

	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	133	127	139	119
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.25	3.28	3.25	3.26
+ Non-interest Income	0.99	1.07	1.04	1.25
- Overhead Expense	2.75	2.96	2.95	3.16
- Provision for Losses	0.09	0.11	0.11	0.15
+ Securities Gains (Losses)	0.02	0.02	0.02	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.44	1.36	1.40	1.37
Net Operating Income	0.96	0.91	0.94	1.04
Net Income	0.95	0.91	0.94	1.04
Net Income (Sub S Adjusted)	0.89	1.37	1.39	1.52
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.97	4.07	4.06	4.13
Interest Expense	0.42	0.46	0.45	0.52
Net Interest Income (TE)	3.54	3.59	3.58	3.56
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.16	0.15	0.29
Earnings Coverage of Net Losses (X)	12.27	8.20	20.56	17.49
Ln&Ls Allowance/Total Loans & Leases	1.21	1.44	1.24	1.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.12	1.86	1.28	1.97
30-89 Days Past Due Loans and Leases	0.42	0.58	0.45	0.63
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	14.82	15.27	16.65	15.93
Net ST Noncore Funding Dependence	7.51	6.90	8.66	7.58
Net Loans and Leases/Total Assets	67.59	65.21	67.36	64.75
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.32	10.25	10.19	10.37
Equity Capital/Total Assets	11.27	11.22	11.24	11.25
Equity Capital+Minority Int/Total Assets	11.37	11.34	11.37	11.14
Tier 1 Common Eq Cap / T RWA	12.57	12.48	12.21	12.62
Net Loans&Ls/Equity Capital (X)	6.10	5.97	6.10	5.91
Cash Dividends/Net Income	25.55	28.63	30.82	29.52
Cash Dividends/Net Income (Sub S Adjusted)	12.43	33.65	31.66	57.94
Retained Earnings/Avg Equity Cap	6.10	5.32	5.32	6.12
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.07	0.00	0.01	0.01
Long-Term Debt/Equity Capital	1.71	1.73	1.82	1.74
Equity Investment in Subs/Equity Cap	102.57	104.12	102.91	103.93
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	94.60	104.81	122.91	137.48

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.65	3.72	3.71	3.75	3.94
Less: Interest Expense	0.39	0.42	0.41	0.48	0.62
Equals: Net Interest Income (TE)	3.25	3.28	3.28	3.25	3.26
Plus: Non-Interest Income	0.99	1.07	1.04	1.25	1.19
Equals: Adj Operating Income (TE)	4.28	4.44	4.43	4.62	4.62
Less: Overhead Expense	2.75	2.96	2.95	3.16	3.01
Less: Provision for Loan and Lease Losses	0.09	0.11	0.11	0.15	0.33
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.02	0.02	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.44	1.36	1.40	1.37	1.31
Less: Applicable Income Taxes (TE)	0.49	0.44	0.44	0.41	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.96	0.91	0.94	1.04	0.98
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.91	0.94	1.04	0.98
Memo: Net Income (Last Four Qtrs)	0.96	0.98	0.94	1.04	0.99
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.05	91.43	91.82	91.30	91.07
Avg Int-Bearing Funds / Avg Assets	70.49	70.42	70.09	71.18	72.89
Int Income (TE) / Avg Earning Assets	3.97	4.07	4.06	4.13	4.35
Int Expense / Avg Earning Assets	0.42	0.46	0.45	0.52	0.68
Net Int Inc (TE) / Avg Earn Assets	3.54	3.59	3.58	3.56	3.59
YIELD OR COST:					
Total Loans and Leases (TE)	4.57	4.76	4.72	4.96	5.32
Interest-Bearing Bank Balances	0.29	0.29	0.30	0.28	0.28
Fed Funds Sold & Reverse Repos	0.60	0.20	0.21	0.31	0.21
Trading Assets	0.76	1.19	1.68	1.22	1.21
Total Earning Assets	3.90	3.99	3.99	4.06	4.25
Investment Securities (TE)	2.47	2.57	2.51	2.46	2.71
U.S. Treasury & Agency Sec (excl MBS)	1.63	1.58	1.49	1.51	1.65
Mortgage-Backed Securities	2.22	2.34	2.29	2.11	2.52
All Other Securities	3.71	3.98	4.11	4.28	4.96
Interest-Bearing Deposits	0.40	0.41	0.40	0.46	0.60
Time Deposits of \$100K or More	0.81	0.84	0.83	0.94	1.16
Time Deposits < \$100K	0.76	0.81	0.78	0.92	1.20
Other Domestic Deposits	0.24	0.23	0.23	0.25	0.30
Foreign Deposits	0.18	0.24	0.23	0.29	0.36
Fed Funds Purchased and Repos	0.53	0.63	0.54	0.58	0.83
Other Borrowed Funds & Trading Liab	1.57	1.95	1.70	2.21	2.65
All Interest-Bearing Funds	0.54	0.53	0.52	0.60	0.79

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	22	21	84	83	79
Avg Assets per Employee (\$000)	6,156	5,723	5,724	5,413	5,229
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.79	3.07	3.01	2.87	2.65
Overhead Exp / NII + Non-Int Income	65.36	68.00	67.88	68.85	66.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.75	2.96	2.95	3.16	3.01
Personnel Expense	1.51	1.59	1.55	1.63	1.53
Net Occupancy Expense	0.36	0.39	0.37	0.39	0.37
Other Operating Expenses	0.87	0.97	0.99	1.10	1.09
Overhead Less Non-Interest Income	1.73	1.82	1.81	1.79	1.70
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.29	66.88	66.77	67.80	65.77
Personnel Expense	35.52	35.92	35.49	35.31	33.80
Net Occupancy Expense	8.44	8.89	8.53	8.46	8.06
Other Operating Expenses	19.77	21.39	21.81	22.94	22.88
Total Non-Interest Income	22.87	23.17	22.45	25.65	24.90
Fiduciary Activities Income	1.77	1.74	1.69	1.73	1.76
Serv Charges on Deposit Accts - Domestic	4.60	4.85	4.70	5.12	5.21
Trading Revenue	0.06	0.10	0.06	0.10	0.29
Investment Banking Fees & Commissions	1.10	1.26	1.18	1.18	1.19
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.21	0.44	0.34	0.50	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.71	0.87	0.63	0.81	0.73
Net Gain (Loss) - Sales Loans, OREO, Oth	2.74	1.85	2.00	2.78	2.04
Other Non-Interest Income	7.83	7.67	7.70	8.27	8.59
Overhead Less Non-Interest Income	41.40	42.26	42.31	40.76	39.09
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.92	27.66	26.67	25.81	24.02
Appl Inc Tax+TE/Pretax NOI+TE	34.14	33.54	32.40	31.08	30.24

PERCENT OF TOTAL ASSETS	PEER GROUP 02 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	49.19	47.31	48.92	46.82	44.69
Commercial and Industrial Loans	10.78	10.84	10.64	10.72	9.84
Loans to Individuals	2.52	2.24	2.52	2.45	2.57
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.00
Agricultural Loans	0.44	0.41	0.45	0.43	0.39
Other Loans and Leases	2.18	2.07	2.17	2.01	1.78
Net Loans and Leases	67.59	65.21	67.36	64.75	61.71
Debt Securities Over 1 Year	16.78	17.14	16.23	17.18	17.29
Mutual Funds and Equity Securities	0.08	0.09	0.09	0.10	0.09
Subtotal	85.52	83.85	85.08	83.57	80.75
Interest-Bearing Bank Balances	2.97	3.21	2.60	3.03	4.12
Federal Funds Sold & Reverse Repos	0.04	0.09	0.04	0.08	0.07
Debt Securities 1 Year or Less	2.03	2.06	2.10	2.21	2.20
Trading Assets	0.04	0.05	0.05	0.07	0.16
Total Earning Assets	91.41	90.32	91.06	90.18	89.70
Non-Int Cash and Due From Dep Inst	1.40	1.70	1.38	1.59	1.84
Other Real Estate Owned	0.21	0.37	0.26	0.38	0.50
All Other Assets	7.05	7.78	7.31	8.02	8.04
MEMORANDA:					
Short-Term Investments	5.67	6.09	5.23	5.92	7.23
U.S. Treasury Securities	0.21	0.12	0.19	0.12	0.12
U.S. Agency Securities (excl MBS)	2.19	2.23	2.21	2.46	2.69
Municipal Securities	2.79	2.79	2.64	2.83	2.69
Mortgage-Backed Securities	11.23	11.38	10.88	11.18	11.18
Asset-Backed Securities	0.20	0.16	0.15	0.19	0.15
Other Debt Securities	0.67	0.65	0.63	0.67	0.51
RE Loans Secured by 1-4 Family	16.33	17.16	16.85	17.29	16.85
Revolving	2.91	2.77	2.84	2.83	2.79
Closed-End, Sec by First Liens	12.50	13.29	13.03	13.37	12.98
Closed-End, Sec by Junior Liens	0.60	0.70	0.63	0.71	0.75
Commercial Real Estate Loans	30.26	27.17	29.10	26.60	25.26
Construction and Land Dev	3.86	3.16	3.71	3.20	3.42
Multi family	3.79	2.76	3.39	2.64	2.32
Nonfarm Nonresidential	20.77	19.49	20.02	19.06	18.25
RE Loans Secured by Farmland	0.73	0.64	0.65	0.64	0.61
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.59	72.65	71.76	72.12	72.38
RE Loans Secured by 1-4 Family	24.79	26.59	24.90	26.56	27.26
Revolving	4.24	4.17	4.11	4.24	4.39
Closed-End	20.08	21.92	20.31	21.84	22.59
Commercial Real Estate Loans	44.25	42.43	42.57	41.78	41.67
Construction and Land Dev	5.71	4.81	5.47	4.87	5.60
Multi family	5.41	4.62	5.01	4.34	3.97
Nonfarm Nonresidential	30.69	30.45	29.47	29.89	29.87
RE Loans Secured by Farmland	1.16	1.03	1.00	1.03	1.09
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.01
Commercial and Industrial Loans	16.35	16.99	16.38	16.95	16.46
Loans to Individuals	4.19	3.77	3.99	3.96	4.41
Credit Card Loans	0.05	0.06	0.05	0.08	0.11
Agricultural Loans	0.72	0.65	0.69	0.69	0.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.38	3.57	3.37	3.51	3.06

PERCENT OF TOTAL ASSETS	PEER GROUP 02 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	5.67	6.09	5.23	5.92	7.23
Liquid Assets	19.98	21.27	19.39	21.13	23.09
Investment Securities	19.51	19.79	19.08	20.07	20.44
Net Loans and Leases	67.59	65.21	67.36	64.75	61.71
Net Lns, Ls & Stbby Ltrs of Credit	68.18	65.83	67.97	65.39	62.41
Core Deposits	67.30	65.93	65.41	65.65	63.52
Noncore Funding	18.81	19.03	19.79	19.30	20.19
Time Deposits of \$100K or More	8.81	8.93	8.60	9.00	9.48
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.93	2.02	1.93	2.06	2.32
Net Fed Funds Purchased (Sold)	1.93	1.96	1.94	2.02	2.26
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.22	2.05	2.77	2.11	1.18
Earning Assets Repr in 1 Year	30.26	31.11	30.45	31.96	33.63
Int-Bearing Liab Repr in 1 Year	17.23	18.71	17.55	19.04	20.86
Long-Term Debt Repr in 1 Year	0.19	0.36	0.33	0.54	0.21
Net Assets Repriceable in 1 Year	12.16	10.85	11.25	11.22	11.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.82	15.27	16.65	15.93	15.57
Net ST Noncore Funding Dependence	7.51	6.90	8.66	7.58	6.34
Short-Term Inv/ST Noncore Funding	60.32	65.67	52.26	62.30	65.87
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.20	12.35	8.62	11.76	14.17
Net Loans and Leases/Total Deposits	85.95	83.64	87.94	83.99	80.30
Net Loans and Leases/Core Deposits	101.84	100.26	105.14	100.66	99.12
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.92	-0.03	0.71	-0.60	1.42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.27	0.01	1.52	-1.29	4.51
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.20	-0.02	-0.35	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	13.79	11.69	13.00	10.89	8.57
Available-For-Sale Securities	86.21	88.31	86.68	89.11	91.03
U.S. Treasury Securities	1.14	0.64	1.09	0.68	0.64
U.S. Agency Securities (excl MBS)	11.56	12.16	11.78	12.96	13.75
Municipal Securities	14.58	13.93	13.72	14.26	13.61
Mortgage-Backed Securities	59.00	60.89	59.42	59.32	57.53
Asset-Backed Securities	1.02	0.88	0.87	1.02	0.79
Other Debt Securities	3.37	3.21	3.18	3.24	2.54
Mutual Funds and Equity Securities	0.52	0.54	0.55	0.59	0.54
Debt Securities 1 Year or Less	10.50	10.67	10.99	11.40	12.03
Debt Securities 1 To 5 Years	24.25	20.04	23.02	21.22	23.58
Debt Securities Over 5 Years	60.71	65.52	60.44	63.86	58.68
Pledged Securities	51.66	50.56	50.59	50.54	50.86
Structured Notes, Fair Value	0.97	1.38	0.99	1.22	1.07

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.09	0.11	0.11	0.15	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	0.15	0.15	0.22	0.56
Provision for Ln&Ls Losses/Net Losses	81.01	147.22	176.29	75.32	99.57
Ln&Ls Allowance/Total Loans & Leases	1.21	1.44	1.24	1.46	1.70
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.79	12.66	14.12	10.11	5.20
ALLL/Nonaccrual Assets	191.73	149.43	181.33	139.64	123.33
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	162.44	125.05	152.90	116.74	101.15
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.28	0.27	0.44	0.78
Recoveries/Avg Loans and Leases	0.09	0.11	0.11	0.13	0.12
Net Losses/Avg Loans and Leases	0.09	0.16	0.15	0.29	0.64
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.47	7.78	34.55	21.96	15.47
Earnings Coverage of Net Losses (X)	12.27	8.20	20.56	17.49	9.48
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.12	0.09	0.24	0.62
RE Loans Secured By 1-4 Family	0.09	0.17	0.13	0.29	0.54
Revolving	0.07	0.12	0.11	0.30	0.55
Closed-End	0.08	0.18	0.13	0.28	0.53
Commercial Real Estate Loans	0.02	0.08	0.06	0.22	0.67
Construction and Land Dev	-0.06	-0.09	-0.11	0.46	2.37
Multifamily	0.01	0.02	0.02	0.17	0.46
Nonfarm Nonresidential	0.04	0.12	0.08	0.20	0.45
RE Loans Secured by Farmland	0.00	0.00	0.02	0.03	0.12
Commercial and Industrial Loans	0.13	0.13	0.18	0.32	0.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	1.19	0.88	1.09	1.21
Credit Card Loans	1.76	1.44	1.57	2.67	2.64
Agricultural Loans	0.01	0.01	0.02	0.05	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	4.64	0.00
Other Loans and Leases	0.12	0.17	0.36	0.24	0.30

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 02

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## PERCENT OF LOANS AND LEASES

03/31/2015

03/31/2014

12/31/2014

12/31/2013

12/31/2012

30-89 Days PD Loans and Leases	0.42	0.58	0.45	0.63	0.76
90+ Days PD Loans and Leases	0.12	0.23	0.14	0.23	0.38
Nonaccrual Loans and Leases	0.79	1.22	0.87	1.28	1.86
90+ Days PD and Nonaccrual Loans and Leases	0.97	1.64	1.13	1.71	2.53
30-89 Days PD Restructured	0.01	0.02	0.02	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.23	0.36	0.25	0.38	0.52

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.42	0.58	0.45	0.63	0.76
90+ Days Past Due Assets	0.12	0.23	0.14	0.23	0.38
Nonaccrual Assets	0.80	1.23	0.87	1.29	1.88
30+ Days PD & Nonaccrual Assets	1.41	2.28	1.60	2.41	3.37

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.65	1.01	0.72	1.08	1.45
90+ PD & Nonaccrual Assets + OREO	0.88	1.41	1.00	1.50	1.96

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

Total Assets	1.10	1.56	1.23	1.69	2.15
Allowance for Loan & Lease Losses	148.57	191.68	166.69	201.84	229.75
Equity Cap + ALLL	9.21	12.86	10.20	13.82	17.81
Tier 1 Cap + ALLL	11.14	14.26	11.01	15.01	19.96
Loans & Leases + RE Acquired	1.64	2.54	1.92	2.71	3.67

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate - 30-89 Days PD	0.43	0.58	0.47	0.66	0.83
- 90+ Days Past Due	0.12	0.29	0.17	0.30	0.49
- Nonaccrual	0.89	1.38	1.01	1.50	2.29
Coml & Indl - 30-89 Days PD	0.36	0.40	0.34	0.31	0.39
- 90+ Days Past Due	0.05	0.07	0.06	0.07	0.14
- Nonaccrual	0.73	0.99	0.71	0.95	1.21
Individuals - 30-89 Days PD	0.73	0.89	1.03	1.18	1.25
- 90+ Days Past Due	0.05	0.11	0.07	0.13	0.13
- Nonaccrual	0.23	0.32	0.24	0.30	0.33
Dep Inst Lns - 30-89 Days PD	0.06	0.00	0.14	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	0.18	0.19	0.06	0.16	0.14
- 90+ Days Past Due	0.01	0.07	0.01	0.05	0.10
- Nonaccrual	0.31	0.30	0.22	0.25	0.30
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	3.23	1.56	2.43	1.16	0.00
Other Lns&Ls - 30-89 Days PD	0.14	0.13	0.23	0.21	0.17
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.01
- Nonaccrual	0.16	0.28	0.13	0.30	0.19
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.65	0.85	0.78	1.03	1.13
- 90+ Days Past Due	0.14	0.28	0.20	0.29	0.38
- Nonaccrual	1.10	1.75	1.33	1.83	2.45
Revolving - 30-89 Days PD	0.37	0.45	0.43	0.56	0.58
- 90+ Days Past Due	0.06	0.07	0.05	0.06	0.12
- Nonaccrual	0.79	0.89	0.88	0.99	1.06
Closed-End - 30-89 Days PD	0.68	0.92	0.83	1.09	1.25
- 90+ Days Past Due	0.16	0.33	0.22	0.35	0.43
- Nonaccrual	1.19	1.92	1.41	2.02	2.51
- Jr Lien 30-89 Days PD	0.04	0.05	0.04	0.06	0.07
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.03
- Jr Lien Nonaccrual	0.09	0.13	0.09	0.13	0.18
Commercial RE - 30-89 Days PD	0.29	0.37	0.27	0.42	0.61
- 90+ Days Past Due	0.11	0.23	0.13	0.24	0.39
- Nonaccrual	0.77	1.36	0.86	1.50	2.40
Const & Dev - 30-89 Days PD	0.25	0.41	0.25	0.35	0.95
- 90+ Days Past Due	0.13	0.46	0.15	0.36	0.96
- Nonaccrual	1.04	2.45	1.28	2.91	6.51
Multi family - 30-89 Days PD	0.10	0.16	0.11	0.17	0.31
- 90+ Days Past Due	0.03	0.18	0.05	0.15	0.24
- Nonaccrual	0.25	0.54	0.28	0.55	1.21
Nonfarm Nres- 30-89 Days PD	0.27	0.35	0.25	0.39	0.55
- 90+ Days Past Due	0.11	0.20	0.13	0.21	0.31
- Nonaccrual	0.80	1.32	0.88	1.41	1.97
Farmland - 30-89 Days PD	0.36	0.31	0.22	0.30	0.39
- 90+ Days Past Due	0.08	0.16	0.08	0.13	0.23
- Nonaccrual	0.94	1.45	0.84	1.87	1.55
Credit Card - 30-89 Days PD	0.75	1.37	0.85	1.10	0.95
- 90+ Days Past Due	0.33	0.93	0.33	0.93	0.27
- Nonaccrual	0.10	0.08	0.02	0.09	0.03



CAPITAL RATIOS	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.32	10.25	10.19	10.37	10.17
Tier 1 RBC Ratio	N/A	13.95	13.50	14.20	14.72
Total Risk-Based Capital Ratio	N/A	15.23	14.78	15.49	16.09
Tangible Tier 1 Leverage Ratio	N/A	10.10	10.06	10.21	10.06
Tangible Common Eq Cap/Tan Assets	N/A	9.12	9.15	9.09	8.77
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.34	14.90	15.67	14.77	13.08
Standby Letters of Credit	0.52	0.49	0.47	0.56	0.61
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	5.37	4.99	4.80	4.81	5.23
Interest Rate Contracts	5.20	4.81	4.61	4.51	4.68
Interest Rate Futures & Forward Contr	0.47	0.38	0.38	0.25	0.72
Written Options Contr (Int Rate)	0.54	0.37	0.38	0.27	0.59
Purchased Options Contr (Int Rate)	0.05	0.08	0.04	0.10	0.12
Interest Rate Swaps	3.41	3.31	3.16	3.28	2.38
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.01
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.01	0.01	0.00	0.01	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.01	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	24.88	23.11	24.88	23.84	22.19

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	99.21	99.29	99.61	98.50	98.27
Foreign Exchange Contracts	0.06	0.07	0.06	0.02	0.34
Equity, Comm, & Other Contracts	0.09	0.23	0.03	0.35	0.26
Futures and Forwards	16.61	16.45	17.88	15.82	20.96
Written Options	16.22	16.33	16.61	14.59	17.95
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	16.13	16.04	16.34	14.37	17.50
Purchased Options	1.23	1.71	1.14	2.33	3.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.18	1.50	1.05	2.20	3.38
Swaps	54.78	56.23	54.60	57.66	43.61
Held for Trading	23.73	21.05	22.83	23.50	13.05
Interest Rate Contracts	22.32	13.87	21.40	14.76	13.07
Foreign Exchange Contracts	0.00	0.01	0.00	0.00	0.14
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	76.27	78.95	77.17	76.50	86.95
Interest Rate Contracts	73.37	77.21	75.36	73.80	84.46
Foreign Exchange Contracts	0.01	0.01	0.00	0.00	0.03
Equity, Comm, & Other Contracts	0.08	0.11	0.02	0.20	0.22
Deriv Contr (Excl Fut & FX LE 14 Days)	76.03	77.49	76.03	80.61	76.94
One Year or Less	17.56	19.53	18.39	19.82	26.53
Over 1 Year to 5 Years	16.42	19.03	20.26	19.77	16.38
Over 5 Years	25.76	26.41	22.82	28.62	16.92
Gross Negative Fair Value (Abs Val)	1.46	1.01	1.17	1.10	1.82
Gross Positive Fair Value	1.42	1.23	1.14	1.27	1.43
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.01
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.06	0.07	0.06	0.07	0.09

INSURANCE ACTIVITIES	03/31/2015	03/31/2014	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	60.00	66.67	57.15	60.81	56.39
Ins Under Assets(L/H)/Tot Ins Und Ast	40.00	33.33	42.85	39.19	43.61
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.70	0.87	0.63	0.81	0.73
Premium Inc/Ins Activities Revenue	0.00	0.24	0.20	0.46	0.38
Credit Rel Prem Inc/Tot Prem Inc	50.00	37.50	42.86	44.44	44.44
Other Prem Inc/Total Prem Inc	50.00	62.50	57.14	55.56	55.56
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	12.36	27.55	33.94	13.98	1.08
Ins Net Inc (L/H)/Equity (L/H)	N/A	-0.23	21.13	14.90	8.00
Insur Ben, Losses, Exp/Insur Premiums	81.23	118.17	75.49	110.11	87.09
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.62	2.53	2.41	2.10	3.83
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	2.04	1.73	1.80
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.28	11.02	11.59	10.85	9.32
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.02	0.04	0.03	0.02	0.02
Cost: Interest-Bearing Deposits	0.18	0.24	0.23	0.29	0.36
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	1.76	0.46	0.44	25.31
Foreign Governments and Inst	0.00	0.00	0.00	4.64	0.00
GROWTH RATES:					
Net Loans and Leases	-2.69	181.88	-4.41	-9.76	13.23
Total Selected Assets	-14.22	15.06	12.24	-3.85	50.53
Deposits	83.85	16.47	-35.31	103.71	-32.22

## PROFITABILITY:

	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.50	7.99	8.23	8.89	8.56
Bank Net Inc/Avg Eq Inv in Banks	9.17	9.05	9.25	9.58	9.50
Nonbk Net Inc/Avg Eq Inv in Nonbanks	9.62	6.24	8.76	5.30	4.60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.90	14.37	5.77	8.80	5.65
Bank Net Income/Parent Net Income	105.17	91.01	91.63	89.61	91.46
Nonbank Net Income/Parent Net Income	0.99	1.39	1.34	1.28	1.63
Sub BHCs Net Inc/Parent Net Income	108.26	102.29	95.64	95.05	93.08

## LEVERAGE:

Total Liabilities/Equity	9.49	11.50	10.26	12.08	13.11
Total Debt/Equity Capital	1.91	1.95	1.94	1.87	1.81
Tot Debt+NP to Subs Iss Tr Pref/Equity	7.75	9.13	7.90	9.04	9.63
Tot Debt+Lns Guaranteed for Affl/Equity	2.00	2.07	2.03	1.98	1.92
Total Debt/Eq Cap - Exc Over Fair Value	1.93	1.97	1.96	1.90	1.81
Long-Term Debt/Equity Capital	1.71	1.73	1.82	1.74	1.71
Short-Term Debt/Equity Capital	0.07	0.00	0.01	0.01	0.01
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.01	0.01	0.02	0.03
Long-Term Debt/Consolidated LT Debt	6.68	6.70	6.03	6.26	6.18

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.57	104.12	102.91	103.93	103.89
Total Investment in Subs/Equity	103.30	104.79	103.66	104.60	104.88
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	95.84	96.45	95.52	95.36
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	96.59	97.23	96.27	96.29

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.25	0.33	0.34	0.33	0.41
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.42	2.00	1.82	1.88	2.02

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	98.24	110.29	125.03	142.70	134.03
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	94.60	104.81	122.91	137.48	125.66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	85.43	80.80	106.95	102.77	111.64
Pretax Oper Inc + Int Exp/Int Expense	14217.4	6191.83	14819.6	10006.9	10982.2
Div + Int From Subs/Int Exp + Div	140.65	129.64	174.32	186.55	167.12
Fees+Other Inc From Subs/Sal + Oth Exp	5.75	7.19	7.91	10.44	10.32
Net Inc/Curr Port of LT Debt+Pfd Div(X)	179.37	79.47	127.59	134.51	28.14

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.42	1.46	1.71	1.42	1.48
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	2.47	0.00	0.00	0.00
Nonaccrual	6.67	6.21	11.98	8.47	2.37
Total	6.67	8.68	11.98	8.47	2.37
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.20	0.33	0.27	0.36	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	96.30	131.82	75.70	75.35	73.72
Dividends Paid/Net Income	25.51	28.63	30.78	29.52	32.93
Net Income - Dividends/Avg Equity	6.11	5.32	5.32	6.13	5.36
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	120.66	155.79	166.84	166.91	147.91
Dividends From Nonbank Subs	0.93	1.69	2.01	3.29	6.26
Dividends From Subsidiary BHCs	0.00	0.00	2.68	1.02	1.48
Dividends From All Subsidiaries	130.07	161.59	182.23	214.66	184.95
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	32.66	36.75	45.03	48.94	49.60
Interest Income From Bank Subs	0.15	0.10	0.12	0.17	0.16
Mgt & Service Fees From Bank Subs	0.88	1.15	1.09	1.66	2.06
Other Income From Bank Subs	0.00	0.01	0.00	0.01	0.00
Operating Income From Bank Subs	39.20	42.80	49.14	59.95	59.76
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.17	43.39	52.54	59.79	80.38
Interest Income From Nonbank Subs	0.23	0.10	0.24	0.16	0.50
Mgt & Serv Fees From Nonbank Subs	0.31	0.25	0.73	2.17	2.19
Other Income From Nonbank Subs	0.00	0.00	0.02	0.00	0.00
Operating Inc From Nonbank Subs	76.91	50.99	61.36	76.08	114.11
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	16.64	61.66	32.62	48.48	30.87
Interest Inc From Subsidiary BHCs	0.03	0.04	0.03	0.02	0.04
Mgt & Serv Fees From Sub BHCs	0.02	0.02	0.59	1.84	2.29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.69	61.72	33.23	50.34	33.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	54.30	50.09	63.90	61.39	54.81
Interest Income From Bank Subs	6.66	4.78	1.47	2.53	3.46
Mgt & Serv Fees From Bank Subs	2.91	3.14	2.66	2.70	4.81
Other Income From Bank Subs	0.00	0.06	0.05	0.04	0.00
Operating Income From Bank Subs	72.46	69.00	76.30	77.77	73.92
Dividends From Nonbank Subs	6.19	1.68	1.01	1.34	2.95
Interest Income From Nonbank Subs	0.01	0.03	0.01	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	8.58	3.92	2.15	2.80	4.11
Dividends From Subsidiary BHCs	0.00	0.00	1.87	0.19	0.91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	1.91	0.26	1.13
Loans and Adv From Subs/ST Debt	-----	100.19	-----	659.04	314.11
Loans and Adv From Subs/Total Debt	135.53	222.97	122.21	226.69	195.64

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									133
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.25	2.16	2.55	2.98	3.25	3.50	3.92	4.13	133
+ Non-interest Income	0.99	0.16	0.29	0.50	0.92	1.35	1.90	2.60	133
- Overhead Expense	2.75	1.52	1.91	2.27	2.68	3.20	3.83	4.45	133
- Provision for Losses	0.08	-0.07	0.00	0.01	0.06	0.13	0.24	0.36	133
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.02	0.10	0.14	133
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	133
= Pretax Net Oper Income (TE)	1.43	0.39	0.66	1.15	1.43	1.71	2.11	2.70	133
Net Operating Income	0.95	0.22	0.48	0.76	0.94	1.14	1.51	1.66	133
Net Income	0.95	0.22	0.49	0.74	0.94	1.14	1.51	1.66	133
Net Income (Sub S Adjusted)	0.89	0.51	0.51	0.65	0.87	1.05	1.11	1.19	9
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	3.97	2.89	3.23	3.63	3.93	4.29	4.75	4.97	133
Interest Expense	0.42	0.11	0.17	0.27	0.39	0.53	0.76	0.99	133
Net Interest Income (TE)	3.54	2.36	2.72	3.22	3.51	3.83	4.33	4.57	133
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.10	-0.05	0.00	0.06	0.13	0.34	0.53	133
Earnings Coverage of Net Losses (X)	12.26	-273.55	-66.91	-2.17	15.21	30.60	69.76	135.17	133
Ln&Ls Allowance/Total Loans & Leases	1.21	0.56	0.61	0.88	1.16	1.51	1.83	2.32	133
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.12	0.27	0.40	0.58	0.96	1.46	2.11	3.08	133
30-89 Days Past Due Loans and Leases	0.42	0.04	0.09	0.19	0.35	0.64	0.94	1.14	133
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	14.82	-18.12	-3.03	6.65	15.42	24.69	29.52	33.90	133
Net ST Noncore Funding Dependence	7.51	-19.18	-7.79	2.39	8.18	13.42	20.34	23.60	133
Net Loans and Leases/Total Assets	67.59	38.63	47.65	60.93	68.54	76.12	80.03	84.30	133
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.32	6.50	7.57	9.16	10.01	11.73	13.74	15.13	133
Equity Capital/Total Assets	11.27	7.31	8.43	9.58	11.27	12.70	14.13	15.97	133
Equity Capital+Minority Int/Total Assets	11.36	7.37	8.45	9.66	11.38	12.82	14.35	15.97	133
Tier 1 Common Eq Cap / T RWA	12.56	8.09	8.99	10.36	12.08	13.98	17.32	20.50	129
Net Loans&Ls/Equity Capital (X)	6.10	3.30	4.08	5.08	6.00	6.93	8.34	9.55	133
Cash Dividends/Net Income	25.55	0.00	0.00	2.24	25.70	44.67	59.13	71.38	130
Cash Dividends/Net Income (Sub S Adjusted)	12.43	-22.72	-22.72	-13.36	5.09	26.88	33.69	48.05	9
Retained Earnings/Avg Equity Cap	6.09	1.23	2.24	3.96	5.64	8.09	10.99	12.96	133
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.06	0.00	0.00	0.00	0.00	0.00	0.05	1.51	133
Long-Term Debt/Equity Capital	1.71	0.00	0.00	0.00	0.00	0.65	10.99	13.83	133
Equity Investment in Subs/Equity Cap	102.57	84.54	89.34	98.20	101.59	108.93	113.66	120.24	133
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	94.60	-69.98	-27.03	14.65	83.82	124.10	269.08	567.41	131

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.65	2.70	2.98	3.36	3.63	3.96	4.24	4.55	133
Less: Interest Expense	0.38	0.11	0.15	0.24	0.35	0.49	0.71	0.92	133
Equals: Net Interest Income (TE)	3.25	2.16	2.55	2.98	3.25	3.50	3.92	4.13	133
Plus: Non-Interest Income	0.99	0.16	0.29	0.50	0.92	1.35	1.90	2.60	133
Equals: Adj Operating Income (TE)	4.27	2.79	3.09	3.68	4.25	4.81	5.57	6.14	133
Less: Overhead Expense	2.75	1.52	1.91	2.27	2.68	3.20	3.83	4.45	133
Less: Provision for Loan and Lease Losses	0.08	-0.07	0.00	0.01	0.06	0.13	0.24	0.36	133
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.02	0.10	0.14	133
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	133
Equals: Pretax Net Oper Inc (TE)	1.43	0.39	0.66	1.15	1.43	1.71	2.11	2.70	133
Less: Applicable Income Taxes (TE)	0.48	0.00	0.08	0.37	0.50	0.62	0.76	1.00	133
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equals: Net Operating Income	0.95	0.22	0.48	0.76	0.94	1.14	1.51	1.66	133
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equals: Net Income	0.95	0.22	0.49	0.74	0.94	1.14	1.51	1.66	133
Memo: Net Income (Last Four Qtrs)	0.95	0.27	0.40	0.76	0.92	1.19	1.41	1.64	132
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.05	85.71	87.95	90.09	91.98	94.20	95.79	96.39	133
Avg Int-Bearing Funds / Avg Assets	70.49	53.20	58.90	65.19	69.90	76.31	82.73	85.49	133
Int Income (TE) / Avg Earning Assets	3.97	2.89	3.23	3.63	3.93	4.29	4.75	4.97	133
Int Expense / Avg Earning Assets	0.42	0.11	0.17	0.27	0.39	0.53	0.76	0.99	133
Net Int Inc (TE) / Avg Earn Assets	3.54	2.36	2.72	3.22	3.51	3.83	4.33	4.57	133
YIELD OR COST:									
Total Loans and Leases (TE)	4.56	3.62	3.81	4.11	4.46	4.90	5.45	5.89	133
Interest-Bearing Bank Balances	0.28	0.01	0.09	0.19	0.26	0.35	0.54	0.79	133
Fed Funds Sold & Reverse Repos	0.59	0.00	0.00	0.00	0.13	0.41	1.16	8.75	54
Trading Assets	0.75	0.00	0.00	0.00	0.00	1.96	2.91	3.90	43
Total Earning Assets	3.89	2.76	3.14	3.54	3.82	4.24	4.71	4.87	133
Investment Securities (TE)	2.47	1.32	1.68	2.06	2.35	2.90	3.36	3.84	133
U.S. Treasury & Agency Sec (excl MBS)	1.63	0.44	0.83	1.09	1.52	2.03	2.76	3.31	119
Mortgage-Backed Securities	2.21	1.40	1.65	1.94	2.20	2.42	2.89	3.36	133
All Other Securities	3.71	1.38	1.81	2.45	3.63	4.90	5.74	6.64	131
Interest-Bearing Deposits	0.39	0.11	0.17	0.26	0.35	0.52	0.68	0.80	133
Time Deposits of \$100K or More	0.80	0.30	0.42	0.63	0.78	0.97	1.19	1.43	132
Time Deposits < \$100K	0.76	0.20	0.34	0.50	0.74	0.96	1.21	1.52	133
Other Domestic Deposits	0.23	0.07	0.09	0.12	0.20	0.33	0.46	0.63	133
Foreign Deposits	0.17	0.00	0.00	0.00	0.13	0.24	0.28	0.30	4
Fed Funds Purchased and Repos	0.52	0.03	0.06	0.13	0.23	0.52	1.85	3.68	112
Other Borrowed Funds & Trading Liab	1.57	0.05	0.23	0.48	1.26	2.54	3.69	5.58	125
All Interest-Bearing Funds	0.54	0.16	0.23	0.36	0.51	0.66	0.91	1.11	133

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	21.87	13.49	14.59	17.15	21.22	25.60	30.23	34.81	133
Avg Assets per Employee (\$000)	6155.90	3295.33	3754.56	4486.08	5393.71	7548.39	11163.6	12432.7	133

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.79	0.00	0.00	0.00	1.96	5.09	9.07	10.84	131
Overhead Exp / NOI + Non-Int Income	65.36	43.25	48.05	59.53	65.21	72.46	78.37	83.81	133

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.75	1.52	1.91	2.27	2.68	3.20	3.83	4.45	133
Personnel Expense	1.50	0.83	1.01	1.20	1.46	1.73	2.07	2.74	133
Net Occupancy Expense	0.35	0.18	0.21	0.30	0.35	0.41	0.48	0.53	133
Other Operating Expenses	0.87	0.44	0.50	0.63	0.83	1.04	1.32	1.71	133
Overhead Less Non-Interest Income	1.72	0.81	1.00	1.47	1.68	2.04	2.36	2.61	133

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.28	42.90	46.53	58.68	64.37	70.77	78.26	83.35	133
Personnel Expense	35.52	21.21	23.60	31.83	35.60	39.68	44.91	48.06	133
Net Occupancy Expense	8.44	4.18	5.51	6.93	8.11	9.69	12.14	13.86	133
Other Operating Expenses	19.77	12.06	13.18	16.20	19.38	22.64	28.21	33.38	133
Total Non-Interest Income	22.87	7.03	9.73	13.67	22.22	29.51	41.69	51.62	133
Fiduciary Activities Income	1.77	0.00	0.00	0.00	0.64	3.89	6.58	7.83	132
Serv Charges on Deposit Accts - Domestic	4.59	0.43	1.30	3.03	4.25	5.86	8.33	10.41	132
Trading Revenue	0.06	0.00	0.00	0.00	0.00	0.00	0.41	0.71	132
Investment Banking Fees & Commissions	1.09	0.00	0.00	0.20	0.76	1.79	3.16	5.62	132
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	132
Net Servicing Fees	0.21	-0.09	0.00	0.00	0.07	0.33	0.81	1.33	132
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Insurance Activities Revenue	0.70	0.00	0.00	0.00	0.02	0.64	3.60	5.92	132
Net Gain (Loss) - Sales Loans, OREO, Oth	2.73	-1.08	-0.09	0.25	1.81	3.72	9.08	13.70	132
Other Non-Interest Income	7.83	1.02	2.00	4.50	7.07	10.50	15.96	21.09	132
Overhead Less Non-Interest Income	41.39	12.00	23.98	33.50	41.73	49.52	57.48	62.26	133

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.92	0.00	3.54	23.96	31.51	35.30	37.81	40.28	131
Appl Inc Tax+TE/Pretax NOI+TE	34.13	1.23	23.32	33.03	35.45	37.88	40.54	42.24	131



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.19	17.87	26.12	40.60	49.47	60.07	68.33	75.10	133
Commercial and Industrial Loans	10.78	2.36	3.35	5.40	8.58	14.33	25.50	31.11	133
Loans to Individuals	2.52	0.02	0.11	0.39	1.08	3.44	9.03	14.11	133
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	133
Agricultural Loans	0.44	0.00	0.00	0.00	0.03	0.68	1.89	3.21	133
Other Loans and Leases	2.17	0.00	0.04	0.45	1.52	3.23	6.09	9.47	133
Net Loans and Leases	67.59	38.63	47.65	60.93	68.54	76.12	80.03	84.30	133
Debt Securities Over 1 Year	16.77	2.74	5.29	9.86	15.81	22.60	31.40	37.69	133
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.12	0.34	0.60	133
Subtotal	85.52	68.76	78.27	82.22	86.43	88.85	90.70	91.80	133
Interest-Bearing Bank Balances	2.96	0.07	0.21	0.84	2.21	4.52	8.02	10.15	133
Federal Funds Sold & Reverse Repos	0.04	0.00	0.00	0.00	0.00	0.01	0.20	0.63	133
Debt Securities 1 Year or Less	2.03	0.01	0.07	0.28	1.12	2.50	8.52	11.19	133
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.05	0.19	0.51	133
Total Earning Assets	91.41	87.12	88.09	89.64	91.46	93.29	94.70	95.37	133
Non-Int Cash and Due From Dep Inst	1.40	0.37	0.61	0.93	1.34	1.69	2.34	3.21	133
Other Real Estate Owned	0.20	0.00	0.00	0.03	0.11	0.32	0.63	1.02	133
All Other Assets	7.05	3.20	3.91	4.96	7.03	9.03	9.92	10.81	133
MEMORANDA:									
Short-Term Investments	5.66	0.87	1.21	2.29	4.39	8.02	14.01	19.93	133
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.00	0.22	1.00	2.18	133
U.S. Agency Securities (excl MBS)	2.19	0.00	0.00	0.17	1.18	3.99	7.74	12.48	133
Municipal Securities	2.78	0.00	0.00	0.43	2.10	4.61	8.70	12.73	133
Mortgage-Backed Securities	11.22	0.91	2.88	6.28	10.23	15.63	21.78	26.95	133
Asset-Backed Securities	0.19	0.00	0.00	0.00	0.00	0.08	0.99	3.47	133
Other Debt Securities	0.66	0.00	0.00	0.00	0.11	0.88	3.39	4.69	133
RE Loans Secured by 1-4 Family	16.33	2.42	4.64	8.84	15.34	21.92	31.13	42.38	133
Revolving	2.91	0.00	0.09	0.98	2.54	4.68	6.63	7.58	133
Closed-End, Sec by First Liens	12.49	1.97	3.38	6.42	10.95	18.06	24.36	34.72	133
Closed-End, Sec by Junior Liens	0.59	0.01	0.07	0.23	0.47	0.79	1.54	1.95	133
Commercial Real Estate Loans	30.25	9.33	14.25	22.10	29.46	36.91	51.72	55.88	133
Construction and Land Dev	3.86	0.15	0.30	1.67	3.33	5.83	8.51	9.67	133
Multi family	3.78	0.08	0.44	1.42	2.46	4.88	10.85	20.39	133
Nonfarm Nonresidential	20.77	4.86	9.92	15.06	20.16	26.66	33.28	36.72	133
RE Loans Secured by Farml and	0.72	0.00	0.00	0.01	0.25	1.31	2.53	4.26	133
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.58	38.89	49.56	60.21	74.45	83.86	90.97	94.91	133
RE Loans Secured by 1-4 Family	24.78	3.80	7.24	12.22	24.66	34.14	45.16	51.62	133
Revolving	4.24	0.00	0.15	1.29	3.51	6.86	9.72	10.65	133
Closed-End	20.08	3.02	5.91	9.63	17.96	29.36	36.17	47.22	133
Commercial Real Estate Loans	44.25	18.00	24.77	34.99	43.04	53.98	66.64	75.25	133
Construction and Land Dev	5.71	0.22	0.66	2.49	5.08	8.67	11.92	14.35	133
Multi family	5.41	0.18	0.79	2.01	3.57	7.09	13.75	28.58	133
Nonfarm Nonresidential	30.69	10.53	17.15	22.31	30.36	37.19	46.22	50.18	133
RE Loans Secured by Farml and	1.15	0.00	0.00	0.01	0.44	2.01	4.47	7.70	133
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	133
Commercial and Industrial Loans	16.35	3.52	5.12	8.82	14.02	21.50	37.52	43.04	133
Loans to Individuals	4.19	0.04	0.17	0.57	1.53	6.58	15.27	23.56	133
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.02	0.35	0.52	133
Agricultural Loans	0.71	0.00	0.00	0.00	0.05	1.03	3.14	5.16	133
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other Loans and Leases	3.37	0.00	0.09	0.68	2.13	4.99	10.83	13.75	133

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.66	0.87	1.21	2.29	4.39	8.02	14.01	19.93	133
Liquid Assets	19.98	7.08	10.19	13.28	18.26	26.25	32.74	39.79	133
Investment Securities	19.50	5.82	7.71	11.10	18.12	26.64	35.83	44.07	133
Net Loans and Leases	67.59	38.63	47.65	60.93	68.54	76.12	80.03	84.30	133
Net Lns, Ls & Stdbly Ltrs of Credit	68.17	39.70	48.00	61.72	69.27	77.20	80.43	84.32	133
Core Deposits	67.30	46.07	53.44	61.40	67.94	74.11	77.52	81.50	133
Noncore Funding	18.81	5.10	7.36	12.31	17.58	25.25	31.45	35.02	133
Time Deposits of \$100K or More	8.81	2.34	3.36	4.88	7.62	12.30	17.19	21.61	133
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Fed Funds Purchased and Repos	1.92	0.00	0.00	0.11	1.35	3.42	5.97	7.31	133
Net Fed Funds Purchased (Sold)	1.92	-0.01	0.00	0.01	1.23	3.06	5.97	7.31	133
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Oth Borrowings W/Rem Mat 1 Yr or Less	2.22	0.00	0.00	0.00	1.00	4.38	7.56	11.26	133
Earning Assets Repr in 1 Year	30.26	9.49	13.35	20.03	29.21	38.75	49.99	53.55	133
Int-Bearing Liab Repr in 1 Year	17.23	4.50	5.53	8.22	11.82	20.85	47.57	54.59	133
Long-Term Debt Repr in 1 Year	0.19	0.00	0.00	0.00	0.00	0.00	1.26	3.50	133
Net Assets Repriceable in 1 Year	12.15	-31.50	-16.91	1.94	14.51	22.65	33.64	38.85	133
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.82	-18.12	-3.03	6.65	15.42	24.69	29.52	33.90	133
Net ST Noncore Funding Dependence	7.51	-19.18	-7.79	2.39	8.18	13.42	20.34	23.60	133
Short-Term Inv/ST Noncore Funding	60.31	5.75	10.02	18.60	32.64	75.39	182.82	373.92	133
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.19	-13.91	-11.15	-1.28	8.47	19.17	37.38	48.23	133
Net Loans and Leases/Total Deposits	85.94	50.14	60.53	75.55	88.82	96.11	105.00	110.46	133
Net Loans and Leases/Core Deposits	101.83	53.94	68.28	84.59	101.45	118.04	133.74	148.33	133
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.91	-0.00	0.00	0.07	0.44	1.59	3.06	3.77	97
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.26	-0.08	0.19	0.86	1.89	3.13	5.04	8.02	129
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.04	-0.00	0.00	0.00	0.04	0.16	0.26	52
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	13.78	0.00	0.00	0.00	6.39	27.33	46.72	54.95	133
Available-For-Sale Securities	86.21	44.22	52.76	70.77	93.30	99.99	100.00	100.00	133
U. S. Treasury Securities	1.13	0.00	0.00	0.00	0.00	1.06	7.24	12.48	133
U. S. Agency Securities (excl MBS)	11.55	0.00	0.00	0.76	8.85	19.70	36.43	46.50	133
Municipal Securities	14.57	0.00	0.00	2.41	13.30	25.55	38.01	42.55	133
Mortgage-Backed Securities	59.00	6.55	23.80	39.83	60.52	74.06	87.75	96.11	133
Asset-Backed Securities	1.02	0.00	0.00	0.00	0.00	0.73	5.01	14.39	133
Other Debt Securities	3.37	0.00	0.00	0.00	0.66	6.12	12.90	22.06	133
Mutual Funds and Equity Securities	0.51	0.00	0.00	0.00	0.18	0.79	2.21	3.79	133
Debt Securities 1 Year or Less	10.50	0.08	0.43	2.30	6.72	14.66	32.97	41.44	133
Debt Securities 1 To 5 Years	24.24	0.82	1.81	5.89	20.43	39.73	55.25	66.65	133
Debt Securities Over 5 Years	60.71	7.02	19.67	40.67	64.84	79.29	92.51	97.06	133
Pledged Securities	51.66	7.47	15.71	31.93	51.46	70.89	84.49	90.38	133
Structured Notes, Fair Value	0.96	0.00	0.00	0.00	0.00	1.49	4.57	10.30	133

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.07	0.00	0.01	0.06	0.13	0.24	0.36	133
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	-0.09	0.00	0.01	0.10	0.20	0.36	0.61	133
Provision for Ln&Ls Losses/Net Losses	81.00	-517.96	-289.36	0.00	78.90	195.47	440.53	870.90	133
Ln&Ls Allowance/Total Loans & Leases	1.21	0.56	0.61	0.88	1.16	1.51	1.83	2.32	133
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.78	1.80	2.67	5.95	11.60	21.86	53.75	80.50	101
ALLL/Nonaccrual Assets	191.73	39.52	63.07	102.65	161.80	250.60	409.01	532.38	133
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	162.44	34.35	47.55	82.51	131.60	207.35	351.44	463.49	133
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.00	0.01	0.05	0.14	0.26	0.45	0.76	133
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.03	0.06	0.13	0.23	0.30	133
Net Losses/Avg Loans and Leases	0.09	-0.10	-0.05	0.00	0.06	0.13	0.34	0.53	133
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Recoveries/Prior Year-End Losses	10.47	0.91	2.49	4.47	8.19	14.49	23.88	42.73	132
Earnings Coverage of Net Losses (X)	12.26	-273.55	-66.91	-2.17	15.21	30.60	69.76	135.17	133
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.16	-0.07	-0.00	0.02	0.10	0.22	0.35	133
RE Loans Secured By 1-4 Family	0.08	-0.13	-0.06	-0.00	0.05	0.14	0.34	0.51	133
Revolving	0.06	-0.24	-0.10	-0.00	0.00	0.13	0.38	0.59	126
Closed-End	0.08	-0.15	-0.04	-0.00	0.03	0.14	0.38	0.48	133
Commercial Real Estate Loans	0.01	-0.27	-0.14	-0.02	0.00	0.06	0.18	0.28	132
Construction and Land Dev	-0.05	-0.98	-0.53	-0.10	0.00	0.00	0.19	0.74	131
Multi family	0.00	-0.29	-0.04	0.00	0.00	0.00	0.04	0.24	128
Nonfarm Nonresidential	0.03	-0.17	-0.09	-0.00	0.00	0.09	0.22	0.41	132
RE Loans Secured by Farmland	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.17	105
Commercial and Industrial Loans	0.13	-0.31	-0.15	-0.02	0.03	0.17	0.70	1.58	132
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Loans to Individuals	0.75	0.04	0.08	0.21	0.47	0.98	2.44	4.23	105
Credit Card Loans	1.76	-6.06	0.00	0.00	1.14	2.56	6.68	9.08	49
Agricultural Loans	0.01	-0.11	-0.03	0.00	0.00	0.00	0.00	0.50	87
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.11	-0.24	-0.04	0.00	0.00	0.10	0.63	1.36	128

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.42	0.04	0.09	0.19	0.35	0.64	0.94	1.14	133
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.02	0.14	0.55	0.88	133
Nonaccrual Loans and Leases	0.79	0.19	0.24	0.44	0.70	1.07	1.58	2.18	133
90+ Days PD and Nonaccrual Loans and Leases	0.96	0.23	0.32	0.57	0.83	1.23	1.96	2.57	133
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.12	133
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
Nonaccrual Restructured	0.22	0.00	0.00	0.05	0.16	0.34	0.57	0.83	133
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.42	0.04	0.09	0.19	0.35	0.64	0.94	1.14	133
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.02	0.14	0.55	0.88	133
Nonaccrual Assets	0.80	0.19	0.25	0.46	0.70	1.08	1.58	2.18	133
30+ Days PD & Nonaccrual Assets	1.41	0.30	0.56	0.84	1.27	1.92	2.42	3.44	133
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.64	0.17	0.20	0.38	0.59	0.84	1.27	1.85	133
90+ PD & Nonaccrual Assets + OREO	0.87	0.20	0.26	0.46	0.73	1.12	1.80	2.80	133
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.09	0.26	0.37	0.59	0.91	1.47	2.09	3.34	133
Allowance for Loan & Lease Losses	148.56	36.50	49.87	74.07	124.39	204.72	304.09	473.73	133
Equity Cap + ALLL	9.21	2.39	3.55	5.19	7.34	12.31	19.08	26.19	133
Tier 1 Cap + ALLL	11.13	2.91	3.75	5.85	8.75	14.43	23.00	42.37	133
Loans & Leases + RE Acquired	1.63	0.46	0.59	0.85	1.35	2.12	3.43	4.89	133

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.42	0.03	0.07	0.18	0.34	0.66	0.98	1.18	133
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.17	0.68	1.08	133
	- Nonaccrual	0.88	0.19	0.25	0.51	0.80	1.14	1.77	2.62	133
Coml & Indl	- 30-89 Days PD	0.36	0.00	0.00	0.04	0.21	0.58	1.07	1.39	132
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.04	0.29	0.88	132
	- Nonaccrual	0.73	0.00	0.00	0.17	0.49	1.03	2.19	2.83	132
Individuals	- 30-89 Days PD	0.72	0.00	0.02	0.20	0.50	0.95	1.97	4.32	131
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.23	0.50	131
	- Nonaccrual	0.23	0.00	0.00	0.03	0.13	0.38	0.93	1.29	131
Dep Inst Lns	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.29	12
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Agricultural	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.18	1.14	1.48	87
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.38	87
	- Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.28	1.22	4.67	87
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	3.23	0.00	0.00	0.00	0.00	2.42	6.78	8.24	3
Other Lns&Ls	- 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.15	0.90	1.56	128
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	128
	- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.08	1.08	2.27	128
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.64	0.02	0.15	0.27	0.50	0.91	1.62	1.82	133
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.14	0.95	1.36	133
	- Nonaccrual	1.10	0.08	0.27	0.58	0.95	1.60	2.34	3.59	133
Revolving	- 30-89 Days PD	0.36	0.00	0.00	0.14	0.28	0.56	1.10	1.59	126
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.32	0.49	126
	- Nonaccrual	0.79	0.00	0.00	0.15	0.60	1.07	2.88	4.09	126
Closed-End	- 30-89 Days PD	0.67	0.00	0.14	0.26	0.57	0.97	1.72	2.07	133
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.14	1.01	1.55	133
	- Nonaccrual	1.19	0.08	0.19	0.59	0.97	1.65	2.73	3.59	133
	- Jr Lien 30-89 Days PD	0.03	0.00	0.00	0.00	0.02	0.06	0.13	0.17	133
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.10	133
	- Jr Lien Nonaccrual	0.09	0.00	0.00	0.01	0.05	0.13	0.33	0.70	133
Commercial RE	- 30-89 Days PD	0.29	0.00	0.00	0.07	0.18	0.47	0.71	1.00	132
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.12	0.56	1.08	132
	- Nonaccrual	0.77	0.12	0.15	0.35	0.67	1.04	1.79	2.07	132
Const & Dev	- 30-89 Days PD	0.24	0.00	0.00	0.00	0.08	0.37	0.92	2.08	131
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.04	0.94	1.46	131
	- Nonaccrual	1.04	0.00	0.00	0.04	0.47	1.81	4.08	5.12	131
Multi Family	- 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.16	0.51	0.78	128
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.27	0.53	128
	- Nonaccrual	0.25	0.00	0.00	0.00	0.03	0.36	1.28	2.03	128
Nonfarm Nres	- 30-89 Days PD	0.26	0.00	0.00	0.05	0.19	0.44	0.78	1.27	132
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.09	0.65	1.10	132
	- Nonaccrual	0.79	0.06	0.15	0.35	0.63	1.24	1.94	2.28	132
Farmland	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.50	1.87	2.57	105
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.00	0.57	1.76	105
	- Nonaccrual	0.94	0.00	0.00	0.00	0.18	1.22	3.52	14.47	105
Credit Card	- 30-89 Days PD	0.74	0.00	0.00	0.00	0.43	1.08	2.89	3.73	49
	- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.00	0.18	1.09	5.04	49
	- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.46	1.63	49

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.32	6.50	7.57	9.16	10.01	11.73	13.74	15.13	133
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.33	3.15	6.80	11.14	15.84	20.33	26.89	34.49	133
Standby Letters of Credit	0.51	0.00	0.01	0.16	0.34	0.76	1.41	1.64	133
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.29	133
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.37	0.00	0.00	0.68	2.91	9.36	16.87	22.11	133
Interest Rate Contracts	5.19	0.00	0.00	0.59	2.78	8.91	16.87	19.97	133
Interest Rate Futures & Forward Contr	0.46	0.00	0.00	0.00	0.09	0.65	2.35	3.70	133
Written Options Contr (Int Rate)	0.53	0.00	0.00	0.00	0.22	0.84	2.38	3.12	133
Purchased Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.39	0.73	133
Interest Rate Swaps	3.40	0.00	0.00	0.00	1.34	5.74	14.16	16.58	133
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	133
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	133
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	133
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.88	6.11	11.05	19.03	23.16	31.82	39.40	47.60	133

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.20	62.84	97.55	100.00	100.00	100.00	100.00	100.00	120
Foreign Exchange Contracts	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.09	120
Equity, Comm, & Other Contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.00	5.50	120
Futures and Forwards	16.61	0.00	0.00	0.00	7.02	35.07	57.24	66.81	120
Written Options	16.21	0.00	0.00	0.00	7.17	34.12	56.89	100.00	120
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Over-The-Counter	16.13	0.00	0.00	0.00	7.17	33.18	56.89	100.00	120
Purchased Options	1.23	0.00	0.00	0.00	0.00	0.00	9.94	16.34	120
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Over-The-Counter	1.18	0.00	0.00	0.00	0.00	0.00	9.94	16.34	120
Swaps	54.78	0.00	0.00	0.00	62.88	95.19	100.00	100.00	120
Held for Trading	23.72	0.00	0.00	0.00	0.00	39.02	100.00	100.00	120
Interest Rate Contracts	22.32	0.00	0.00	0.00	0.00	31.44	100.00	100.00	120
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120
Non-Traded	76.27	0.00	0.00	51.13	100.00	100.00	100.00	100.00	120
Interest Rate Contracts	73.37	0.00	0.00	35.69	100.00	100.00	100.00	100.00	120
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.84	120
Equity, Comm, & Other Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.00	5.50	120
Deriv Contr (Excl Fut & FX LE 14 Days)	76.03	0.00	8.24	49.97	81.88	98.30	100.00	100.00	120
One Year or Less	17.55	0.00	0.00	0.00	7.37	36.32	60.26	84.80	120
Over 1 Year to 5 Years	16.41	0.00	0.00	0.00	8.10	38.93	53.01	58.20	120
Over 5 Years	25.76	0.00	0.00	0.00	22.51	48.52	75.00	91.50	120
Gross Negative Fair Value (Abs Val)	1.46	0.00	0.00	0.32	1.46	2.29	2.99	4.33	120
Gross Positive Fair Value	1.41	0.00	0.00	0.55	1.28	2.07	2.99	3.45	120
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	129
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	129
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	129
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	129
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	129
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
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	129
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.05	0.00	0.00	0.00	0.00	0.07	0.31	0.43	129

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Ins Under Assets(P/C)/Tot Ins Und Ast	60.00	0.00	0.00	0.00	50.00	100.00	100.00	100.00	5
Ins Under Assets(L/H)/Tot Ins Und Ast	40.00	0.00	0.00	0.00	0.00	75.00	100.00	100.00	5
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.70	0.00	0.00	0.00	0.02	0.63	3.58	5.91	133
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Credit Rel Prem Inc/Tot Prem Inc	50.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	4
Other Prem Inc/Total Prem Inc	50.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	4
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Ins Net Inc (P/C)/Equity (P/C)	12.35	10.59	10.59	10.59	10.92	12.24	14.02	14.62	3
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Insur Ben, Losses, Exp/Insur Premiums	81.22	52.99	52.99	52.99	60.18	69.42	113.15	127.73	4
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.61	0.00	0.00	0.00	0.00	2.71	7.59	9.22	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
CSV Life Insurance/Tier 1 Cap + ALLL	13.27	0.00	0.11	6.52	13.24	19.24	22.61	27.28	133
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.09	37
Cost: Interest-Bearing Deposits	0.17	0.00	0.00	0.00	0.13	0.24	0.28	0.30	4
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
GROWTH RATES:									
Net Loans and Leases	-2.69	-100.00	-99.93	-59.64	-11.54	12.72	44.21	259.88	35
Total Selected Assets	-14.22	-100.00	-99.91	-43.20	-6.02	12.80	50.29	159.69	46
Deposits	83.85	-7.67	-7.67	-7.67	-1.55	67.08	179.63	217.14	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	96.29	0.00	6.23	44.32	91.20	110.78	182.56	570.87	82
Dividends Paid/Net Income	25.50	0.00	0.00	2.24	25.70	44.67	59.13	71.38	130
Net Income - Dividends/Avg Equity	6.11	1.23	2.24	4.01	5.76	8.09	10.99	12.96	133
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	120.66	0.00	0.00	0.00	100.17	163.37	340.43	927.38	103
Dividends From Nonbank Subs	0.93	0.00	0.00	0.00	0.00	0.32	4.98	15.71	103
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Dividends From All Subsidiaries	130.07	0.00	0.00	5.00	104.26	173.25	340.83	927.43	103
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	32.66	0.00	0.00	0.00	27.10	60.17	96.62	211.95	119
Interest Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.11	0.84	2.78	119
Mgt & Service Fees From Bank Subs	0.88	0.00	0.00	0.00	0.00	0.00	8.34	13.92	119
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	119
Operating Income From Bank Subs	39.19	0.00	0.00	0.23	30.10	70.49	132.01	217.22	119
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.16	0.00	0.00	0.00	41.66	100.00	199.45	307.48	69
Interest Income From Nonbank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.00	8.28	69
Mgt & Serv Fees From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	0.00	11.06	69
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Operating Inc From Nonbank Subs	76.91	0.00	0.00	0.00	55.80	100.00	212.72	520.56	69
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	16.63	0.00	0.00	0.00	0.00	6.53	20.99	78.50	12
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.19	12
Mgt & Serv Fees From Sub BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.10	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	16.69	0.00	0.00	0.00	0.00	6.53	20.99	78.69	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	54.30	0.00	0.00	0.00	88.58	99.42	99.88	99.96	118
Interest Income From Bank Subs	6.66	0.00	0.00	0.00	0.00	0.24	56.67	97.93	118
Mgt & Serv Fees From Bank Subs	2.91	0.00	0.00	0.00	0.00	0.00	14.09	60.02	118
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	118
Operating Income From Bank Subs	72.45	0.00	0.00	53.31	98.23	99.87	100.00	100.00	118
Dividends From Nonbank Subs	6.19	0.00	0.00	0.00	0.00	0.29	33.70	90.78	118
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	118
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Operating Inc From Nonbank Subs	8.57	0.00	0.00	0.00	0.00	1.40	52.44	99.58	118
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Loans and Adv From Subs/ST Debt	-41.32	N/A	N/A	0.00	42.07	544.88	928.98	1258.52	15
Loans and Adv From Subs/Total Debt	135.53	0.00	0.00	0.00	50.93	165.90	498.20	941.87	43

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2014 and Other Notes
1107205	3,812,355	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	4,159,709	AMERIS BANCORP	MOULTRIE, GA	
3153130	6,097,355	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,570,125	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,905,486	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,160,881	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,424,990	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	8,303,407	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	5,211,690	BANNER CORPORATION	WALLA WALLA, WA	
2961879	7,267,905	BBCN BANCORP, INC.	LOS ANGELES, CA	
3846629	4,774,660	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	New Y-9C/BHCPR reporter
2333663	6,578,434	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3141650	4,173,462	BNC BANCORP	HIGH POINT, NC	
3814310	5,528,520	BOFI HOLDING, INC.	SAN DIEGO, CA	
1020180	9,896,279	BREMER FINANCIAL CORPORATION	SAIN T PAUL, MN	
1106879	3,263,599	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	5,770,507	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,703,958	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	8,144,809	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,981,421	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
2682996	3,446,770	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	3,888,572	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	4,965,925	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,773,323	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	7,551,635	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,553,218	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	5,586,659	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
1060328	3,090,226	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,758,759	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	8,552,902	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	3,507,691	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	7,576,039	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,759,348	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,777,560	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1048764	3,502,808	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	7,133,225	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,442,951	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,583,349	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,766,633	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	3,007,578	DURANT BANCORP, INC.	DURANT, OK	Moved from Peer 3
2652104	5,501,581	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,665,706	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,275,355	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,165,281	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
3944628	6,217,083	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	3,203,718	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	3,197,077	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,525,673	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	3,220,777	FIRST BANCORP	SOUTHERN PINES, NC	
1118797	6,008,292	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,937,184	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2014 and Other Notes
1071306	6,331,842	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	7,245,796	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,025,372	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	8,524,514	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	5,878,357	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	9,498,596	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	4,069,322	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
2393274	5,270,495	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	
2003975	8,475,096	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	4,073,217	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	4,359,564	H & R BLOCK, INC.	KANSAS CITY, MO	
2900261	4,084,017	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	6,506,276	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,459,349	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1491409	7,513,974	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	4,602,561	HOMESTREET, INC.	SEATTLE, WA	
1048803	3,208,326	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	6,911,085	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	4,258,364	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,079,907	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	Moved from Peer 3
1064278	4,470,322	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,972,249	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,713,731	KEARNY MHC	KEARNY, NJ	
1404799	3,627,870	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,478,571	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	6,512,225	LEGACYTEXAS FINANCIAL GROUP	PLANO, TX	Name change from VIEWPOINT FINANCIAL GROUP, INC.
3814208	3,918,967	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	3,152,830	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1135972	8,121,285	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,347,877	MERIDIAN BANCORP, INC.	PEABODY, MA	
3932072	4,166,504	MIDDLESEX BANCORP MHC	NATICK, MA	
3719965	9,738,992	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	4,991,050	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	9,597,954	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	7,863,861	NBT BANCORP INC.	NORWICH, NY	
3212091	6,255,311	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
3132863	3,050,805	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
4122722	7,936,827	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,249,203	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	7,364,155	OFB BANCORP	SAN JUAN, PR	
2692892	3,306,947	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1142336	7,308,269	PARK NATIONAL CORPORATION	NEWARK, OH	
1070578	3,247,031	PEOPLES BANCORP INC.	MARIETTA, OH	Moved from Peer 3
1053272	8,507,010	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	6,314,346	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	8,525,137	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	5,881,849	RENASANT CORPORATION	TUPELO, MS	
1097025	3,952,187	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	5,971,293	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,686,239	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,401,380	SANDY SPRING BANCORP, INC.	OLNEY, MD	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2014 and Other Notes
2847115	5,816,779	SANTANDER BANCORP	SAN JUAN, PR	
1085013	3,231,956	SEACOAST BANKING CORPORATION	STUART, FL	
3635319	4,393,342	SERVIS FIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	7,817,824	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	4,630,189	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,937,603	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,028,704	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	4,732,393	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3345430	3,337,035	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
4036324	3,351,908	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	Moved from Peer 3
1417333	3,493,807	STATE BANCSHARES, INC.	FARGO, ND	
3083291	7,734,391	STERLING BANCORP	MONTEBELLO, NY	
1126046	3,033,268	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
3609682	6,280,680	TALMER BANCORP INC.	TROY, MI	
2367921	5,357,533	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	3,895,860	TRICO BANCSHARES	CHICO, CA	
1048513	4,745,128	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,393,866	UNION BANCSHARES CORPORATION	RICHMOND, VA	
1249347	7,665,442	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	5,525,089	UNITED FINANCIAL BANCORP, INC.	VERNON ROCKVILLE, CT	
3536386	3,261,746	USAMERICA BANCORP, INC.	CLEARWATER, FL	
1050712	3,243,191	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,853,477	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,603,248	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	8,236,352	WESBANCO, INC.	WHEELING, WV	
1025541	5,036,755	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	4,413,272	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,655,865	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,946,480	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	4,267,362	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	
1199602	4,862,714	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 133 bank holding companies.