

	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	9	67	65	72
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	2.80	3.24	3.32	3.15
+ Non-interest Income	5.68	0.85	0.88	0.85
- Overhead Expense	7.47	3.44	3.61	3.53
- Provision for Losses	0.07	0.05	0.02	0.15
+ Securities Gains (Losses)	0.05	0.03	0.02	0.03
+ Other Tax Equiv Adjustments	-0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.96	0.69	0.61	0.40
Net Operating Income	0.57	0.54	0.51	0.28
Net Income	0.57	0.54	0.51	0.28
Net Income (Sub S Adjusted)	0.55	0.39	0.19	0.33
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.65	4.15	4.21	4.18
Interest Expense	0.42	0.58	0.55	0.69
Net Interest Income (TE)	3.23	3.55	3.64	3.48
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.00	0.38	0.33	0.57
Earnings Coverage of Net Losses (X)	26.21	6.73	5.64	4.79
Ln&Ls Allowance/Total Loans & Leases	1.84	1.91	1.78	2.04
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.79	5.39	4.33	6.34
30-89 Days Past Due Loans and Leases	1.44	0.77	0.75	0.96
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	7.40	12.28	11.15	12.57
Net ST Noncore Funding Dependence	0.69	3.45	2.45	3.27
Net Loans and Leases/Total Assets	47.67	61.62	63.75	61.63
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	15.78	8.87	9.20	8.21
Equity Capital/Total Assets	15.11	8.50	8.97	7.75
Equity Capital+Minority Int/Total Assets	15.92	8.51	8.98	7.77
Tier 1 Common Eq Cap / T RWA	24.84	10.85	11.41	9.76
Net Loans&Ls/Equity Capital (X)	4.96	8.77	8.06	8.88
Cash Dividends/Net Income	13.00	21.54	23.46	24.60
Cash Dividends/Net Income (Sub S Adjusted)	-35.97	29.74	17.84	21.66
Retained Earnings/Avg Equity Cap	6.74	2.35	2.95	-1.06
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	2.41	0.19	0.09	0.34
Long-Term Debt/Equity Capital	2.82	3.11	2.37	3.05
Equity Investment in Subs/Equity Cap	112.95	126.59	122.90	132.59
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	97.53	70.61	99.86	102.44

PERCENT OF AVERAGE ASSETS	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.15	3.78	3.84	3.78	3.96
Less: Interest Expense	0.36	0.53	0.50	0.62	0.81
Equals: Net Interest Income (TE)	2.80	3.24	3.32	3.15	3.11
Plus: Non-Interest Income	5.68	0.85	0.88	0.85	0.90
Equals: Adj Operating Income (TE)	8.47	4.14	4.27	4.07	4.05
Less: Overhead Expense	7.47	3.44	3.61	3.53	3.52
Less: Provision for Loan and Lease Losses	0.07	0.05	0.02	0.15	0.41
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.03	0.02	0.03	0.09
Plus: Other Tax Equiv Adjustments	-0.01	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.96	0.69	0.61	0.40	0.24
Less: Applicable Income Taxes (TE)	0.36	0.15	0.13	0.13	0.13
Less: Minority Interest	0.03	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.57	0.54	0.51	0.28	0.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.57	0.54	0.51	0.28	0.12
Memo: Net Income (Last Four Qtrs)	0.67	0.41	0.51	0.28	0.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	86.28	91.54	91.57	90.79	90.64
Avg Int-Bearing Funds / Avg Assets	63.93	75.53	75.12	76.83	78.29
Int Income (TE) / Avg Earning Assets	3.65	4.15	4.21	4.18	4.38
Int Expense / Avg Earning Assets	0.42	0.58	0.55	0.69	0.90
Net Int Inc (TE) / Avg Earn Assets	3.23	3.55	3.64	3.48	3.44
YIELD OR COST:					
Total Loans and Leases (TE)	4.92	5.18	5.26	5.34	5.51
Interest-Bearing Bank Balances	0.58	0.34	0.34	0.35	0.29
Fed Funds Sold & Reverse Repos	0.19	0.18	0.18	0.19	0.52
Trading Assets	2.88	11.77	2.56	11.63	4.81
Total Earning Assets	3.54	4.09	4.16	4.13	4.30
Investment Securities (TE)	3.01	2.21	2.20	2.10	2.55
U.S. Treasury & Agency Sec (excl MBS)	2.22	1.60	1.65	1.38	1.47
Mortgage-Backed Securities	1.81	1.99	1.96	1.72	2.16
All Other Securities	4.43	4.10	4.63	4.71	6.47
Interest-Bearing Deposits	0.47	0.52	0.51	0.61	0.80
Time Deposits of \$100K or More	0.71	0.91	0.92	1.00	1.23
Time Deposits < \$100K	0.86	0.84	0.83	0.99	1.22
Other Domestic Deposits	0.18	0.23	0.23	0.26	0.34
Foreign Deposits	N/A	0.10	0.13	0.10	N/A
Fed Funds Purchased and Repos	0.89	0.35	0.30	0.48	0.67
Other Borrowed Funds & Trading Liab	1.58	2.57	2.24	2.97	3.11
All Interest-Bearing Funds	0.60	0.69	0.66	0.81	1.02

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	39	35	71	70	67
Avg Assets per Employee (\$000)	3,711	4,162	4,138	4,193	4,289
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	87.57	85.35	85.60	89.40	91.15
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	7.47	3.44	3.61	3.53	3.52
Personnel Expense	3.85	1.74	1.80	1.71	1.64
Net Occupancy Expense	0.51	0.44	0.45	0.45	0.44
Other Operating Expenses	3.11	1.22	1.30	1.33	1.41
Overhead Less Non-Interest Income	1.80	2.56	2.65	2.65	2.55
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	86.60	84.46	84.73	88.51	89.81
Personnel Expense	44.87	42.78	42.87	43.10	41.58
Net Occupancy Expense	8.86	10.90	10.88	11.14	11.05
Other Operating Expenses	32.87	29.89	31.01	33.50	36.86
Total Non-Interest Income	40.58	19.17	19.61	18.73	21.80
Fiduciary Activities Income	0.34	0.28	0.23	0.31	0.52
Serv Charges on Deposit Accts - Domestic	8.63	5.97	5.95	6.44	6.61
Trading Revenue	5.11	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.52	0.36	0.45	0.43	0.27
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.17	0.16	0.21	0.18	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	1.85	0.24	0.17	0.24	0.12
Net Gain (Loss) - Sales Loans, OREO, Oth	0.62	0.39	0.01	-0.87	-1.71
Other Non-Interest Income	23.34	8.44	9.64	8.96	10.65
Overhead Less Non-Interest Income	46.02	64.93	64.54	69.62	67.39
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.32	13.02	12.70	9.07	9.68
Appl Inc Tax+TE/Pretax NOI+TE	26.34	18.67	18.82	14.56	30.89

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	38.18	50.99	52.51	51.21	48.91
Commercial and Industrial Loans	3.71	6.87	7.03	6.93	6.47
Loans to Individuals	2.52	1.58	2.00	1.63	1.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.19	1.03	0.83	0.86	0.89
Other Loans and Leases	3.00	0.50	0.50	0.49	0.49
Net Loans and Leases	47.67	61.62	63.75	61.63	58.72
Debt Securities Over 1 Year	20.87	17.85	16.20	17.12	16.25
Mutual Funds and Equity Securities	0.15	0.06	0.06	0.06	0.07
Subtotal	68.68	80.42	80.76	79.82	76.21
Interest-Bearing Bank Balances	10.69	6.12	6.24	6.69	8.63
Federal Funds Sold & Reverse Repos	2.31	0.42	0.42	0.73	1.00
Debt Securities 1 Year or Less	2.54	1.37	1.47	1.41	1.23
Trading Assets	0.41	0.00	0.00	0.00	0.00
Total Earning Assets	84.64	89.81	90.27	89.80	89.18
Non-Int Cash and Due From Dep Inst	1.81	1.99	1.73	1.79	1.93
Other Real Estate Owned	2.72	1.80	1.40	1.99	2.45
All Other Assets	13.55	8.06	7.85	8.30	8.77
MEMORANDA:					
Short-Term Investments	15.54	8.77	9.18	9.45	11.77
U.S. Treasury Securities	0.00	0.24	0.34	0.15	0.10
U.S. Agency Securities (excl MBS)	4.40	4.13	3.75	3.99	3.02
Municipal Securities	6.34	3.55	2.96	3.22	3.24
Mortgage-Backed Securities	12.14	9.30	8.45	8.68	8.89
Asset-Backed Securities	0.00	0.02	0.02	0.02	0.02
Other Debt Securities	0.53	0.27	0.15	0.15	0.13
RE Loans Secured by 1-4 Family	15.37	15.36	16.93	15.52	14.33
Revolving	1.24	2.33	2.39	2.29	2.32
Closed-End, Sec by First Liens	13.85	12.01	12.95	12.06	10.75
Closed-End, Sec by Junior Liens	0.28	0.65	0.67	0.62	0.69
Commercial Real Estate Loans	21.07	31.90	32.11	31.92	30.69
Construction and Land Dev	6.56	4.55	4.49	4.74	4.49
Multi family	2.79	2.90	2.91	3.05	2.50
Nonfarm Nonresidential	11.73	23.39	23.53	23.06	23.14
RE Loans Secured by Farmland	1.74	2.26	2.04	2.01	1.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.44	81.56	81.38	81.46	81.10
RE Loans Secured by 1-4 Family	33.07	24.77	26.29	24.71	24.21
Revolving	2.33	3.70	3.74	3.64	3.90
Closed-End	30.74	20.66	22.07	20.34	19.80
Commercial Real Estate Loans	40.67	50.96	49.48	50.84	50.80
Construction and Land Dev	12.78	7.27	7.03	7.56	7.40
Multi family	5.46	4.63	4.41	4.79	4.03
Nonfarm Nonresidential	22.43	37.29	36.39	36.35	37.83
RE Loans Secured by Farmland	3.70	3.75	3.34	3.47	3.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	8.10	10.80	10.85	10.97	10.75
Loans to Individuals	4.60	2.63	3.17	2.77	3.04
Credit Card Loans	0.13	0.06	0.06	0.04	0.09
Agricultural Loans	2.17	1.74	1.40	1.57	1.58
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	7.77	0.86	0.84	0.84	0.87

PERCENT OF TOTAL ASSETS	PEER GROUP 05 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	15.54	8.77	9.18	9.45	11.77
Liquid Assets	31.76	24.18	23.22	24.62	26.78
Investment Securities	23.55	19.96	18.28	19.08	18.24
Net Loans and Leases	47.67	61.62	63.75	61.63	58.72
Net Lns, Ls & Stby Ltrs of Credit	48.39	61.90	63.98	61.94	59.07
Core Deposits	57.68	68.79	69.40	68.62	66.38
Noncore Funding	22.07	19.61	18.63	20.30	22.15
Time Deposits of \$100K or More	18.52	14.78	14.27	15.60	16.18
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.54	0.75	0.62	0.79	0.90
Net Fed Funds Purchased (Sold)	-1.77	0.35	0.22	0.23	0.07
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.21	1.06	0.82	0.79	0.80
Earning Assets Repr in 1 Year	31.78	29.12	28.24	31.06	36.77
Int-Bearing Liab Repr in 1 Year	30.49	25.14	24.02	28.60	29.48
Long-Term Debt Repr in 1 Year	0.43	0.32	0.17	0.48	0.39
Net Assets Repriceable in 1 Year	0.85	3.22	3.49	1.54	6.63
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	7.40	12.28	11.15	12.57	13.92
Net ST Noncore Funding Dependence	0.69	3.45	2.45	3.27	2.79
Short-Term Inv/ST Noncore Funding	123.52	83.47	97.92	92.33	108.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	24.09	16.65	16.24	16.81	18.73
Net Loans and Leases/Total Deposits	63.52	72.89	75.56	72.61	70.01
Net Loans and Leases/Core Deposits	154.49	91.41	93.62	91.62	91.16
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.24	0.56	0.65	0.00	1.38
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.29	-1.31	0.25	-5.01	4.15
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.47	-0.13	-0.70	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	18.68	6.81	7.08	6.92	6.76
Available-For-Sale Securities	81.32	93.19	92.92	93.08	93.24
U.S. Treasury Securities	0.00	1.21	1.80	0.73	0.49
U.S. Agency Securities (excl MBS)	17.10	21.43	21.37	21.80	17.59
Municipal Securities	21.72	17.99	15.97	18.03	17.97
Mortgage-Backed Securities	47.57	48.91	50.26	46.00	49.45
Asset-Backed Securities	0.00	0.13	0.06	0.14	0.15
Other Debt Securities	12.91	1.41	1.03	1.18	1.21
Mutual Funds and Equity Securities	0.70	0.38	0.39	0.50	0.64
Debt Securities 1 Year or Less	12.00	7.67	9.98	8.07	8.39
Debt Securities 1 To 5 Years	23.26	27.80	27.62	25.34	22.87
Debt Securities Over 5 Years	64.04	58.01	56.54	60.92	60.29
Pledged Securities	30.92	43.31	45.14	43.89	48.82
Structured Notes, Fair Value	0.94	0.89	0.69	1.08	1.10

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.07	0.05	0.02	0.15	0.41
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.09	0.04	0.22	0.64
Provision for Ln&Ls Losses/Net Losses	146.71	88.54	59.49	53.53	58.32
Ln&Ls Allowance/Total Loans & Leases	1.84	1.91	1.78	2.04	2.34
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.92	9.86	7.94	5.54	3.47
ALLL/Nonaccrual Assets	226.42	136.67	156.31	113.42	67.67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	179.31	129.59	145.16	105.78	64.84
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.53	0.53	0.80	1.21
Recoveries/Avg Loans and Leases	0.27	0.17	0.20	0.19	0.19
Net Losses/Avg Loans and Leases	0.00	0.38	0.33	0.57	0.97
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	22.51	15.76	31.54	21.02	12.70
Earnings Coverage of Net Losses (X)	26.21	6.73	5.64	4.79	2.12
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.32	0.29	0.53	1.00
RE Loans Secured By 1-4 Family	1.20	0.33	0.27	0.53	0.88
Revolving	0.43	0.18	0.25	0.50	0.69
Closed-End	1.16	0.34	0.25	0.53	0.88
Commercial Real Estate Loans	-0.23	0.33	0.34	0.56	1.12
Construction and Land Dev	0.05	1.15	1.29	1.70	2.86
Multi family	0.00	0.12	0.29	0.20	1.21
Nonfarm Nonresidential	-0.41	0.19	0.17	0.42	0.75
RE Loans Secured by Farmland	-0.09	0.02	0.00	0.25	0.21
Commercial and Industrial Loans	0.30	0.47	0.29	0.89	1.58
Loans to Depository Institutions	N/A	0.00	0.00	0.00	0.00
Loans to Individuals	0.51	1.18	0.77	0.97	1.37
Credit Card Loans	0.93	2.97	2.69	1.67	2.04
Agricultural Loans	0.00	0.03	0.04	0.04	0.00
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	2.03	0.58	0.75	1.56	0.75

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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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	1.44	0.77	0.75	0.96	1.22
90+ Days PD Loans and Leases	0.04	0.04	0.04	0.04	0.08
Nonaccrual Loans and Leases	1.32	2.45	2.00	3.03	4.99
90+ Days PD and Nonaccrual Loans and Leases	1.36	2.50	2.08	3.08	5.13
30-89 Days PD Restructured	0.15	0.04	0.01	0.02	0.05
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.60	0.89	0.62	1.00	1.52

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.44	0.77	0.75	0.96	1.22
90+ Days Past Due Assets	0.04	0.04	0.04	0.04	0.08
Nonaccrual Assets	1.32	2.46	2.00	3.04	4.99
30+ Days PD & Nonaccrual Assets	2.80	3.31	2.89	4.11	6.42

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.68	1.49	1.30	1.95	3.05
90+ PD & Nonaccrual Assets + OREO	3.40	3.52	3.01	4.22	5.64

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

Total Assets	3.81	4.95	4.11	5.81	7.42
Allowance for Loan & Lease Losses	415.95	401.23	355.41	432.99	495.99
Equity Cap + ALLL	41.11	59.79	48.96	71.17	85.50
Tier 1 Cap + ALLL	37.56	57.78	44.43	60.79	89.22
Loans & Leases + RE Acquired	6.62	7.66	6.24	8.79	11.53

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	1.81	0.81	0.72	0.92	1.29
- 90+ Days Past Due	0.03	0.03	0.04	0.04	0.08
- Nonaccrual	1.45	2.67	2.13	3.26	5.47
Coml & Indl - 30-89 Days PD	0.44	0.45	0.38	0.47	0.72
- 90+ Days Past Due	0.08	0.01	0.00	0.01	0.06
- Nonaccrual	0.72	1.03	0.96	1.71	2.79
Individuals - 30-89 Days PD	1.27	0.81	1.02	1.12	0.92
- 90+ Days Past Due	0.14	0.03	0.06	0.05	0.07
- Nonaccrual	0.13	0.41	0.36	0.37	0.40
Dep Inst Lns - 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
Agricultural - 30-89 Days PD	0.03	0.10	0.20	0.21	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.52	0.06	0.11	0.24
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.12	0.23	0.40	0.28	0.17
- 90+ Days Past Due	0.77	0.01	0.00	0.03	0.00
- Nonaccrual	0.00	0.07	0.28	0.03	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	2.28	0.91	1.09	1.45	1.75
- 90+ Days Past Due	0.08	0.04	0.07	0.03	0.09
- Nonaccrual	1.80	2.31	1.99	2.48	3.35
Revolving - 30-89 Days PD	1.42	0.43	0.40	0.56	0.80
- 90+ Days Past Due	0.30	0.01	0.00	0.01	0.02
- Nonaccrual	1.13	0.86	1.00	1.14	1.34
Closed-End - 30-89 Days PD	2.29	0.95	1.18	1.55	1.91
- 90+ Days Past Due	0.04	0.03	0.07	0.03	0.09
- Nonaccrual	1.79	2.51	2.03	2.82	3.90
- Jr Lien 30-89 Days PD	0.04	0.06	0.08	0.09	0.14
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.03	0.14	0.11	0.14	0.18
Commercial RE - 30-89 Days PD	1.70	0.58	0.41	0.60	0.89
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.06
- Nonaccrual	0.91	2.67	1.97	3.46	6.31
Const & Dev - 30-89 Days PD	0.56	0.42	0.28	0.33	0.58
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	2.24	5.79	5.08	7.58	13.35
Multi family - 30-89 Days PD	2.96	0.40	0.19	0.56	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.17	1.31	0.43	1.21	2.35
Nonfarm Nres- 30-89 Days PD	2.30	0.48	0.41	0.49	0.96
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.05
- Nonaccrual	0.80	1.85	1.36	2.40	4.59
Farm land - 30-89 Days PD	0.06	0.40	0.30	0.86	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.24	2.49	0.92	2.34	2.48
Credit Card - 30-89 Days PD	0.61	1.33	1.65	1.78	1.34
- 90+ Days Past Due	0.26	0.23	0.47	0.35	0.24
- Nonaccrual	0.00	0.69	0.21	1.14	0.00



CAPITAL RATIOS	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	15.78	8.87	9.20	8.21	7.56
Tier 1 RBC Ratio	N/A	13.11	13.54	12.20	11.73
Total Risk-Based Capital Ratio	N/A	15.02	15.34	14.10	13.44
Tangible Tier 1 Leverage Ratio	N/A	8.84	9.18	8.18	7.50
Tangible Common Eq Cap/Tan Assets	N/A	7.39	8.01	6.48	6.18
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.87	9.11	9.67	8.89	7.36
Standby Letters of Credit	0.72	0.25	0.19	0.26	0.27
Commercial & Similar Letters of Credit	0.15	0.00	0.00	0.00	0.00
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	0.19	0.40	0.28	0.44	0.35
Interest Rate Contracts	0.19	0.39	0.27	0.43	0.35
Interest Rate Futures & Forward Contr	0.00	0.04	0.01	0.02	0.03
Written Options Contr (Int Rate)	0.00	0.12	0.09	0.09	0.07
Purchased Options Contr (Int Rate)	0.19	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.09	0.06	0.13	0.04
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	18.66	14.91	15.47	14.51	11.95

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	100.00	100.00	98.54	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	1.46	0.00	0.00
Futures and Forwards	0.00	13.39	17.85	17.96	24.74
Written Options	0.00	61.68	58.43	57.83	48.76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	61.68	58.43	57.83	48.76
Purchased Options	100.00	1.06	3.74	1.52	4.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	100.00	1.06	3.74	1.52	4.06
Swaps	0.00	18.54	19.99	19.85	22.44
Held for Trading	0.00	9.52	5.56	0.00	17.65
Interest Rate Contracts	0.00	9.52	5.56	0.00	17.65
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	100.00	90.48	94.44	100.00	82.35
Interest Rate Contracts	100.00	88.82	92.99	98.26	82.35
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	1.46	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	100.00	33.60	36.33	38.02	42.28
One Year or Less	0.00	16.08	25.59	18.84	15.06
Over 1 Year to 5 Years	0.00	2.69	3.85	4.57	9.83
Over 5 Years	100.00	4.07	6.89	9.86	17.39
Gross Negative Fair Value (Abs Val)	0.00	0.45	1.01	0.42	0.65
Gross Positive Fair Value	0.94	0.39	0.48	0.41	0.37
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	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	100.00	0.00	0.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	0.00	100.00	100.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	N/A	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.85	0.24	0.17	0.24	0.12
Premium Inc/Ins Activities Revenue	20.00	0.00	0.00	1.76	1.75
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
Ins Under Net Income/Consol Net Income	0.45	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	92.21	N/A	N/A	22.28	23.94
Ins Net Inc (L/H)/Equity (L/H)	N/A	1.49	1.06	2.51	3.30
Insur Ben, Losses, Exp/Insur Premiums	46.08	23.81	20.75	23.36	29.80
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	N/A	N/A	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	1.76	1.15	1.92	2.02
Net Assets Ins Under Subs/Cons Assets	0.02	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.92	14.47	13.44	13.29	12.57
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	N/A	0.40	0.66	0.68	0.00
Cost: Interest-Bearing Deposits	N/A	0.10	0.13	0.10	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	1.46	0.98	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	N/A	-39.54	-73.87	19.50	-100.00
Total Selected Assets	N/A	-25.82	-64.12	-2.53	-50.00
Deposits	N/A	-13.94	77.86	-4.95	N/A

PROFITABILITY:	PEER GROUP 05 06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	7.20	4.52	5.00	1.01	0.03
Bank Net Inc/Avg Eq Inv in Banks	2.97	6.06	5.31	2.86	0.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.69	2.66	3.20	1.45	3.24
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	32.91	5.10	2.73	0.84	4.94
Bank Net Income/Parent Net Income	109.01	130.50	110.62	109.15	116.43
Nonbank Net Income/Parent Net Income	17.20	2.06	1.43	2.52	3.46
Sub BHCs Net Inc/Parent Net Income	103.27	60.20	59.96	83.05	83.75
LEVERAGE:					
Total Liabilities/Equity	24.12	30.87	27.26	36.78	32.41
Total Debt/Equity Capital	5.23	3.68	2.87	3.96	3.56
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.88	21.47	21.31	18.82	9.14
Tot Debt+Lns Guaranteed for Affl/Equity	5.23	3.56	2.78	2.61	1.67
Total Debt/Eq Cap - Exc Over Fair Value	5.23	3.69	2.88	3.97	3.57
Long-Term Debt/Equity Capital	2.82	3.11	2.37	3.05	1.76
Short-Term Debt/Equity Capital	2.41	0.19	0.09	0.34	0.69
Current Portion of LT Debt/Equity	3.42	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.03	0.03	0.00	0.00
Long-Term Debt/Consolidated LT Debt	17.82	18.04	17.87	17.58	8.52
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.95	126.59	122.90	132.59	128.21
Total Investment in Subs/Equity	115.52	127.18	123.48	133.23	128.81
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	106.71	109.03	103.59	92.24
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	107.47	109.82	104.39	92.67
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.66	1.98	1.73	2.13	2.16
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.64	7.04	4.94	11.92	6.73
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	125.87	76.20	104.99	75.06	55.87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	97.53	70.61	99.86	102.44	84.92
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	151.85	84.41	105.45	87.10	94.03
Pretax Oper Inc + Int Exp/Int Expense	114.24	240.54	1090.83	2516.72	-105.89
Div + Int From Subs/Int Exp + Div	237.04	133.85	195.81	113.31	75.91
Fees+Other Inc From Subs/Sal + Oth Exp	9.10	6.49	7.48	7.61	7.76
Net Inc/Curr Port of LT Debt+Pfd Div(X)	0.78	7.58	16.24	13.20	10.19
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.66	-2.28	-0.59	-3.34	-4.18
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	20.00	34.01
Total	0.00	0.00	0.00	20.00	34.01
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	3.11	0.15	0.14	0.27	0.38
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	06/30/2015	06/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	184.64	77.02	54.67	59.86	62.20
Dividends Paid/Net Income	13.00	21.54	23.46	24.60	16.66
Net Income - Dividends/Avg Equity	6.74	2.35	2.95	-1.08	-0.83
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	237.11	134.68	192.64	140.42	100.87
Dividends From Nonbank Subs	3.74	1.80	2.60	2.40	1.13
Dividends From Subsidiary BHCs	0.00	0.00	0.69	0.00	0.00
Dividends From All Subsidiaries	240.86	140.46	199.93	146.31	120.16
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	87.56	31.11	44.42	30.75	19.06
Interest Income From Bank Subs	0.07	0.04	0.03	0.05	0.06
Mgt & Service Fees From Bank Subs	11.81	2.03	1.35	6.32	3.47
Other Income From Bank Subs	0.00	0.06	0.16	0.09	0.03
Operating Income From Bank Subs	99.43	50.42	55.59	41.82	24.97
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	95.15	86.33	120.00	108.39	66.59
Interest Income From Nonbank Subs	9.63	4.91	3.82	5.13	0.59
Mgt & Serv Fees From Nonbank Subs	41.72	6.37	9.99	12.17	1.03
Other Income From Nonbank Subs	0.00	0.33	0.11	0.44	0.35
Operating Inc From Nonbank Subs	146.49	97.94	133.92	126.13	78.41
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	0.32	8.30	8.78	11.28
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	1.37	1.45	0.59	0.53
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	1.69	9.75	9.37	11.81
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.50	53.15	52.95	46.31	33.76
Interest Income From Bank Subs	0.05	2.17	1.87	10.39	19.96
Mgt & Serv Fees From Bank Subs	2.17	5.16	1.74	4.11	7.49
Other Income From Bank Subs	0.00	0.07	0.22	0.01	1.57
Operating Income From Bank Subs	61.72	72.40	72.39	68.24	68.27
Dividends From Nonbank Subs	16.68	3.80	3.57	2.03	5.81
Interest Income From Nonbank Subs	7.11	0.00	0.03	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	1.31	0.00	0.00	0.05	0.05
Other Income From Nonbank Subs	14.29	0.02	0.02	0.02	0.04
Operating Inc From Nonbank Subs	39.39	5.42	5.25	4.76	6.93
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	326.69	189.84	222.83	586.66	8849.22
Loans and Adv From Subs/Total Debt	129.39	71.56	64.20	256.91	186.91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									9
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.79	1.72	1.72	1.90	2.86	3.18	3.71	3.71	9
+ Non-interest Income	5.67	0.06	0.06	0.84	1.19	3.71	9.03	21.89	9
- Overhead Expense	7.47	2.93	2.93	3.43	3.60	3.81	8.87	22.86	9
- Provision for Losses	0.07	0.00	0.00	0.00	0.04	0.07	0.16	0.23	9
+ Securities Gains (Losses)	0.05	0.00	0.00	0.00	0.00	0.05	0.15	0.18	9
+ Other Tax Equiv Adjustments	-0.01	-0.08	-0.08	-0.04	0.00	0.00	0.00	0.01	9
= Pretax Net Oper Income (TE)	0.96	-0.69	-0.69	-0.13	0.40	0.84	1.69	3.67	9
Net Operating Income	0.57	-0.69	-0.69	-0.15	0.27	0.69	1.08	2.14	9
Net Income	0.57	-0.69	-0.69	-0.15	0.27	0.69	1.08	2.14	9
Net Income (Sub S Adjusted)	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	3.65	1.98	1.98	2.92	3.67	4.28	4.39	4.57	9
Interest Expense	0.42	0.12	0.12	0.16	0.29	0.56	0.79	0.86	9
Net Interest Income (TE)	3.23	1.85	1.85	2.61	3.17	3.84	3.97	3.98	9
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.00	-1.07	-1.07	0.00	0.04	0.22	0.26	0.31	9
Earnings Coverage of Net Losses (X)	26.20	-0.57	-0.57	3.35	8.12	23.27	70.56	80.69	7
Ln&Ls Allowance/Total Loans & Leases	1.84	0.32	0.32	1.20	1.40	1.89	3.47	3.77	9
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.79	0.00	0.00	0.33	3.12	5.86	12.28	18.03	9
30-89 Days Past Due Loans and Leases	1.43	0.00	0.00	0.00	0.58	1.55	4.03	4.40	9
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	7.40	-47.94	-47.94	-0.74	7.95	14.61	24.28	37.34	9
Net ST Noncore Funding Dependence	0.69	-54.62	-54.62	-3.73	3.23	8.11	16.44	23.77	9
Net Loans and Leases/Total Assets	47.66	30.31	30.31	33.20	44.02	58.05	61.60	64.86	9
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	15.77	7.69	7.69	9.16	9.81	12.54	18.56	38.03	9
Equity Capital/Total Assets	15.10	6.83	6.83	7.52	8.85	12.82	20.62	38.39	9
Equity Capital+Minority Int/Total Assets	15.92	7.47	7.47	7.91	9.33	12.99	21.46	40.46	9
Tier 1 Common Eq Cap / T RWA	24.83	9.47	9.47	11.96	13.79	24.41	33.33	62.21	9
Net Loans&Ls/Equity Capital (X)	4.95	0.53	0.53	2.34	5.52	6.65	7.00	7.45	9
Cash Dividends/Net Income	12.99	0.00	0.00	0.00	4.17	20.44	31.81	33.44	7
Cash Dividends/Net Income (Sub S Adjusted)	-35.97	-35.97	-35.97	-35.97	-35.97	-35.97	-35.97	-35.97	1
Retained Earnings/Avg Equity Cap	6.73	-9.14	-9.14	0.00	2.81	4.81	10.60	28.75	9
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	2.40	0.00	0.00	0.00	0.00	0.00	9.98	10.93	9
Long-Term Debt/Equity Capital	2.82	0.00	0.00	0.00	0.00	0.00	8.26	13.25	9
Equity Investment in Subs/Equity Cap	112.95	77.76	77.76	88.82	96.55	121.95	136.42	166.68	9
Cash FR Oper+Noncash+Op Exp+Di v	97.53	-169.31	-169.31	46.36	90.40	182.87	199.37	222.13	8

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.15	1.84	1.84	2.22	3.11	3.78	3.93	3.98	9
Less: Interest Expense	0.35	0.11	0.11	0.14	0.26	0.46	0.64	0.70	9
Equals: Net Interest Income (TE)	2.79	1.72	1.72	1.90	2.86	3.18	3.71	3.71	9
Plus: Non-Interest Income	5.67	0.06	0.06	0.84	1.19	3.71	9.03	21.89	9
Equals: Adj Operating Income (TE)	8.47	2.24	2.24	3.82	4.54	5.81	12.11	24.34	9
Less: Overhead Expense	7.47	2.93	2.93	3.43	3.60	3.81	8.87	22.86	9
Less: Provision for Loan and Lease Losses	0.07	0.00	0.00	0.00	0.04	0.07	0.16	0.23	9
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Plus: Realized G/L on AFS Sec	0.05	0.00	0.00	0.00	0.00	0.05	0.15	0.18	9
Plus: Other Tax Equiv Adjustments	-0.01	-0.08	-0.08	-0.04	0.00	0.00	0.00	0.01	9
Equals: Pretax Net Oper Inc (TE)	0.96	-0.69	-0.69	-0.13	0.40	0.84	1.69	3.67	9
Less: Applicable Income Taxes (TE)	0.36	0.00	0.00	0.00	0.07	0.26	0.59	1.41	9
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.12	9
Equals: Net Operating Income	0.57	-0.69	-0.69	-0.15	0.27	0.69	1.08	2.14	9
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Equals: Net Income	0.57	-0.69	-0.69	-0.15	0.27	0.69	1.08	2.14	9
Memo: Net Income (Last Four Qtrs)	0.67	-0.09	-0.09	0.16	0.36	0.70	1.17	1.89	8
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	86.27	69.60	69.60	81.25	84.53	92.87	93.88	94.89	9
Avg Int-Bearing Funds / Avg Assets	63.93	11.37	11.37	38.25	68.52	80.83	86.71	88.04	9
Int Income (TE) / Avg Earning Assets	3.65	1.98	1.98	2.92	3.67	4.28	4.39	4.57	9
Int Expense / Avg Earning Assets	0.42	0.12	0.12	0.16	0.29	0.56	0.79	0.86	9
Net Int Inc (TE) / Avg Earn Assets	3.23	1.85	1.85	2.61	3.17	3.84	3.97	3.98	9
YIELD OR COST:									
Total Loans and Leases (TE)	4.92	4.00	4.00	4.28	4.79	5.32	5.61	5.75	9
Interest-Bearing Bank Balances	0.58	0.28	0.28	0.29	0.38	0.73	1.09	1.15	9
Fed Funds Sold & Reverse Repos	0.19	0.00	0.00	0.00	0.03	0.17	0.37	0.43	3
Trading Assets	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	1
Total Earning Assets	3.54	1.98	1.98	2.92	3.62	4.10	4.17	4.24	9
Investment Securities (TE)	3.00	0.47	0.47	1.81	2.07	2.85	5.08	6.75	9
U.S. Treasury & Agency Sec (excl MBS)	2.22	1.19	1.19	1.36	1.79	2.10	3.18	3.89	6
Mortgage-Backed Securities	1.80	0.30	0.30	0.50	1.79	1.98	3.22	3.35	8
All Other Securities	4.43	2.13	2.13	3.05	3.66	5.28	6.20	7.28	8
Interest-Bearing Deposits	0.46	0.13	0.13	0.21	0.40	0.52	0.83	0.87	9
Time Deposits of \$100K or More	0.71	0.36	0.36	0.54	0.57	0.77	0.94	1.16	9
Time Deposits < \$100K	0.85	0.25	0.25	0.48	0.68	0.79	1.71	1.75	9
Other Domestic Deposits	0.17	0.00	0.00	0.05	0.14	0.23	0.27	0.37	9
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.89	0.00	0.00	0.00	0.00	0.00	2.23	3.34	5
Other Borrowed Funds & Trading Liab	1.57	0.26	0.26	0.87	1.53	1.79	2.11	2.33	6
All Interest-Bearing Funds	0.60	0.19	0.19	0.29	0.56	0.79	0.93	0.96	9

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	39.49	27.86	27.86	28.44	31.12	39.52	59.86	65.54	9
Avg Assets per Employee (\$000)	3710.52	441.79	441.79	2636.71	3076.69	3710.38	4802.81	7303.77	9
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Overhead Exp / NII + Non-Int Income	87.57	41.33	41.33	76.56	87.13	93.66	103.77	117.28	9
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	7.47	2.93	2.93	3.43	3.60	3.81	8.87	22.86	9
Personnel Expense	3.85	1.19	1.19	1.72	2.02	2.11	4.84	11.54	9
Net Occupancy Expense	0.51	0.22	0.22	0.38	0.46	0.49	0.57	0.86	9
Other Operating Expenses	3.11	1.00	1.00	1.04	1.23	1.47	3.59	10.51	9
Overhead Less Non-Interest Income	1.79	-2.48	-2.48	1.52	2.27	2.57	2.66	2.77	9
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	86.59	39.20	39.20	73.91	86.09	93.57	103.77	117.28	9
Personnel Expense	44.86	21.79	21.79	42.24	45.38	49.35	53.37	53.96	9
Net Occupancy Expense	8.86	3.14	3.14	5.11	10.12	10.38	11.88	12.52	9
Other Operating Expenses	32.86	12.53	12.53	21.27	28.23	34.89	49.67	58.52	9
Total Non-Interest Income	40.58	2.68	2.68	20.13	26.31	58.08	74.21	84.63	9
Fiduciary Activities Income	0.33	0.00	0.00	0.00	0.00	0.00	1.45	1.51	9
Serv Charges on Deposit Accts - Domestic	8.62	0.00	0.00	1.62	6.17	8.65	20.64	22.03	9
Trading Revenue	5.10	0.00	0.00	0.00	0.00	0.00	4.59	25.29	9
Investment Banking Fees & Commissions	0.52	0.00	0.00	0.00	0.00	0.50	1.95	2.01	9
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Net Servicing Fees	0.17	0.00	0.00	0.00	0.00	0.35	0.45	0.50	9
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Insurance Activities Revenue	1.85	0.00	0.00	0.00	0.11	1.07	7.10	7.40	9
Net Gain (Loss) - Sales Loans, OREO, Oth	0.61	-2.81	-2.81	-0.16	0.11	1.62	2.50	2.59	9
Other Non-Interest Income	23.34	0.00	0.00	4.95	9.98	14.20	64.61	78.03	9
Overhead Less Non-Interest Income	46.01	-26.43	-26.43	9.74	48.75	59.05	76.25	102.18	9
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	21.32	0.00	0.00	1.81	21.98	31.75	35.62	36.44	7
Appl Inc Tax+TE/Pretax NOI+TE	26.34	0.00	0.00	5.80	32.27	35.69	37.98	38.83	7



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	38.18	15.69	15.69	23.44	33.57	48.00	54.89	58.38	9
Commercial and Industrial Loans	3.71	0.00	0.00	1.20	3.72	5.13	6.21	6.24	9
Loans to Individuals	2.51	0.00	0.00	0.00	0.21	0.66	5.68	11.14	9
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Agricultural Loans	1.19	0.00	0.00	0.00	0.02	1.11	2.15	4.84	9
Other Loans and Leases	3.00	0.00	0.00	0.08	0.48	0.68	5.57	13.03	9
Net Loans and Leases	47.66	30.31	30.31	33.20	44.02	58.05	61.60	64.86	9
Debt Securities Over 1 Year	20.86	1.33	1.33	5.13	19.10	26.60	35.06	40.60	9
Mutual Funds and Equity Securities	0.14	0.00	0.00	0.00	0.00	0.01	0.44	0.68	9
Subtotal	68.68	31.65	31.65	52.20	74.41	80.61	85.12	85.83	9
Interest-Bearing Bank Balances	10.68	1.47	1.47	3.89	6.88	13.33	22.67	25.24	9
Federal Funds Sold & Reverse Repos	2.31	0.00	0.00	0.00	0.00	0.94	7.22	10.10	9
Debt Securities 1 Year or Less	2.53	0.00	0.00	0.05	0.57	0.91	3.38	10.67	9
Trading Assets	0.41	0.00	0.00	0.00	0.00	0.00	0.37	2.05	9
Total Earning Assets	84.63	59.46	59.46	80.29	86.09	91.85	92.77	92.94	9
Non-Int Cash and Due From Dep Inst	1.80	0.09	0.09	0.67	1.49	1.80	3.34	4.08	9
Other Real Estate Owned	2.71	0.00	0.00	0.02	0.69	1.92	4.88	10.36	9
All Other Assets	13.55	5.29	5.29	5.99	9.42	17.03	20.29	27.99	9
MEMORANDA:									
Short-Term Investments	15.54	1.85	1.85	4.46	11.44	23.31	28.62	32.27	9
U.S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
U.S. Agency Securities (excl MBS)	4.39	0.00	0.00	0.00	2.12	4.77	10.88	13.18	9
Municipal Securities	6.34	0.00	0.00	0.28	3.24	11.31	14.80	15.41	9
Mortgage-Backed Securities	12.14	0.00	0.00	3.04	10.04	16.08	21.47	25.87	9
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other Debt Securities	0.52	0.00	0.00	0.00	0.00	1.10	1.35	1.43	9
RE Loans Secured by 1-4 Family	15.37	1.95	1.95	7.85	12.98	21.81	24.38	27.05	9
Revolving	1.24	0.00	0.00	0.03	0.84	1.98	2.70	2.75	9
Closed-End, Sec by First Liens	13.84	1.95	1.95	5.37	11.82	19.48	24.07	25.36	9
Closed-End, Sec by Junior Liens	0.28	0.00	0.00	0.02	0.25	0.40	0.50	0.59	9
Commercial Real Estate Loans	21.07	3.00	3.00	8.89	11.89	30.38	40.50	43.51	9
Construction and Land Dev	6.55	0.40	0.40	1.17	2.67	3.70	7.46	23.60	9
Multi family	2.78	0.00	0.00	0.09	1.87	3.49	6.21	7.55	9
Nonfarm Nonresidential	11.73	0.00	0.00	1.79	9.30	17.13	24.59	26.15	9
RE Loans Secured by Farml and	1.73	0.00	0.00	0.00	0.51	3.23	4.35	4.64	9
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.43	40.74	40.74	63.60	75.64	90.82	94.36	97.22	9
RE Loans Secured by 1-4 Family	33.07	5.07	5.07	14.70	30.13	41.27	46.64	62.43	9
Revolving	2.32	0.00	0.00	0.08	1.85	4.05	4.36	4.43	9
Closed-End	30.74	5.07	5.07	11.21	29.77	36.79	42.96	60.59	9
Commercial Real Estate Loans	40.66	9.87	9.87	19.49	30.82	45.34	77.90	81.98	9
Construction and Land Dev	12.77	1.03	1.03	2.44	5.83	6.34	16.23	44.87	9
Multi family	5.45	0.00	0.00	0.14	3.90	6.60	11.55	14.38	9
Nonfarm Nonresidential	22.43	0.00	0.00	4.73	19.54	30.68	37.01	45.29	9
RE Loans Secured by Farml and	3.69	0.00	0.00	0.00	1.61	5.71	7.52	10.14	9
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Commercial and Industrial Loans	8.09	0.00	0.00	2.71	8.08	8.95	13.65	16.41	9
Loans to Individuals	4.59	0.00	0.00	0.01	0.47	1.11	13.09	19.98	9
Credit Card Loans	0.12	0.00	0.00	0.00	0.00	0.00	0.11	0.63	9
Agricultural Loans	2.16	0.00	0.00	0.00	0.06	1.87	4.89	8.66	9
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other Loans and Leases	7.77	0.00	0.00	0.14	0.88	1.15	16.21	34.71	9

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	15.54	1.85	1.85	4.46	11.44	23.31	28.62	32.27	9
Liquid Assets	31.76	17.26	17.26	21.37	30.83	37.32	40.50	44.01	9
Investment Securities	23.55	1.33	1.33	13.86	22.76	28.35	35.12	40.82	9
Net Loans and Leases	47.66	30.31	30.31	33.20	44.02	58.05	61.60	64.86	9
Net Lns, Ls & Stdbly Ltrs of Credit	48.38	30.31	30.31	35.73	44.36	58.25	62.50	65.95	9
Core Deposits	57.68	4.26	4.26	35.75	63.65	72.88	75.12	78.28	9
Noncore Funding	22.07	7.79	7.79	11.92	16.77	19.73	33.67	47.73	9
Time Deposits of \$100K or More	18.52	6.66	6.66	8.41	9.40	17.91	33.67	47.73	9
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Fed Funds Purchased and Repos	0.54	0.00	0.00	0.00	0.00	0.00	1.73	2.53	9
Net Fed Funds Purchased (Sold)	-1.77	-12.98	-12.98	-5.25	0.00	0.00	1.73	2.53	9
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Oth Borrowings W/Rem Mat 1 Yr or Less	1.20	0.00	0.00	0.00	0.00	0.70	2.85	5.21	9
Earning Assets Repr in 1 Year	31.77	14.90	14.90	16.30	27.59	33.53	54.47	58.68	9
Int-Bearing Liab Repr in 1 Year	30.49	6.30	6.30	8.99	16.06	31.51	71.58	76.57	9
Long-Term Debt Repr in 1 Year	0.43	0.00	0.00	0.00	0.00	0.00	1.44	2.00	9
Net Assets Repriceable in 1 Year	0.85	-63.84	-63.84	-6.34	0.06	8.11	22.41	34.29	9
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	7.40	-47.94	-47.94	-0.74	7.95	14.61	24.28	37.34	9
Net ST Noncore Funding Dependence	0.69	-54.62	-54.62	-3.73	3.23	8.11	16.44	23.77	9
Short-Term Inv/ST Noncore Funding	123.51	13.51	13.51	55.85	70.66	117.75	170.78	329.19	9
Liq Asts-ST Noncore Fndg/Nonliq Asts	24.08	-27.34	-27.34	5.50	21.52	32.11	48.30	62.40	9
Net Loans and Leases/Total Deposits	63.51	44.98	44.98	47.82	58.45	71.70	84.05	85.56	9
Net Loans and Leases/Core Deposits	154.48	54.35	54.35	58.91	70.94	91.80	240.86	475.88	9
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.24	-8.61	-8.61	-6.49	-0.05	0.06	1.26	1.84	5
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.28	-3.20	-3.20	-1.47	-0.26	0.38	1.29	1.52	9
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.14	-0.14	-0.12	-0.03	-0.01	-0.00	-0.00	5
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	18.68	0.00	0.00	0.00	4.39	23.15	56.62	60.13	9
Available-For-Sale Securities	81.31	36.36	36.36	51.51	88.87	100.00	100.00	100.00	9
U. S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
U. S. Agency Securities (excl MBS)	17.09	0.00	0.00	0.00	7.37	27.12	38.27	47.07	9
Municipal Securities	21.72	0.00	0.00	1.52	13.72	36.41	40.30	45.82	9
Mortgage-Backed Securities	47.57	0.00	0.00	13.49	37.92	64.96	89.90	94.95	9
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other Debt Securities	12.90	0.00	0.00	0.00	0.00	4.65	17.60	58.80	9
Mutual Funds and Equity Securities	0.70	0.00	0.00	0.00	0.00	0.04	2.93	3.14	9
Debt Securities 1 Year or Less	12.00	0.00	0.00	0.25	2.01	5.11	14.32	50.97	9
Debt Securities 1 To 5 Years	23.25	0.00	0.00	2.47	8.80	37.91	49.43	58.12	9
Debt Securities Over 5 Years	64.03	0.05	0.05	32.01	58.79	95.19	97.64	98.82	9
Pledged Securities	30.91	0.00	0.00	0.31	19.33	46.91	57.10	78.55	9
Structured Notes, Fair Value	0.94	0.00	0.00	0.00	0.21	1.31	2.40	2.94	9

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.07	0.00	0.00	0.00	0.04	0.07	0.16	0.23	9
Provision for Ln&Ls Losses/Avg Ln&Ls	0.17	0.00	0.00	0.00	0.07	0.18	0.31	0.59	9
Provision for Ln&Ls Losses/Net Losses	146.71	-8.38	-8.38	-2.09	80.33	200.79	356.08	365.54	7
Ln&Ls Allowance/Total Loans & Leases	1.84	0.32	0.32	1.20	1.40	1.89	3.47	3.77	9
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.92	4.11	4.11	4.57	9.47	17.32	37.76	52.00	6
ALLL/Nonaccrual Assets	226.41	45.65	45.65	65.71	114.01	274.20	412.24	542.54	7
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	179.30	45.65	45.65	64.74	112.89	264.89	317.11	338.72	7
Gross Ln&Ls Losses/Avg Loans & Leases	0.27	0.00	0.00	0.01	0.19	0.42	0.50	0.62	9
Recoveries/Avg Loans and Leases	0.27	0.00	0.00	0.00	0.05	0.17	0.35	1.08	9
Net Losses/Avg Loans and Leases	0.00	-1.07	-1.07	0.00	0.04	0.22	0.26	0.31	9
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Recoveries/Prior Year-End Losses	22.50	3.44	3.44	9.04	14.91	20.03	36.20	54.63	7
Earnings Coverage of Net Losses (X)	26.20	-0.57	-0.57	3.35	8.12	23.27	70.56	80.69	7
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-1.20	-1.20	-0.01	0.00	0.18	0.42	0.57	9
RE Loans Secured By 1-4 Family	1.20	-0.04	-0.04	0.00	0.03	0.53	1.79	5.35	9
Revolving	0.42	0.00	0.00	0.00	0.00	0.20	1.23	1.69	7
Closed-End	1.16	-0.04	-0.04	0.00	0.04	0.52	1.46	5.19	9
Commercial Real Estate Loans	-0.22	-1.68	-1.68	-0.50	-0.00	0.00	0.05	0.32	9
Construction and Land Dev	0.05	-5.21	-5.21	-0.13	0.00	0.00	2.92	2.92	9
Multi family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Nonfarm Nonresidential	-0.41	-2.75	-2.75	-0.52	0.00	0.00	0.00	0.00	8
RE Loans Secured by Farmland	-0.08	-0.61	-0.61	-0.15	0.00	0.00	0.00	0.00	7
Commercial and Industrial Loans	0.30	0.00	0.00	0.00	0.00	0.26	0.62	1.23	8
Loans to Depository Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loans to Individuals	0.50	0.33	0.33	0.33	0.46	0.53	0.63	0.66	4
Credit Card Loans	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
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	2.03	-0.06	-0.06	-0.01	0.00	1.02	4.56	8.29	7

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.43	0.00	0.00	0.00	0.58	1.55	4.03	4.40	9
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.03	0.09	0.14	9
Nonaccrual Loans and Leases	1.32	0.00	0.00	0.05	0.46	1.42	3.40	4.05	9
90+ Days PD and Nonaccrual Loans and Leases	1.35	0.00	0.00	0.10	0.47	1.43	3.41	4.10	9
30-89 Days PD Restructured	0.15	0.00	0.00	0.00	0.00	0.00	0.15	0.74	9
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Nonaccrual Restructured	0.59	0.00	0.00	0.00	0.01	0.35	1.63	2.46	9
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.43	0.00	0.00	0.00	0.58	1.55	4.03	4.40	9
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.03	0.09	0.14	9
Nonaccrual Assets	1.32	0.00	0.00	0.05	0.46	1.42	3.40	4.05	9
30+ Days PD & Nonaccrual Assets	2.79	0.00	0.00	0.33	1.74	4.05	5.33	6.68	9
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.68	0.00	0.00	0.04	0.26	0.90	1.38	1.92	9
90+ PD & Nonaccrual Assets + OREO	3.40	0.00	0.00	0.29	1.32	2.31	7.19	11.91	9
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	3.80	0.23	0.23	0.28	1.59	3.88	7.63	12.13	9
Allowance for Loan & Lease Losses	415.94	31.46	31.46	55.23	246.13	489.91	738.01	1127.27	9
Equity Cap + ALLL	41.10	0.41	0.41	2.79	9.79	43.39	83.65	136.65	9
Tier 1 Cap + ALLL	37.55	0.43	0.43	2.77	10.39	35.97	72.68	130.33	9
Loans & Leases + RE Acquired	6.61	0.46	0.46	0.56	4.06	7.40	13.16	18.47	9



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	15.77	7.69	7.69	9.16	9.81	12.54	18.56	38.03	9
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									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	9.86	0.00	0.00	3.34	6.17	12.48	21.78	22.02	9
Standby Letters of Credit	0.72	0.00	0.00	0.01	0.18	0.78	1.47	2.43	9
Commercial & Similar Letters of Credit	0.14	0.00	0.00	0.00	0.00	0.00	0.13	0.74	9
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.16	0.92	9
Interest Rate Contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.16	0.92	9
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Purchased Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.00	0.16	0.92	9
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.65	0.00	0.00	8.76	12.98	29.35	33.47	35.49	9









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	184.63	0.00	0.00	0.00	18.57	68.81	443.01	624.84	5
Dividends Paid/Net Income	12.99	0.00	0.00	0.00	4.17	20.44	31.81	33.44	7
Net Income - Dividends/Avg Equity	6.74	-9.14	-9.14	0.03	2.81	4.81	10.60	28.76	9
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	237.11	100.00	100.00	100.00	275.04	284.14	287.21	288.23	4
Dividends From Nonbank Subs	3.74	0.00	0.00	0.00	0.00	0.00	8.98	11.98	4
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Dividends From All Subsidiaries	240.85	100.00	100.00	100.00	275.04	289.25	295.17	297.14	4
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	87.56	0.00	0.00	8.15	42.85	66.83	182.33	257.43	6
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.08	0.19	0.21	6
Mgt & Service Fees From Bank Subs	11.80	0.00	0.00	0.00	0.00	0.00	28.33	49.58	6
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Operating Income From Bank Subs	99.43	0.00	0.00	8.15	42.85	66.95	210.87	307.20	6
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	95.14	0.00	0.00	0.00	7.94	102.75	229.92	279.02	5
Interest Income From Nonbank Subs	9.62	0.00	0.00	0.00	0.00	6.65	24.06	31.65	5
Mgt & Serv Fees From Nonbank Subs	41.71	0.00	0.00	0.00	0.00	0.00	104.29	156.44	5
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Operating Inc From Nonbank Subs	146.49	0.00	0.00	2.21	32.00	112.57	334.21	435.46	5
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.50	0.00	0.00	0.00	66.33	88.29	99.61	99.66	7
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.19	7
Mgt & Serv Fees From Bank Subs	2.17	0.00	0.00	0.00	0.00	0.00	4.56	9.89	7
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating Income From Bank Subs	61.72	0.00	0.00	0.00	72.87	89.92	99.70	99.85	7
Dividends From Nonbank Subs	16.67	0.00	0.00	0.00	0.00	6.95	39.46	68.63	7
Interest Income From Nonbank Subs	7.11	0.00	0.00	0.00	0.00	2.75	19.33	29.05	7
Mgt & Serv Fees From Nonbank Subs	1.31	0.00	0.00	0.00	0.00	0.00	2.75	5.97	7
Other Income From Nonbank Subs	14.28	0.00	0.00	0.00	0.00	0.00	30.00	65.00	7
Operating Inc From Nonbank Subs	39.38	0.00	0.00	0.00	19.56	53.53	98.46	99.23	7
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Loans and Adv From Subs/ST Debt	326.69	5.55	5.55	5.55	5.55	326.69	519.37	583.59	2
Loans and Adv From Subs/Total Debt	129.39	3.20	3.20	3.20	3.20	129.39	205.10	230.33	2

BHCPR Reporters for Quarter Ending 06/30/2015  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2015 and Other Notes
3017326	481,133	AMERIANA BANCORP	NEW CASTLE, IN	
2595939	191,310	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
3327669	21,314	ITEAM COMPANIES, INC.	BROOKFIELD, WI	
1995523	96,014	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	291,869	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
1210589	444,504	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3848931	358,998	PEDCOR FINANCIAL, LLC	CARMEL, IN	
1081538	390,995	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1200405	481,992	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	

Note: Peer Group 5 has 9 bank holding companies.