days PD	0.57	0.00	0.00	0.11	0.46	0.84	1.64	3.04	65
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.23	65
- Nonaccrual	0.21	0.00	0.00	0.00	0.02	0.25	0.82	2.43	65
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.24	1.02	50
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	50
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.39	50
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.07	1.19	1.70	63
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	63
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.37	1.17	63
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.59	0.00	0.04	0.13	0.45	0.87	1.43	1.81	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.28	0.38	65
- Nonaccrual	0.91	0.00	0.02	0.19	0.59	1.42	2.20	2.41	65
Revolving - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.43	0.90	1.34	61
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	61
- Nonaccrual	0.36	0.00	0.00	0.00	0.13	0.68	1.47	1.78	61
Closed-End - 30-89 Days PD	0.57	0.00	0.01	0.18	0.48	0.85	1.52	2.38	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.31	0.42	65
- Nonaccrual	0.98	0.00	0.02	0.21	0.61	1.61	2.56	2.83	65
- Jr Lien 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.21	65
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.08	0.21	0.35	65
Commercial RE - 30-89 Days PD	0.36	0.00	0.00	0.01	0.16	0.56	1.10	1.83	65
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.25	65
- Nonaccrual	1.09	0.00	0.05	0.33	0.83	1.49	2.84	3.27	65
Const & Dev - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.51	1.64	2.53	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	65
- Nonaccrual	1.19	0.00	0.00	0.00	0.17	1.86	4.78	8.60	65
Multi Family - 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.00	0.18	1.51	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.53	1.36	65
Nonfarm Nres- 30-89 Days PD	0.32	0.00	0.00	0.00	0.17	0.55	1.32	1.72	65
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.43	65
- Nonaccrual	1.09	0.00	0.02	0.28	0.73	1.57	2.79	4.05	65
Farmland - 30-89 Days PD	0.32	0.00	0.00	0.00	0.00	0.17	1.01	5.13	57
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.70	57
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.10	1.37	3.69	57
Credit Card - 30-89 Days PD	0.63	0.00	0.00	0.00	0.30	0.99	2.31	2.52	20
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.25	0.27	20
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.03	0.77	20

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.14	7.07	8.08	9.06	10.00	11.11	12.47	14.02	66
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	13.94	5.46	7.36	9.57	13.22	16.95	24.14	26.62	66
Standby Letters of Credit	0.36	0.00	0.02	0.11	0.27	0.58	0.85	1.03	66
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	66
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.97	0.00	0.00	0.00	0.18	1.32	4.06	10.17	66
Interest Rate Contracts	0.97	0.00	0.00	0.00	0.18	1.32	4.06	10.17	66
Interest Rate Futures & Forward Contr	0.17	0.00	0.00	0.00	0.00	0.17	0.76	2.61	66
Written Options Contr (Int Rate)	0.20	0.00	0.00	0.00	0.00	0.22	0.91	2.49	66
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	66
Interest Rate Swaps	0.27	0.00	0.00	0.00	0.00	0.08	1.62	2.98	66
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.22	8.72	10.95	14.93	20.31	25.81	33.70	38.12	66

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	99.87	100.00	100.00	100.00	100.00	100.00	100.00	39
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Futures and Forwards	31.98	0.00	0.00	0.00	8.80	53.43	100.00	100.00	39
Written Options	22.32	0.00	0.00	0.00	5.40	50.42	77.27	100.00	39
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Over-The-Counter	22.32	0.00	0.00	0.00	5.40	50.42	77.27	100.00	39
Purchased Options	2.17	0.00	0.00	0.00	0.00	0.00	4.81	53.43	39
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Over-The-Counter	2.17	0.00	0.00	0.00	0.00	0.00	4.81	53.43	39
Swaps	32.83	0.00	0.00	0.00	0.00	83.89	100.00	100.00	39
Held for Trading	0.68	0.00	0.00	0.00	0.00	0.00	2.45	100.00	39
Interest Rate Contracts	0.68	0.00	0.00	0.00	0.00	0.00	2.45	100.00	39
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Non-Traded	91.67	0.00	67.94	100.00	100.00	100.00	100.00	100.00	39
Interest Rate Contracts	91.61	0.00	67.94	100.00	100.00	100.00	100.00	100.00	39
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Deriv Contr (Excl Fut & FX LE 14 Days)	83.43	0.00	20.20	56.33	100.00	100.00	100.00	100.00	39
One Year or Less	42.73	0.00	0.00	0.00	38.41	83.30	100.00	100.00	39
Over 1 Year to 5 Years	12.18	0.00	0.00	0.00	0.00	10.19	70.34	84.90	39
Over 5 Years	19.72	0.00	0.00	0.00	0.00	21.32	100.00	100.00	39
Gross Negative Fair Value (Abs Val)	1.00	0.00	0.00	0.00	0.12	1.40	5.45	5.93	39
Gross Positive Fair Value	0.75	0.00	0.00	0.00	0.22	1.28	2.92	4.45	39
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	65
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
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	65
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	65

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	89.47	6.32	19.25	58.95	87.53	105.28	196.38	230.16	40
Dividends Paid/Net Income	23.16	0.00	0.00	7.95	23.51	37.94	50.03	53.03	64
Net Income - Dividends/Avg Equity	7.03	-0.18	2.67	5.10	6.77	8.87	10.76	15.81	66
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	129.19	0.00	0.00	0.00	108.58	140.48	337.82	702.58	54
Dividends From Nonbank Subs	0.87	0.00	0.00	0.00	0.00	0.26	1.31	15.47	54
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Dividends From All Subsidiaries	131.63	0.00	0.00	1.06	108.68	143.07	337.82	702.74	54
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	27.01	0.00	0.00	0.00	23.03	53.06	69.21	107.25	62
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.18	1.23	62
Mgt & Service Fees From Bank Subs	0.38	0.00	0.00	0.00	0.00	0.00	1.50	12.45	62
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.59	62
Operating Income From Bank Subs	28.36	0.00	0.00	0.21	25.38	55.09	70.08	107.25	62
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	56.02	0.00	0.00	0.00	55.91	100.00	100.00	177.54	27
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.10	27
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating Inc From Nonbank Subs	61.85	0.00	0.00	1.11	71.94	100.00	107.89	202.14	27
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	1.34	0.00	0.00	0.00	0.00	1.00	2.82	3.42	3
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating Income From Sub BHCs	1.34	0.00	0.00	0.00	0.00	1.00	2.82	3.42	3
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	63.90	0.00	0.00	0.00	90.61	99.41	100.00	100.00	57
Interest Income From Bank Subs	2.00	0.00	0.00	0.00	0.00	0.04	1.48	21.72	57
Mgt & Serv Fees From Bank Subs	1.55	0.00	0.00	0.00	0.00	0.00	8.30	22.81	57
Other Income From Bank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.45	2.77	57
Operating Income From Bank Subs	75.84	0.00	0.00	71.86	97.49	99.89	100.00	100.00	57
Dividends From Nonbank Subs	2.53	0.00	0.00	0.00	0.00	0.48	10.63	24.66	57
Interest Income From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.10	1.54	57
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Operating Inc From Nonbank Subs	4.53	0.00	0.00	0.00	0.00	2.84	16.33	87.85	57
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Loans and Adv From Subs/ST Debt	528.68	0.00	0.00	0.00	190.47	368.21	1251.88	1737.95	8
Loans and Adv From Subs/Total Debt	243.15	0.00	0.00	0.00	96.38	357.20	839.68	993.87	22

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
1201457	985, 958	AMBANK COMPANY, INC.	SILOUX CENTER, IA	
1129533	806, 233	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1202708	981, 078	BAYLAKE CORP.	STURGEON BAY, WI	
1491913	596, 492	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1248162	904, 852	BNCCORP, INC.	BISMARCK, ND	
2935142	916, 112	BOU BANCORP, INC.	OGDEN, UT	
2531245	670, 158	CARVER BANCORP, INC.	NEW YORK, NY	
3836880	906, 140	CENLAR CAPITAL CORPORATION	EWING, NJ	
1203899	789, 882	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	665, 149	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
1125030	936, 660	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1139297	547, 033	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1139532	525, 513	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
1140239	831, 779	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1097566	643, 015	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1838974	917, 726	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1070765	852, 775	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2524788	781, 117	COUNTY BANCORP, INC.	MANITOWOC, WI	
1117455	756, 523	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
2427665	969, 590	ENTEGRAL FINANCIAL CORP.	FRANKLIN, NC	
2270254	981, 980	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	942, 563	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
3121344	980, 522	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
1404632	859, 981	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2337401	837, 041	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	994, 469	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
2339656	948, 102	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
3843628	944, 432	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
1118265	936, 666	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1081716	904, 280	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1108707	956, 300	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1137453	935, 528	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	Moved from Peer 3
3367094	678, 747	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3444717	994, 223	GORHAM BANCORP, MHC	GORHAM, ME	
1399073	684, 320	HEARTLAND BANCCORP	GAHANNA, OH	
1125740	722, 539	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1070831	852, 745	KENTUCKY BANCSHARES, INC.	PARI S, KY	
1141889	682, 533	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	889, 714	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1210169	845, 326	LINCOLN BANCORP	REINBECK, IA	
3884863	899, 415	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
4268349	969, 385	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1123933	735, 338	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2589714	936, 496	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2264404	983, 278	NEXTER INCORPORATED	KITTANNING, PA	
2324111	850, 830	NORTHEAST BANCORP	LEWISTON, ME	
2237118	813, 323	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2320618	881, 697	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1209499	652, 386	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2511014	958, 767	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
1249712	979, 340	PORTER BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 3

BHCPR Reporters for Quarter Ending 06/30/2015
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
3802250	938,253	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2838159	706,370	PROVIDENT BANCORP	AMESBURY, MA	
1118434	955,245	QNB CORP.	QUAKERTOWN, PA	
2324429	727,204	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2693273	860,794	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1250286	899,977	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
3831465	781,829	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
1097771	991,543	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1103878	951,919	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	789,787	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1947102	716,733	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1139103	841,513	UNIVERSITY FINANCIAL CORP, GBC	SAINT PAUL, MN	
1127650	955,766	WESTBRAND, INC.	MINOT, ND	
1830240	919,661	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	676,988	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 66 bank holding companies.