

	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	335	346	345	352
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.30	3.31	3.37	3.33
+ Non-interest Income	2.99	0.88	0.93	1.00
- Overhead Expense	0.08	3.04	3.05	3.10
- Provision for Losses	0.02	0.08	0.09	0.12
+ Securities Gains (Losses)	0.00	0.02	0.02	0.03
+ Other Tax Equiv Adjustments	1.27	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.88	1.20	1.27	1.22
Net Operating Income	0.88	0.83	0.91	0.88
Net Income	0.88	0.83	0.91	0.88
Net Income (Sub S Adjusted)	0.95	0.87	0.98	0.90
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.00	4.06	4.10	4.17
Interest Expense	0.43	0.46	0.46	0.54
Net Interest Income (TE)	3.57	3.58	3.64	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.14	0.15	0.25
Earnings Coverage of Net Losses (X)	7.33	-0.27	18.25	12.56
Ln&Ls Allowance/Total Loans & Leases	1.31	1.51	1.35	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.41	1.95	1.46	2.06
30-89 Days Past Due Loans and Leases	0.48	0.58	0.45	0.53
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	12.83	12.38	14.16	13.83
Net ST Noncore Funding Dependence	4.78	3.92	6.06	5.08
Net Loans and Leases/Total Assets	66.77	64.21	67.03	64.41
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.13	10.00	10.10	9.95
Equity Capital/Total Assets	10.18	10.02	10.19	9.85
Equity Capital+Minority Int/Total Assets	10.21	10.09	10.23	9.91
Tier 1 Common Eq Cap / T RWA	12.62	12.40	12.38	12.18
Net Loans&Ls/Equity Capital (X)	6.72	6.59	6.78	6.72
Cash Dividends/Net Income	22.42	21.04	23.70	22.88
Cash Dividends/Net Income (Sub S Adjusted)	18.46	11.76	14.74	19.51
Retained Earnings/Avg Equity Cap	6.16	5.99	6.37	6.48
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.03	0.07	0.06	0.07
Long-Term Debt/Equity Capital	1.72	1.34	1.62	1.49
Equity Investment in Subs/Equity Cap	105.79	106.08	106.00	108.64
Cash FR Oper+Noncash+Op Exp+Div	114.75	98.15	121.33	134.71

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.70	3.75	3.80	3.85	4.06
Less: Interest Expense	0.40	0.43	0.42	0.50	0.65
Equals: Net Interest Income (TE)	3.30	3.31	3.37	3.33	3.38
Plus: Non-Interest Income	0.95	0.88	0.93	1.00	1.03
Equals: Adj Operating Income (TE)	4.30	4.26	4.35	4.38	4.48
Less: Overhead Expense	2.99	3.04	3.05	3.10	3.16
Less: Provision for Loan and Lease Losses	0.08	0.08	0.09	0.12	0.31
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.02	0.03	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.27	1.20	1.27	1.22	1.10
Less: Applicable Income Taxes (TE)	0.37	0.35	0.35	0.33	0.31
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.88	0.83	0.91	0.88	0.78
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.88	0.83	0.91	0.88	0.78
Memo: Net Income (Last Four Qtrs)	0.91	0.88	0.91	0.88	0.80
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.89	92.80	92.91	92.60	92.03
Avg Int-Bearing Funds / Avg Assets	72.08	73.12	72.71	73.97	75.01
Int Income (TE) / Avg Earning Assets	4.00	4.06	4.10	4.17	4.43
Int Expense / Avg Earning Assets	0.43	0.46	0.46	0.54	0.71
Net Int Inc (TE) / Avg Earn Assets	3.57	3.58	3.64	3.61	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	4.70	4.86	4.87	5.07	5.41
Interest-Bearing Bank Balances	0.31	0.27	0.31	0.27	0.26
Fed Funds Sold & Reverse Repos	0.17	0.20	0.23	0.24	0.22
Trading Assets	0.88	0.99	1.26	1.20	1.13
Total Earning Assets	3.92	3.97	4.02	4.08	4.34
Investment Securities (TE)	2.39	2.45	2.43	2.37	2.64
U.S. Treasury & Agency Sec (excl MBS)	1.41	1.35	1.41	1.39	1.56
Mortgage-Backed Securities	2.17	2.29	2.22	2.05	2.41
All Other Securities	3.55	3.68	3.81	3.95	4.41
Interest-Bearing Deposits	0.40	0.43	0.43	0.50	0.66
Time Deposits of \$100K or More	0.82	0.86	0.84	0.96	1.17
Time Deposits < \$100K	0.79	0.85	0.84	0.99	1.24
Other Domestic Deposits	0.22	0.22	0.23	0.24	0.31
Foreign Deposits	0.42	0.64	0.53	0.99	1.43
Fed Funds Purchased and Repos	0.37	0.45	0.42	0.46	0.64
Other Borrowed Funds & Trading Liab	1.87	2.14	1.98	2.28	2.76
All Interest-Bearing Funds	0.55	0.56	0.58	0.65	0.83

	PEER GROUP 03 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	21	20	78	76	73
Avg Assets per Employee (\$000)	5,032	4,845	4,791	4,701	4,516
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.97	2.13	1.92	1.89	1.69
Overhead Exp / NII + Non-Int Income	70.80	72.42	70.99	71.77	71.60
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	3.04	3.05	3.10	3.16
Personnel Expense	1.70	1.70	1.69	1.69	1.68
Net Occupancy Expense	0.38	0.40	0.39	0.39	0.39
Other Operating Expenses	0.90	0.93	0.96	1.00	1.06
Overhead Less Non-Interest Income	1.98	2.09	2.06	2.03	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.58	71.16	69.81	70.57	70.47
Personnel Expense	39.63	39.70	38.79	38.73	37.78
Net Occupancy Expense	8.85	9.24	8.78	8.82	8.77
Other Operating Expenses	20.63	21.64	21.81	22.59	23.55
Total Non-Interest Income	21.41	20.08	20.83	22.11	22.11
Fiduciary Activities Income	1.77	1.66	1.68	1.48	1.44
Serv Charges on Deposit Accts - Domestic	4.44	4.77	4.79	5.09	5.49
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.74	0.76	0.74	0.75	0.66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.36	0.42	0.43	0.48	0.30
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.50	0.55	0.59	0.46	0.51
Net Gain (Loss) - Sales Loans, OREO, Oth	2.45	1.39	1.83	2.44	2.47
Other Non-Interest Income	7.17	6.86	7.08	7.68	7.99
Overhead Less Non-Interest Income	47.29	50.16	48.02	47.59	47.57
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.80	22.36	22.46	21.48	21.28
Appl Inc Tax+TE/Pretax NOI+TE	30.25	30.11	29.46	27.94	28.09

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	51.06	49.60	51.02	49.99	48.70
Commercial and Industrial Loans	9.83	9.01	9.74	8.84	8.36
Loans to Individuals	1.83	1.80	1.82	1.75	1.76
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.77	0.63	0.82	0.71	0.66
Other Loans and Leases	1.30	1.15	1.25	1.17	1.07
Net Loans and Leases	66.77	64.21	67.03	64.41	62.12
Debt Securities Over 1 Year	17.97	19.08	18.23	19.25	19.46
Mutual Funds and Equity Securities	0.09	0.10	0.08	0.10	0.09
Subtotal	85.71	84.43	86.24	84.84	82.78
Interest-Bearing Bank Balances	4.00	4.40	3.46	3.93	5.08
Federal Funds Sold & Reverse Repos	0.11	0.10	0.08	0.10	0.16
Debt Securities 1 Year or Less	1.60	1.80	1.58	1.79	1.82
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.21	91.55	92.06	91.59	90.94
Non-Int Cash and Due From Dep Inst	1.47	1.78	1.56	1.60	1.95
Other Real Estate Owned	0.28	0.42	0.29	0.46	0.66
All Other Assets	6.21	6.54	6.28	6.68	6.98
MEMORANDA:					
Short-Term Investments	6.21	6.85	5.57	6.42	7.70
U.S. Treasury Securities	0.19	0.16	0.21	0.14	0.13
U.S. Agency Securities (excl MBS)	3.19	3.30	3.05	3.28	3.18
Municipal Securities	3.99	4.38	3.96	4.34	4.00
Mortgage-Backed Securities	9.38	10.44	9.76	10.61	11.56
Asset-Backed Securities	0.12	0.11	0.10	0.11	0.08
Other Debt Securities	0.45	0.60	0.45	0.60	0.55
RE Loans Secured by 1-4 Family	17.85	16.78	17.66	16.77	17.11
Revolving	2.71	2.59	2.71	2.66	2.76
Closed-End, Sec by First Liens	14.16	13.15	13.93	13.05	13.19
Closed-End, Sec by Junior Liens	0.59	0.64	0.61	0.67	0.77
Commercial Real Estate Loans	29.94	29.56	29.97	29.84	28.30
Construction and Land Dev	4.50	4.13	4.43	4.12	3.93
Multi family	2.97	2.94	2.91	2.95	2.55
Nonfarm Nonresidential	21.38	21.43	21.50	21.71	20.83
RE Loans Secured by Farmland	1.36	1.28	1.37	1.31	1.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.35	77.14	76.22	77.38	77.81
RE Loans Secured by 1-4 Family	26.66	26.15	26.46	26.12	27.42
Revolving	4.03	4.02	4.04	4.11	4.42
Closed-End	22.17	21.72	21.96	21.58	22.48
Commercial Real Estate Loans	44.69	45.63	44.59	45.96	45.29
Construction and Land Dev	6.79	6.44	6.66	6.43	6.29
Multi family	4.38	4.48	4.30	4.51	4.05
Nonfarm Nonresidential	32.03	33.22	32.15	33.49	33.51
RE Loans Secured by Farmland	2.16	2.11	2.19	2.15	2.04
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.67	13.96	14.55	13.55	13.37
Loans to Individuals	2.79	2.92	2.84	2.84	2.96
Credit Card Loans	0.04	0.04	0.04	0.04	0.04
Agricultural Loans	1.22	1.05	1.30	1.19	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.00	1.82	1.90	1.84	1.75

PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	6.21	6.85	5.57	6.42	7.70
Liquid Assets	20.55	22.59	20.27	22.12	24.30
Investment Securities	20.15	21.56	20.31	21.63	22.09
Net Loans and Leases	66.77	64.21	67.03	64.41	62.12
Net Lns, Ls & Stdbly Ltrs of Credit	67.25	64.74	67.52	64.96	62.66
Core Deposits	70.04	69.94	69.34	69.20	68.66
Noncore Funding	17.57	17.69	18.15	18.53	18.91
Time Deposits of \$100K or More	10.03	10.67	10.18	10.89	11.65
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.17	1.27	1.33	1.39	1.47
Net Fed Funds Purchased (Sold)	1.05	1.18	1.28	1.32	1.32
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.60	1.08	1.87	1.24	1.04
Earning Assets Repr in 1 Year	26.69	26.38	26.33	26.46	30.14
Int-Bearing Liab Repr in 1 Year	18.06	19.33	18.82	19.66	22.25
Long-Term Debt Repr in 1 Year	0.32	0.21	0.33	0.24	0.22
Net Assets Repriceable in 1 Year	7.75	6.25	6.66	5.95	7.14
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.83	12.38	14.16	13.83	13.14
Net ST Noncore Funding Dependence	4.78	3.92	6.06	5.08	4.57
Short-Term Inv/ST Noncore Funding	75.98	79.96	63.43	72.86	76.28
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.54	16.65	12.41	15.18	18.01
Net Loans and Leases/Total Deposits	82.10	78.49	82.86	79.12	76.02
Net Loans and Leases/Core Deposits	97.24	93.34	98.42	94.47	91.74
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.93	0.00	0.69	-0.39	1.12
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.18	-0.60	1.38	-2.21	4.88
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.18	-0.04	-0.26	0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.74	9.91	10.75	9.67	6.32
Available-For-Sale Securities	89.26	90.09	89.25	90.33	93.68
U.S. Treasury Securities	1.01	0.84	1.22	0.71	0.76
U.S. Agency Securities (excl MBS)	17.44	17.05	16.75	17.14	16.25
Municipal Securities	19.42	19.81	19.26	19.68	18.75
Mortgage-Backed Securities	47.22	48.53	48.17	48.98	52.36
Asset-Backed Securities	0.61	0.57	0.53	0.56	0.34
Other Debt Securities	2.55	3.02	2.55	3.02	2.73
Mutual Funds and Equity Securities	0.59	0.61	0.53	0.56	0.49
Debt Securities 1 Year or Less	9.34	9.80	9.07	9.72	10.27
Debt Securities 1 To 5 Years	28.90	25.00	27.89	25.16	26.57
Debt Securities Over 5 Years	57.28	60.61	58.93	60.80	58.66
Pledged Securities	48.61	45.41	48.05	46.02	45.53
Structured Notes, Fair Value	0.76	1.02	0.85	1.01	1.26

ANALYSIS RATIOS	PEER GROUP 03 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.08	0.08	0.09	0.12	0.31
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	0.12	0.14	0.18	0.49
Provision for Ln&Ls Losses/Net Losses	127.16	77.76	113.14	92.07	112.09
Ln&Ls Allowance/Total Loans & Leases	1.31	1.51	1.35	1.55	1.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	30.37	22.16	17.29	11.41	6.34
ALLL/Nonaccrual Assets	221.26	187.08	227.10	180.35	131.80
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	205.28	166.26	207.40	161.37	120.23
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.23	0.25	0.38	0.75
Recoveries/Avg Loans and Leases	0.08	0.09	0.09	0.12	0.14
Net Losses/Avg Loans and Leases	0.07	0.14	0.15	0.25	0.59
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.09	7.07	33.04	23.88	17.90
Earnings Coverage of Net Losses (X)	7.33	-0.27	18.25	12.56	8.55
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.09	0.10	0.21	0.56
RE Loans Secured By 1-4 Family	0.07	0.12	0.12	0.24	0.51
Revolving	0.05	0.10	0.13	0.23	0.45
Closed-End	0.07	0.12	0.11	0.23	0.50
Commercial Real Estate Loans	0.01	0.07	0.10	0.19	0.60
Construction and Land Dev	-0.04	0.04	0.12	0.26	1.60
Multifamily	0.00	0.01	0.03	0.10	0.29
Nonfarm Nonresidential	0.02	0.07	0.09	0.17	0.42
RE Loans Secured by Farmland	0.00	0.00	0.00	0.03	0.06
Commercial and Industrial Loans	0.04	0.10	0.18	0.27	0.61
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	0.88	0.75	0.74	1.07
Credit Card Loans	1.04	1.58	1.79	1.04	1.86
Agricultural Loans	0.00	0.01	0.01	0.03	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.13	0.00
Other Loans and Leases	0.22	0.17	0.31	0.30	0.59

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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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	0.48	0.58	0.45	0.53	0.71
90+ Days PD Loans and Leases	0.03	0.06	0.03	0.06	0.07
Nonaccrual Loans and Leases	0.89	1.21	0.93	1.26	1.91
90+ Days PD and Nonaccrual Loans and Leases	0.98	1.39	1.03	1.46	2.22
30-89 Days PD Restructured	0.01	0.02	0.01	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.25	0.34	0.26	0.37	0.52

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.48	0.59	0.45	0.53	0.71
90+ Days Past Due Assets	0.03	0.06	0.03	0.06	0.07
Nonaccrual Assets	0.91	1.24	0.95	1.29	1.94
30+ Days PD & Nonaccrual Assets	1.51	2.05	1.54	2.07	3.00

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.67	0.89	0.69	0.94	1.40
90+ PD & Nonaccrual Assets + OREO	1.00	1.35	1.04	1.45	2.14

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

Total Assets	1.38	1.79	1.44	1.91	2.69
Allowance for Loan & Lease Losses	164.56	188.64	167.46	193.31	234.59
Equity Cap + ALLL	12.41	16.10	12.90	17.35	23.85
Tier 1 Cap + ALLL	12.74	15.96	12.82	17.00	24.33
Loans & Leases + RE Acquired	2.07	2.80	2.17	2.97	4.26

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	0.45	0.58	0.43	0.53	0.73
- 90+ Days Past Due	0.03	0.06	0.03	0.06	0.07
- Nonaccrual	0.98	1.33	1.02	1.40	2.11
Coml & Indl - 30-89 Days PD	0.40	0.38	0.28	0.33	0.45
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.05
- Nonaccrual	0.60	0.77	0.60	0.89	1.39
Individuals - 30-89 Days PD	0.51	0.62	0.68	0.77	0.87
- 90+ Days Past Due	0.03	0.04	0.03	0.03	0.04
- Nonaccrual	0.23	0.22	0.20	0.24	0.32
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.12	0.14	0.03	0.03	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.15	0.09	0.09	0.14	0.15
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.15	0.12	0.08	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.07	0.04	0.07	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.68	0.84	0.75	0.88	1.07
- 90+ Days Past Due	0.04	0.05	0.05	0.07	0.09
- Nonaccrual	1.02	1.30	1.05	1.36	1.80
Revolving - 30-89 Days PD	0.30	0.38	0.37	0.42	0.52
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	0.51	0.68	0.51	0.66	0.88
Closed-End - 30-89 Days PD	0.75	0.92	0.73	0.98	1.19
- 90+ Days Past Due	0.04	0.06	0.05	0.07	0.10
- Nonaccrual	1.11	1.42	1.13	1.52	2.00
- Jr Lien 30-89 Days PD	0.03	0.05	0.03	0.05	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.09	0.07	0.09	0.14
Commercial RE - 30-89 Days PD	0.27	0.39	0.23	0.34	0.49
- 90+ Days Past Due	0.01	0.04	0.02	0.05	0.06
- Nonaccrual	0.98	1.36	1.03	1.43	2.36
Const & Dev - 30-89 Days PD	0.21	0.36	0.21	0.36	0.61
- 90+ Days Past Due	0.01	0.03	0.01	0.03	0.15
- Nonaccrual	1.34	2.37	1.39	2.77	5.13
Multi family - 30-89 Days PD	0.07	0.08	0.06	0.08	0.21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	0.30	0.40	0.34	0.51	0.90
Nonfarm Nres- 30-89 Days PD	0.26	0.38	0.22	0.32	0.46
- 90+ Days Past Due	0.01	0.04	0.02	0.04	0.04
- Nonaccrual	0.94	1.24	0.98	1.22	1.91
Farmland - 30-89 Days PD	0.23	0.24	0.11	0.20	0.20
- 90+ Days Past Due	0.01	0.02	0.00	0.02	0.01
- Nonaccrual	0.75	0.72	0.56	0.78	1.32
Credit Card - 30-89 Days PD	0.74	0.82	0.84	0.71	0.85
- 90+ Days Past Due	0.11	0.12	0.13	0.18	0.14
- Nonaccrual	0.01	0.01	0.01	0.01	0.04

CAPITAL RATIOS	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.13	10.00	10.10	9.95	9.73
Tier 1 RBC Ratio	N/A	14.10	13.88	13.93	13.90
Total Risk-Based Capital Ratio	N/A	15.47	15.24	15.31	15.38
Tangible Tier 1 Leverage Ratio	N/A	9.92	10.01	9.86	9.66
Tangible Common Eq Cap/Tan Assets	N/A	8.65	8.98	8.47	8.29
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.84	14.09	14.40	13.68	12.41
Standby Letters of Credit	0.42	0.45	0.43	0.46	0.45
Commercial & Similar Letters of Credit	0.01	0.00	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	2.18	1.58	1.72	1.47	2.09
Interest Rate Contracts	2.17	1.55	1.71	1.45	2.05
Interest Rate Futures & Forward Contr	0.34	0.14	0.17	0.13	0.44
Written Options Contr (Int Rate)	0.28	0.15	0.16	0.13	0.35
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.80	0.68	0.75	0.65	0.50
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.46	22.09	22.98	22.40	20.93

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	100.00	100.00	100.00	100.00	99.99
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	21.48	21.12	19.52	21.53	25.24
Written Options	19.15	19.16	17.91	17.53	22.10
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.15	19.16	17.89	17.53	22.09
Purchased Options	0.41	0.53	0.52	0.43	0.84
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.41	0.53	0.52	0.43	0.66
Swaps	44.30	43.72	47.14	43.78	36.98
Held for Trading	3.62	5.27	4.19	5.40	3.21
Interest Rate Contracts	3.60	5.24	4.17	5.37	3.21
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.38	94.73	95.81	94.60	96.79
Interest Rate Contracts	95.89	93.38	95.11	93.87	96.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	76.51	75.98	75.06	77.74	71.93
One Year or Less	32.46	21.43	17.61	23.18	24.66
Over 1 Year to 5 Years	13.77	15.75	16.31	15.14	12.81
Over 5 Years	18.23	17.10	19.21	16.00	13.46
Gross Negative Fair Value (Abs Val)	1.23	0.76	1.07	0.85	1.30
Gross Positive Fair Value	0.76	0.71	0.70	0.90	0.99
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.02

INSURANCE ACTIVITIES	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	62.03	60.20	58.19	61.94	63.17
Ins Under Assets(L/H)/Tot Ins Und Ast	37.97	39.80	41.81	38.06	36.83
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.50	0.55	0.59	0.46	0.51
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	83.33	85.67	99.98	80.00	88.89
Other Prem Inc/Total Prem Inc	16.67	14.33	0.02	20.00	11.11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	44.12	34.26	13.43	0.46	1.10
Ins Net Inc (L/H)/Equity (L/H)	-1.93	83.75	18.70	25.97	17.91
Insur Ben, Losses, Exp/Insur Premiums	-4.67	83.02	77.43	72.36	168.17
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.06	0.17	-0.15	20.09	14.32
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	19.90	16.08	25.00	20.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.02	10.96	11.34	10.95	10.62
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.42	0.64	0.53	0.99	1.43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.33	0.59	0.11	0.10
Foreign Governments and Inst	0.00	0.00	0.00	0.13	0.00
GROWTH RATES:					
Net Loans and Leases	-18.87	-35.85	-18.94	-0.96	-15.37
Total Selected Assets	9.37	23.42	-17.84	38.23	-5.34
Deposits	4.93	-21.42	-8.56	-12.05	-21.01

PROFITABILITY:

	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.18	7.89	8.49	8.57	7.51
Bank Net Inc/Avg Eq Inv in Banks	8.90	8.66	9.29	9.27	8.18
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.31	3.26	2.68	3.48	3.49
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.48	6.57	7.33	6.64	7.53
Bank Net Income/Parent Net Income	105.06	105.32	105.33	104.81	107.60
Nonbank Net Income/Parent Net Income	0.57	0.60	0.40	0.52	0.55
Sub BHCs Net Inc/Parent Net Income	89.13	87.46	93.10	83.90	94.81

LEVERAGE:

Total Liabilities/Equity	11.48	12.09	11.79	12.96	15.16
Total Debt/Equity Capital	2.01	1.71	2.01	1.79	1.96
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.29	9.66	9.66	10.28	12.08
Tot Debt+Lns Guaranteed for Affl/Equity	2.03	1.77	2.02	1.84	2.11
Total Debt/Eq Cap - Exc Over Fair Value	2.02	1.71	2.02	1.80	1.97
Long-Term Debt/Equity Capital	1.72	1.34	1.62	1.49	1.44
Short-Term Debt/Equity Capital	0.03	0.07	0.06	0.07	0.12
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.02	0.02	0.02	0.02
Long-Term Debt/Consolidated LT Debt	7.04	5.06	6.51	5.31	4.83

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.79	106.08	106.00	106.28	108.64
Total Investment in Subs/Equity	106.02	106.50	106.29	106.75	109.11
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	98.78	98.75	98.56	99.72
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	99.09	98.96	98.92	100.06

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.52	0.47	0.49	0.49	0.71
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.34	2.36	2.09	2.26	2.60

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	117.25	98.83	124.09	125.79	113.25
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	114.75	98.15	121.33	134.71	119.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.01	95.71	118.40	124.59	96.16
Pretax Oper Inc + Int Exp/Int Expense	3614.38	3849.94	5038.84	4440.39	4483.71
Div + Int From Subs/Int Exp + Div	142.50	136.42	201.30	201.10	186.61
Fees+Other Inc From Subs/Sal + Oth Exp	7.95	6.63	7.02	7.05	7.01
Net Inc/Curr Port of LT Debt+Pfd Div(X)	31.54	31.45	40.33	33.85	29.55

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.88	0.71	0.83	0.92	0.39
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	14.38	15.57	7.77	5.05	19.72
Total	14.38	15.57	7.77	5.05	19.72

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.16	0.19	0.18	0.19	0.20
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	61.77	62.21	68.83	65.59	67.03
Dividends Paid/Net Income	22.42	21.04	23.70	22.86	25.55
Net Income - Dividends/Avg Equity	6.16	6.00	6.38	6.49	5.32
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	134.94	107.00	166.85	162.72	161.67
Dividends From Nonbank Subs	0.19	0.21	0.93	1.30	0.86
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.04	0.34
Dividends From All Subsidiaries	140.48	111.51	196.22	176.06	178.98
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.89	26.37	38.21	37.48	39.22
Interest Income From Bank Subs	0.04	0.05	0.04	0.06	0.07
Mgt & Service Fees From Bank Subs	1.58	1.22	1.09	1.08	1.47
Other Income From Bank Subs	0.02	0.02	0.03	0.02	0.03
Operating Income From Bank Subs	38.82	30.67	42.95	41.84	45.19
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	50.32	54.44	70.60	72.42	62.38
Interest Income From Nonbank Subs	0.07	0.00	0.13	0.00	0.02
Mgt & Serv Fees From Nonbank Subs	0.11	0.36	0.13	0.34	0.77
Other Income From Nonbank Subs	0.02	0.00	0.10	0.06	0.19
Operating Inc From Nonbank Subs	55.42	59.89	81.59	83.87	74.31
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	13.10	8.55	15.61	22.85	24.03
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.04	0.10	0.09	0.08	1.16
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	13.74	8.96	16.17	23.36	26.27
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	55.87	54.01	67.54	61.33	56.48
Interest Income From Bank Subs	2.82	2.38	0.97	1.77	1.37
Mgt & Serv Fees From Bank Subs	4.06	3.70	2.17	2.00	2.04
Other Income From Bank Subs	0.06	0.07	0.07	0.04	0.07
Operating Income From Bank Subs	74.48	71.23	80.64	75.16	72.24
Dividends From Nonbank Subs	0.56	1.19	0.99	1.48	1.14
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.57	3.51	1.62	3.59	3.26
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.21
Loans and Adv From Subs/ST Debt	2286.29	555.81	692.85	943.80	587.17
Loans and Adv From Subs/Total Debt	285.34	296.77	238.66	287.90	296.84

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									335
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.30	2.44	2.68	2.98	3.27	3.59	3.94	4.22	335
+ Non-interest Income	0.94	0.22	0.32	0.53	0.84	1.27	1.81	2.66	335
- Overhead Expense	2.99	1.93	2.05	2.47	2.91	3.34	4.22	5.16	335
- Provision for Losses	0.08	-0.12	-0.00	0.00	0.07	0.15	0.23	0.30	335
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.03	0.11	0.19	335
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	335
= Pretax Net Oper Income (TE)	1.27	0.27	0.54	0.94	1.28	1.57	1.92	2.16	335
Net Operating Income	0.87	0.20	0.40	0.64	0.86	1.11	1.42	1.72	335
Net Income	0.88	0.22	0.40	0.64	0.86	1.11	1.43	1.76	335
Net Income (Sub S Adjusted)	0.94	0.41	0.56	0.72	0.92	1.11	1.41	1.49	60
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.00	3.12	3.36	3.68	3.98	4.30	4.70	4.93	335
Interest Expense	0.42	0.12	0.18	0.27	0.40	0.57	0.71	0.83	335
Net Interest Income (TE)	3.56	2.61	2.90	3.22	3.57	3.89	4.22	4.56	335
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.06	-0.21	-0.08	-0.01	0.04	0.13	0.27	0.45	335
Earnings Coverage of Net Losses (X)	7.33	-250.98	-101.91	-11.68	9.23	30.82	86.27	246.81	331
Ln&Ls Allowance/Total Loans & Leases	1.31	0.67	0.79	1.00	1.27	1.57	1.97	2.53	335
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.40	0.16	0.26	0.64	1.11	2.00	3.36	4.83	335
30-89 Days Past Due Loans and Leases	0.47	0.02	0.06	0.16	0.40	0.69	1.14	1.54	335
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	12.82	-11.71	-2.96	5.29	12.10	21.34	29.55	36.10	335
Net ST Noncore Funding Dependence	4.77	-13.36	-6.87	-0.84	4.49	10.38	17.26	20.31	335
Net Loans and Leases/Total Assets	66.76	44.91	50.44	60.16	67.36	74.76	79.69	83.15	335
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.12	7.13	7.83	8.90	10.02	11.14	13.02	15.42	335
Equity Capital/Total Assets	10.18	6.93	7.51	8.83	9.93	11.38	13.48	15.34	335
Equity Capital+Minority Int/Total Assets	10.21	7.03	7.55	8.85	9.99	11.39	13.48	15.34	335
Tier 1 Common Eq Cap / T RWA	12.62	7.37	8.74	10.08	12.18	14.64	18.23	21.85	333
Net Loans&Ls/Equity Capital (X)	6.72	3.24	4.00	5.52	6.73	7.85	9.32	10.36	334
Cash Dividends/Net Income	22.42	0.00	0.00	0.00	22.53	42.11	63.93	79.87	328
Cash Dividends/Net Income (Sub S Adjusted)	18.46	-14.86	-7.33	0.00	9.85	37.80	62.09	84.46	60
Retained Earnings/Avg Equity Cap	6.16	0.31	1.53	3.95	6.06	8.25	10.47	13.65	334
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.03	0.00	0.00	0.00	0.00	0.00	0.01	1.18	334
Long-Term Debt/Equity Capital	1.72	0.00	0.00	0.00	0.00	1.93	10.29	16.39	334
Equity Investment in Subs/Equity Cap	105.78	88.34	92.37	98.06	101.74	114.04	125.72	133.24	334
Cash FR Oper+Noncash+Op Exp+Di v	114.74	-53.39	-4.24	32.90	94.93	143.48	306.62	882.09	322

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.70	2.86	3.09	3.42	3.69	3.97	4.35	4.62	335
Less: Interest Expense	0.39	0.11	0.16	0.25	0.37	0.53	0.65	0.74	335
Equals: Net Interest Income (TE)	3.30	2.44	2.68	2.98	3.27	3.59	3.94	4.22	335
Plus: Non-Interest Income	0.94	0.22	0.32	0.53	0.84	1.27	1.81	2.66	335
Equals: Adj Operating Income (TE)	4.30	3.09	3.34	3.80	4.22	4.71	5.30	6.93	335
Less: Overhead Expense	2.99	1.93	2.05	2.47	2.91	3.34	4.22	5.16	335
Less: Provision for Loan and Lease Losses	0.08	-0.12	-0.00	0.00	0.07	0.15	0.23	0.30	335
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.03	0.11	0.18	335
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	335
Equals: Pretax Net Oper Inc (TE)	1.27	0.27	0.54	0.94	1.28	1.57	1.92	2.16	335
Less: Applicable Income Taxes (TE)	0.36	0.00	0.03	0.21	0.37	0.52	0.66	0.74	335
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Equals: Net Operating Income	0.87	0.20	0.40	0.64	0.86	1.11	1.42	1.72	335
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Equals: Net Income	0.88	0.22	0.40	0.64	0.86	1.11	1.43	1.76	335
Memo: Net Income (Last Four Qtrs)	0.91	0.29	0.40	0.65	0.87	1.14	1.51	2.02	335
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.89	86.26	88.55	91.16	93.13	94.98	96.25	96.93	335
Avg Int-Bearing Funds / Avg Assets	72.07	54.76	59.50	66.21	72.09	78.39	82.79	86.31	335
Int Income (TE) / Avg Earning Assets	4.00	3.12	3.36	3.68	3.98	4.30	4.70	4.93	335
Int Expense / Avg Earning Assets	0.42	0.12	0.18	0.27	0.40	0.57	0.71	0.83	335
Net Int Inc (TE) / Avg Earn Assets	3.56	2.61	2.90	3.22	3.57	3.89	4.22	4.56	335
YIELD OR COST:									
Total Loans and Leases (TE)	4.70	3.83	3.97	4.29	4.64	5.08	5.52	5.82	335
Interest-Bearing Bank Balances	0.30	0.00	0.07	0.19	0.25	0.37	0.65	0.95	334
Fed Funds Sold & Reverse Repos	0.16	0.00	0.00	0.00	0.10	0.25	0.75	1.38	159
Trading Assets	0.88	-13.33	0.00	0.00	0.00	1.72	3.95	4.85	31
Total Earning Assets	3.91	3.09	3.30	3.64	3.86	4.18	4.64	4.91	335
Investment Securities (TE)	2.39	1.39	1.55	1.95	2.34	2.80	3.36	3.84	334
U.S. Treasury & Agency Sec (excl MBS)	1.41	0.30	0.61	0.99	1.35	1.85	2.30	2.63	305
Mortgage-Backed Securities	2.17	1.31	1.57	1.87	2.14	2.44	2.83	3.16	324
All Other Securities	3.54	1.29	1.73	2.59	3.47	4.46	5.40	6.23	322
Interest-Bearing Deposits	0.40	0.12	0.16	0.26	0.37	0.53	0.68	0.75	335
Time Deposits of \$100K or More	0.82	0.32	0.43	0.61	0.81	1.02	1.27	1.39	334
Time Deposits < \$100K	0.78	0.26	0.37	0.57	0.76	1.02	1.22	1.38	334
Other Domestic Deposits	0.22	0.06	0.08	0.13	0.19	0.29	0.43	0.50	335
Foreign Deposits	0.41	0.15	0.15	0.15	0.17	0.37	0.69	0.80	3
Fed Funds Purchased and Repos	0.36	0.00	0.00	0.08	0.21	0.45	1.67	3.09	242
Other Borrowed Funds & Trading Liab	1.87	0.16	0.27	0.88	1.71	2.73	3.91	4.57	301
All Interest-Bearing Funds	0.54	0.20	0.26	0.37	0.52	0.72	0.87	0.95	335

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	20.65	13.89	14.96	16.90	19.43	23.60	29.55	34.69	335
Avg Assets per Employee (\$000)	5032.21	2943.74	3326.26	3837.25	4694.81	6065.06	7711.32	9006.47	335

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.97	0.00	0.00	0.00	0.61	3.89	7.40	11.22	334
Overhead Exp / NOI + Non-Int Income	70.79	51.01	56.39	63.11	70.52	78.39	85.66	92.56	335

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.99	1.93	2.05	2.47	2.91	3.34	4.22	5.16	335
Personnel Expense	1.69	1.07	1.17	1.40	1.62	1.93	2.32	3.18	335
Net Occupancy Expense	0.38	0.18	0.22	0.28	0.37	0.46	0.55	0.66	335
Other Operating Expenses	0.89	0.51	0.56	0.68	0.87	1.05	1.30	1.53	335
Overhead Less Non-Interest Income	1.98	1.11	1.39	1.68	1.94	2.25	2.66	2.97	335

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.58	49.86	54.71	62.22	68.86	77.08	84.63	92.16	335
Personnel Expense	39.63	26.91	30.34	34.85	39.63	43.84	49.00	53.65	335
Net Occupancy Expense	8.84	4.66	5.38	7.02	8.64	10.61	12.52	14.66	335
Other Operating Expenses	20.63	12.72	14.21	16.59	20.26	24.00	28.24	32.75	335
Total Non-Interest Income	21.41	6.75	9.12	13.81	20.30	27.81	36.23	45.78	335
Fiduciary Activities Income	1.76	0.00	0.00	0.00	0.02	3.43	6.74	12.07	335
Serv Charges on Deposit Accts - Domestic	4.44	0.60	1.27	2.36	4.11	6.18	8.98	10.59	335
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	335
Investment Banking Fees & Commissions	0.74	0.00	0.00	0.00	0.37	1.44	2.75	3.80	335
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Net Servicing Fees	0.35	-0.00	0.00	0.00	0.03	0.55	1.65	3.04	335
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Insurance Activities Revenue	0.49	0.00	0.00	0.00	0.01	0.26	3.74	8.15	335
Net Gain (Loss) - Sales Loans, OREO, Oth	2.45	-0.98	-0.24	0.13	1.39	3.77	8.25	17.86	335
Other Non-Interest Income	7.16	1.77	2.59	4.73	6.81	9.41	12.93	15.28	335
Overhead Less Non-Interest Income	47.29	19.42	30.88	38.85	46.68	55.16	65.82	74.80	335

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.80	0.00	0.00	14.54	27.82	33.81	37.21	39.17	328
Appl Inc Tax+TE/Pretax NOI+TE	30.25	0.37	5.36	27.52	34.19	37.27	40.26	41.92	328

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.05	28.30	33.67	41.68	50.76	59.94	68.53	72.72	335
Commercial and Industrial Loans	9.83	1.21	2.91	5.19	8.78	14.14	19.99	25.50	335
Loans to Individuals	1.82	0.04	0.09	0.39	1.01	2.36	6.43	11.12	335
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	335
Agricultural Loans	0.77	0.00	0.00	0.00	0.08	1.04	3.68	8.66	335
Other Loans and Leases	1.30	0.00	0.00	0.16	0.72	1.83	4.54	7.51	335
Net Loans and Leases	66.76	44.91	50.44	60.16	67.36	74.76	79.69	83.15	335
Debt Securities Over 1 Year	17.96	2.61	4.80	10.45	17.26	25.21	32.72	38.68	335
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.10	0.51	1.13	335
Subtotal	85.70	71.92	76.93	82.36	86.64	89.35	91.32	92.51	335
Interest-Bearing Bank Balances	3.99	0.13	0.42	1.15	3.04	6.23	10.48	13.94	335
Federal Funds Sold & Reverse Repos	0.11	0.00	0.00	0.00	0.00	0.05	0.60	2.22	335
Debt Securities 1 Year or Less	1.59	0.00	0.09	0.43	1.26	2.52	4.14	6.12	335
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	335
Total Earning Assets	92.20	86.68	88.69	90.58	92.27	93.98	95.16	95.80	335
Non-Int Cash and Due From Dep Inst	1.47	0.42	0.62	0.97	1.43	1.87	2.45	3.00	335
Other Real Estate Owned	0.28	0.00	0.00	0.03	0.15	0.42	1.03	1.67	335
All Other Assets	6.20	3.26	3.54	4.49	5.96	7.77	9.37	10.50	335
MEMORANDA:									
Short-Term Investments	6.20	0.96	1.61	2.67	5.35	8.88	13.46	16.87	335
U.S. Treasury Securities	0.18	0.00	0.00	0.00	0.00	0.03	1.22	2.83	335
U.S. Agency Securities (excl MBS)	3.18	0.00	0.00	0.63	2.66	5.55	8.73	12.33	335
Municipal Securities	3.98	0.00	0.00	0.66	3.27	6.53	11.59	14.98	335
Mortgage-Backed Securities	9.37	0.12	0.79	3.57	8.61	14.32	21.82	25.77	335
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.04	0.84	1.72	335
Other Debt Securities	0.45	0.00	0.00	0.00	0.04	0.68	2.14	3.79	335
RE Loans Secured by 1-4 Family	17.84	4.22	5.90	10.15	16.76	23.43	35.08	43.75	335
Revolving	2.70	0.02	0.21	0.98	2.40	4.08	6.22	7.63	335
Closed-End, Sec by First Liens	14.15	3.06	4.11	7.37	12.26	18.69	29.39	36.77	335
Closed-End, Sec by Junior Liens	0.59	0.04	0.11	0.26	0.49	0.85	1.32	1.78	335
Commercial Real Estate Loans	29.93	10.95	15.95	22.92	29.30	37.33	44.43	49.59	335
Construction and Land Dev	4.50	0.74	1.34	2.47	4.19	6.30	8.67	10.95	335
Multi family	2.96	0.26	0.49	1.16	2.31	4.30	7.39	11.03	335
Nonfarm Nonresidential	21.38	7.41	10.72	15.92	21.11	26.81	32.49	35.38	335
RE Loans Secured by Farml and	1.36	0.00	0.00	0.01	0.48	2.50	5.64	7.89	335
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.34	51.33	58.91	66.66	77.11	85.59	92.44	95.29	335
RE Loans Secured by 1-4 Family	26.66	6.23	9.91	15.61	25.71	35.64	49.64	60.29	335
Revolving	4.02	0.03	0.30	1.54	3.61	6.44	9.20	10.75	335
Closed-End	22.17	4.61	7.24	12.56	20.86	30.03	42.92	53.66	335
Commercial Real Estate Loans	44.68	18.78	26.94	35.71	44.05	53.46	63.18	67.73	335
Construction and Land Dev	6.78	1.13	2.06	3.73	6.31	9.51	13.19	15.47	335
Multi family	4.37	0.43	0.80	1.97	3.47	6.19	9.82	16.77	335
Nonfarm Nonresidential	32.02	11.64	16.67	25.10	31.97	39.45	46.27	50.00	335
RE Loans Secured by Farml and	2.16	0.00	0.00	0.02	0.71	3.93	8.88	12.70	335
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	335
Commercial and Industrial Loans	14.66	1.93	4.43	8.06	13.12	20.79	28.30	36.13	335
Loans to Individuals	2.79	0.05	0.14	0.58	1.62	3.68	9.54	17.80	335
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.44	335
Agricultural Loans	1.21	0.00	0.00	0.00	0.12	1.55	5.92	12.94	335
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Other Loans and Leases	1.99	0.00	0.01	0.25	1.11	2.93	7.11	10.48	335

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.20	0.96	1.61	2.67	5.35	8.88	13.46	16.87	335
Liquid Assets	20.54	8.67	9.99	14.22	19.39	26.16	34.32	39.91	335
Investment Securities	20.14	3.83	7.06	12.09	19.21	26.84	36.54	41.05	335
Net Loans and Leases	66.76	44.91	50.44	60.16	67.36	74.76	79.69	83.15	335
Net Lns, Ls & Stdbly Ltrs of Credit	67.24	45.14	50.63	60.59	68.27	75.03	80.12	83.85	335
Core Deposits	70.04	49.52	55.91	63.59	71.26	76.51	80.92	84.13	335
Noncore Funding	17.57	4.52	7.22	11.33	16.42	23.66	30.74	35.91	335
Time Deposits of \$100K or More	10.03	2.71	4.01	6.09	9.15	13.00	19.45	22.73	335
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Fed Funds Purchased and Repos	1.16	0.00	0.00	0.00	0.56	2.19	4.39	6.36	335
Net Fed Funds Purchased (Sold)	1.05	-1.36	-0.25	0.00	0.24	2.02	4.07	5.97	335
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Oth Borrowings W/Rem Mat 1 Yr or Less	1.59	0.00	0.00	0.00	0.49	3.36	5.96	9.49	335
Earning Assets Repr in 1 Year	26.69	10.66	13.78	18.76	25.23	33.49	44.01	50.12	335
Int-Bearing Liab Repr in 1 Year	18.05	3.36	5.53	9.31	13.83	21.66	50.57	57.12	335
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.29	2.04	3.81	335
Net Assets Repriceable in 1 Year	7.74	-33.54	-19.56	-0.01	8.93	17.60	26.30	34.63	335
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.82	-11.71	-2.96	5.29	12.10	21.34	29.55	36.10	335
Net ST Noncore Funding Dependence	4.77	-13.36	-6.87	-0.84	4.49	10.38	17.26	20.31	335
Short-Term Inv/ST Noncore Funding	75.97	6.01	12.40	25.37	56.41	109.49	203.45	326.51	334
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.53	-11.55	-6.71	2.94	12.10	22.76	35.92	52.29	335
Net Loans and Leases/Total Deposits	82.09	53.58	59.91	72.78	82.74	92.84	101.17	106.46	334
Net Loans and Leases/Core Deposits	97.23	59.24	66.66	81.02	95.22	112.97	133.91	150.56	334
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.92	-0.08	0.00	0.06	0.36	1.52	3.40	4.44	184
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.18	-0.61	-0.12	0.55	1.65	3.61	5.86	7.61	329
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.15	-0.05	-0.00	0.00	0.01	0.03	0.12	125
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.74	0.00	0.00	0.00	0.51	22.16	45.06	63.57	334
Available-For-Sale Securities	89.25	34.66	54.31	77.58	99.44	100.00	100.00	100.00	334
U. S. Treasury Securities	1.00	0.00	0.00	0.00	0.00	0.21	7.52	14.64	334
U. S. Agency Securities (excl MBS)	17.44	0.00	0.00	3.28	15.89	28.60	48.01	60.29	334
Municipal Securities	19.41	0.00	0.00	4.59	18.04	35.11	47.33	54.95	334
Mortgage-Backed Securities	47.22	0.72	7.63	28.73	49.20	64.88	80.25	92.80	334
Asset-Backed Securities	0.61	0.00	0.00	0.00	0.00	0.12	3.89	9.13	334
Other Debt Securities	2.54	0.00	0.00	0.00	0.23	4.37	12.91	22.75	334
Mutual Funds and Equity Securities	0.59	0.00	0.00	0.00	0.00	0.68	3.25	6.88	334
Debt Securities 1 Year or Less	9.33	0.01	0.46	2.49	6.65	14.60	26.20	42.64	334
Debt Securities 1 To 5 Years	28.89	0.86	4.68	12.36	27.64	42.59	60.56	71.97	334
Debt Securities Over 5 Years	57.28	7.67	16.39	38.43	59.95	76.67	89.91	94.67	334
Pledged Securities	48.61	0.94	10.08	27.28	49.18	69.06	85.61	93.95	334
Structured Notes, Fair Value	0.75	0.00	0.00	0.00	0.00	0.92	4.84	9.00	334

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.12	-0.00	0.00	0.07	0.15	0.23	0.30	335
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	-0.17	-0.00	0.00	0.10	0.22	0.35	0.45	335
Provision for Ln&Ls Losses/Net Losses	127.15	-75.77	-346.04	0.00	64.45	229.49	685.06	1712.79	331
Ln&Ls Allowance/Total Loans & Leases	1.31	0.67	0.79	1.00	1.27	1.57	1.97	2.53	335
Ln&Ls Allowance/Net Ln&Ls Losses (X)	30.37	2.37	3.55	6.23	13.34	29.36	117.65	253.84	228
ALLL/Nonaccrual Assets	221.26	52.10	57.42	92.58	153.23	295.75	603.84	901.51	332
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	205.28	44.63	55.48	90.19	146.67	287.95	581.30	889.67	332
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.00	0.00	0.03	0.09	0.22	0.40	0.59	335
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.01	0.04	0.11	0.24	0.37	335
Net Losses/Avg Loans and Leases	0.06	-0.21	-0.08	-0.01	0.04	0.13	0.27	0.45	335
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Recoveries/Prior Year-End Losses	10.09	0.40	0.79	2.84	6.34	13.71	28.64	59.78	332
Earnings Coverage of Net Losses (X)	7.33	-250.98	-101.91	-11.68	9.23	30.82	86.27	246.81	331
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.26	-0.10	-0.01	0.00	0.09	0.23	0.32	333
RE Loans Secured By 1-4 Family	0.06	-0.16	-0.06	-0.00	0.02	0.11	0.35	0.52	333
Revolving	0.04	-0.34	-0.07	-0.00	0.00	0.02	0.36	0.67	323
Closed-End	0.06	-0.19	-0.05	-0.00	0.01	0.11	0.35	0.64	333
Commercial Real Estate Loans	0.01	-0.37	-0.14	-0.01	0.00	0.03	0.24	0.42	333
Construction and Land Dev	-0.03	-1.11	-0.33	-0.03	0.00	0.00	0.15	0.68	332
Multi family	-0.00	-0.07	-0.01	0.00	0.00	0.00	0.00	0.06	329
Nonfarm Nonresidential	0.01	-0.17	-0.06	-0.01	0.00	0.02	0.18	0.34	333
RE Loans Secured by Farmland	-0.00	-0.07	0.00	0.00	0.00	0.00	0.00	0.00	262
Commercial and Industrial Loans	0.03	-0.50	-0.25	-0.06	-0.00	0.11	0.50	0.81	333
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	0.74	0.03	0.07	0.17	0.39	1.06	2.38	4.33	207
Credit Card Loans	1.03	-2.40	-0.57	0.00	0.50	1.82	3.58	6.00	93
Agricultural Loans	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.00	222
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.21	-0.18	-0.00	0.00	0.00	0.09	1.41	4.58	315

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.47	0.02	0.06	0.16	0.40	0.69	1.14	1.54	335
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.17	0.36	335
Nonaccrual Loans and Leases	0.89	0.11	0.19	0.40	0.77	1.34	1.87	2.39	335
90+ Days PD and Nonaccrual Loans and Leases	0.98	0.13	0.21	0.45	0.85	1.41	2.13	3.04	335
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.15	335
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Nonaccrual Restructured	0.25	0.00	0.00	0.04	0.18	0.41	0.81	1.06	335
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.47	0.02	0.06	0.16	0.40	0.69	1.14	1.54	335
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.17	0.36	335
Nonaccrual Assets	0.91	0.12	0.19	0.41	0.79	1.36	1.93	2.52	335
30+ Days PD & Nonaccrual Assets	1.51	0.25	0.36	0.76	1.36	2.11	3.09	4.52	335
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.66	0.08	0.14	0.29	0.59	0.94	1.47	1.91	335
90+ PD & Nonaccrual Assets + OREO	1.00	0.11	0.19	0.45	0.80	1.42	2.31	3.10	335
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.37	0.14	0.27	0.63	1.14	1.96	3.18	4.15	335
Allowance for Loan & Lease Losses	164.56	18.87	29.67	84.64	136.86	235.56	360.84	503.30	334
Equity Cap + ALLL	12.40	1.35	2.73	5.87	9.99	18.04	28.61	37.76	334
Tier 1 Cap + ALLL	12.73	1.34	2.64	5.97	10.38	18.54	29.21	39.65	335
Loans & Leases + RE Acquired	2.06	0.24	0.41	0.95	1.66	2.93	4.82	6.83	335

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.12	7.13	7.83	8.90	10.02	11.14	13.02	15.42	335
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	14.83	5.63	7.37	10.36	14.57	18.84	23.96	27.28	335
Standby Letters of Credit	0.41	0.00	0.02	0.13	0.33	0.60	1.03	1.46	335
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.17	335
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.18	0.00	0.00	0.00	0.72	3.51	10.26	15.19	335
Interest Rate Contracts	2.17	0.00	0.00	0.00	0.72	3.36	10.26	14.97	335
Interest Rate Futures & Forward Contr	0.33	0.00	0.00	0.00	0.00	0.47	1.81	5.40	335
Written Options Contr (Int Rate)	0.28	0.00	0.00	0.00	0.00	0.39	1.48	3.80	335
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	335
Interest Rate Swaps	0.80	0.00	0.00	0.00	0.00	1.09	4.79	8.22	335
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.45	9.00	11.21	16.86	21.90	27.96	35.27	38.32	335

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	221
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Futures and Forwards	21.47	0.00	0.00	0.00	10.23	55.21	89.24	100.00	221
Written Options	19.15	0.00	0.00	0.00	7.35	40.85	61.66	90.74	221
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Over-The-Counter	19.15	0.00	0.00	0.00	7.35	40.85	61.66	90.74	221
Purchased Options	0.41	0.00	0.00	0.00	0.00	0.00	0.60	23.83	221
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Over-The-Counter	0.41	0.00	0.00	0.00	0.00	0.00	0.60	23.83	221
Swaps	44.29	0.00	0.00	0.00	31.35	98.93	100.00	100.00	221
Held for Trading	3.61	0.00	0.00	0.00	0.00	0.00	19.79	99.97	221
Interest Rate Contracts	3.60	0.00	0.00	0.00	0.00	0.00	18.38	99.27	221
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Non-Traded	96.38	0.00	73.06	100.00	100.00	100.00	100.00	100.00	221
Interest Rate Contracts	95.89	0.00	46.93	100.00	100.00	100.00	100.00	100.00	221
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	221
Deriv Contr (Excl Fut & FX LE 14 Days)	76.50	0.65	20.99	50.13	88.43	100.00	100.00	100.00	221
One Year or Less	32.45	0.00	0.00	0.00	20.29	55.21	100.00	100.00	221
Over 1 Year to 5 Years	13.77	0.00	0.00	0.00	0.00	25.55	70.71	98.43	221
Over 5 Years	18.22	0.00	0.00	0.00	0.00	47.43	77.83	94.04	221
Gross Negative Fair Value (Abs Val)	1.22	0.00	0.00	0.00	0.73	2.36	4.32	7.02	221
Gross Positive Fair Value	0.75	0.00	0.00	0.00	0.51	1.38	2.58	3.59	221
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	333
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	333
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	333
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	333
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	333
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	333
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	333
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	333
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.19	333

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	335
Ins Under Assets(P/C)/Tot Ins Und Ast	62.02	0.00	0.00	0.00	96.22	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	37.97	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Ins Activities Revenue/Adj Oper Inc	0.49	0.00	0.00	0.00	0.01	0.26	3.74	8.15	335
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	184
Credit Rel Prem Inc/Tot Prem Inc	83.33	0.00	0.00	50.00	100.00	100.00	100.00	100.00	6
Other Prem Inc/Total Prem Inc	16.66	0.00	0.00	0.00	0.00	0.00	40.00	70.00	6
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
Ins Net Inc (P/C)/Equity (P/C)	44.11	11.88	11.88	19.80	45.82	54.28	58.53	59.61	5
Ins Net Inc (L/H)/Equity (L/H)	-1.92	-5.83	-5.83	-5.83	-4.21	0.19	1.36	1.74	4
Insur Ben, Losses, Exp/Insur Premiums	-4.66	-100.00	-100.00	-51.78	0.00	12.77	35.33	42.66	6
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.05	0.00	0.00	0.00	0.00	0.00	0.13	0.20	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	0.00	0.00	0.00	0.00	0.00	60.00	80.00	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335
CSV Life Insurance/Tier 1 Cap + ALLL	12.01	0.00	0.00	4.61	14.35	19.17	22.86	26.99	334
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	335
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Cost: Interest-Bearing Deposits	0.41	0.15	0.15	0.15	0.17	0.37	0.69	0.80	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-18.87	-100.00	-99.76	-30.46	-17.17	1.58	47.73	67.39	31
Total Selected Assets	9.37	-100.00	-100.00	-30.54	-2.67	7.88	92.62	1007.83	59
Deposits	4.92	-3.73	-3.73	-3.73	0.26	6.76	11.25	12.75	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	61.76	0.00	0.00	13.55	73.19	101.12	127.07	179.76	204
Dividends Paid/Net Income	22.42	0.00	0.00	0.00	22.53	42.11	63.93	79.87	328
Net Income - Dividends/Avg Equity	6.16	0.31	1.57	3.95	6.06	8.25	10.47	13.65	334
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	134.93	0.00	0.00	0.00	107.35	186.77	422.45	761.14	215
Dividends From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.12	0.85	4.02	215
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	215
Dividends From All Subsidiaries	140.47	0.00	0.00	53.31	109.54	195.14	437.20	761.14	215
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.88	0.00	0.00	0.00	25.72	60.90	96.71	160.47	311
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.02	0.22	0.80	311
Mgt & Service Fees From Bank Subs	1.58	0.00	0.00	0.00	0.00	0.00	12.85	35.30	311
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.93	311
Operating Income From Bank Subs	38.81	0.00	0.00	0.04	32.85	69.62	105.36	248.27	311
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	50.31	0.00	0.00	0.00	69.63	100.00	100.00	100.00	132
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	3.65	132
Mgt & Serv Fees From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	4.67	132
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.07	132
Operating Inc From Nonbank Subs	55.41	0.00	0.00	0.73	94.82	100.00	100.00	156.66	132
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	13.10	0.00	0.00	0.00	0.00	33.75	51.82	85.56	24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mgt & Serv Fees From Sub BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.80	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	13.74	0.00	0.00	0.00	0.00	33.75	51.82	85.56	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	55.86	0.00	0.00	0.00	88.72	99.67	100.00	100.00	295
Interest Income From Bank Subs	2.81	0.00	0.00	0.00	0.00	0.06	15.47	100.00	295
Mgt & Serv Fees From Bank Subs	4.05	0.00	0.00	0.00	0.00	0.00	27.82	77.23	295
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.01	2.16	295
Operating Income From Bank Subs	74.48	0.00	0.00	64.33	99.18	100.00	100.00	100.00	295
Dividends From Nonbank Subs	0.55	0.00	0.00	0.00	0.00	0.07	1.58	22.39	295
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	295
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	295
Operating Inc From Nonbank Subs	1.56	0.00	0.00	0.00	0.00	0.25	6.27	35.71	295
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Loans and Adv From Subs/ST Debt	2286.29	0.00	0.00	0.00	232.98	1038.51	8727.39	23240.2	35
Loans and Adv From Subs/Total Debt	285.33	0.00	0.00	0.00	108.59	270.36	1179.64	2889.93	118

BHCPR Reporters for Quarter Ending 03/31/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2014 and Other Notes
3109904	1,069,243	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,109,024	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,073,554	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,102,140	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,511,045	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	1,884,305	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,187,511	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,579,405	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,253,353	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,363,601	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,106,012	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,285,068	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,726,946	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,540,098	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,839,336	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,103,416	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,344,731	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,498,524	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,094,161	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,548,781	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,102,297	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,335,528	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,197,827	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,404,543	ATBANCORP	DUBUQUE, IA	
3555686	1,380,780	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,572,167	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,685,823	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,184,907	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,636,214	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,168,467	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,159,233	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,409,871	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,286,268	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,902,337	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,826,236	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,443,369	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,476,690	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	1,964,214	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,305,099	BANTERRA CORP	ELDORADO, IL	
1115385	1,508,203	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,383,760	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,625,086	BEACON BANCORP	TAUNTON, MA	
4297853	1,477,929	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1246159	2,658,051	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	Moved from Peer 2
1823345	1,152,857	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	1,758,303	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,206,403	BNH FINANCIAL	LACONIA, NH	
2835514	1,472,445	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,966,505	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	2,287,202	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,883,626	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	

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1209145	1,136,529	BRI DGEVI EW BANCORP, INC.	BRI DGEVI EW, IL	
1140994	2,943,180	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	1,468,696	BSB BANCORP INC.	BELMONT, MA	
1204627	2,488,374	BYLINE BANCORP, INC.	CHI CAGO, IL	Name change from METROPOLITAN BANK GROUP, INC.
2183493	1,363,169	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	1,345,269	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1115013	1,610,097	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
2687795	2,925,817	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2,811,204	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	2,182,205	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
3832819	1,089,196	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,776,700	CAPE COD FIVE MUTUAL COMPANY	HARWI CH PORT, MA	
1085509	2,680,197	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	2,360,778	CARLI LE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,276,580	CAROLI NA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,383,021	CASCADE BANCORP	BEND, OR	
3594872	2,832,115	CBFH, INC.	BEAUMONT, TX	
1493654	1,491,559	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,181,524	CBX CORPORATION	CARROLLTON, IL	
1053496	1,306,563	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1250295	1,178,280	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,136,759	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,459,459	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,198,409	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4228875	1,366,616	CERTUSHOLDINGS, INC.	ATLANTA, GA	
4459839	1,012,070	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	Moved from Peer 4
1133594	1,585,005	CHEMUNG FINANCIAL CORPORATION	ELMI RA, NY	
1143623	1,251,958	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,144,355	CITIZENS NATIONAL BANC CORP.	MERIDI AN, MS	
1055007	1,264,823	CITYWI DE BANKS OF COLORADO, IN	DENVER, CO	
3153242	1,024,360	CLAYTON HC, INC.	KNOXVILLE, TN	Name change from CLAYTON BANCORP, INC
3264764	1,186,994	CLIFTON BANCORP INC.	CLIFTON, NJ	
1118340	2,180,261	CNB FINANCIAL CORPORATION	CLEARFI EL D, PA	
2705943	1,365,101	CNLBANCSHARES, INC.	ORLANDO, FL	
1142475	1,323,673	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,156,711	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,850,489	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,608,849	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
2356073	1,620,618	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	Moved from Peer 4
3687046	1,137,687	COMMUNITY BANKERS TRUST CORPOR	RI CHMOND, VA	
2523389	1,089,171	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1133473	2,231,934	COMMUNI TYONE BANCORP	CHARLOTTE, NC	
1081239	1,280,221	CREWS BANKI NG CORPORATION	WAUCHULA, FL	
3903661	1,354,139	CROSSFI RST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,294,090	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,406,960	CU BANCORP	LOS ANGELES, CA	
1201112	1,230,934	CUMMI NS-AMERI CAN CORP.	GLENVI EW, IL	
4558901	1,596,739	C1 FINANCIAL, INC.	SAI NT PETERSBURG, FL	
2242523	1,164,012	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,165,931	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	1,976,448	DICKI NSON FINANCIAL CORPORATIO	KANSAS CI TY, MO	

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2626691	1,195,579	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,517,635	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	2,068,730	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,239,924	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	1,058,223	ESB BANCORP MHC	EASTHAMPTON, MA	
3854268	1,584,571	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,354,196	EXTRACO CORPORATION	WACO, TX	
3824373	1,553,607	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,414,248	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1,815,338	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,133,651	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,686,386	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARIANA, NC	
3223967	1,703,849	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,128,500	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,391,955	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,453,276	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,785,017	FIRST BANCSHARES, INC.	WHITING, IN	
2385493	1,146,345	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,603,962	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,680,677	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1246533	1,407,239	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,521,840	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,209,744	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,187,749	FIRST CO BANCORP, INC.	COLLINGSVILLE, IL	
1108097	1,659,121	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,585,844	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	2,549,346	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,105,094	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,201,321	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,219,286	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,316,567	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,161,215	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	Moved from Peer 4
1064728	1,408,746	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,988,848	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	1,466,646	FIRST FOUNDATION INC.	IRVINE, CA	
3589560	1,551,311	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	1,035,692	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	Moved from Peer 4
1206760	1,623,650	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1048894	2,790,116	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,059,278	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,522,682	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1099917	1,767,694	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,658,556	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,341,484	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,173,838	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,344,844	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,061,376	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	1,001,128	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	Moved from Peer 4
1123072	2,049,874	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,107,341	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,126,381	FOX CHASE BANCORP, INC.	HATBORO, PA	

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1128358	1,532,943	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	1,509,426	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
1118238	1,019,337	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,983,877	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,041,370	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3165311	1,075,277	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
1098620	2,240,356	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,805,095	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	2,252,736	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	2,145,452	GUARANTY BANCORP	DENVER, CO	
1862036	1,495,978	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,052,135	GUARANTY FINANCIAL, MHC	GLENDALE, WI	
3392331	1,715,230	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,055,741	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,632,130	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,197,511	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,246,921	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,479,918	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,637,911	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,652,887	HERITAGE COMMERCE CORP	SAN JOSE, CA	
3846469	1,807,828	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,776,594	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,138,366	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,407,256	HILLS BANCORPORATION	HILLS, IA	
3851191	1,233,856	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,183,093	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,896,497	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	2,608,637	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,153,965	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,300,524	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,590,685	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,029,168	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1201925	2,329,296	INDEPENDENT BANK CORPORATION	IONIA, MI	Moved from Peer 4
2944144	1,140,441	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	1,919,925	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,089,023	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,167,646	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,571,575	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,494,016	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,843,410	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,244,317	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	1,247,692	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,215,275	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,039,249	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,129,496	LCNB CORP.	LEBANON, OH	
1071669	1,256,449	LNB BANCORP INC.	LORAIN, OH	
2325350	2,192,407	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	2,000,437	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,610,209	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,114,739	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,237,887	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	

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1139363	1,326,110	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1123193	1,351,904	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,551,750	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,427,231	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,307,053	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,877,184	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	2,109,671	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,695,005	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,556,077	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2390013	2,275,102	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,974,658	METRO BANCORP, INC.	HARRISBURG, PA	
2176413	1,265,388	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,177,489	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	2,805,110	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,995,258	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,161,212	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,777,977	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,067,409	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,587,657	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,178,380	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,199,602	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,108,098	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,430,204	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,194,973	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,078,355	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,356,298	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,775,376	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,164,845	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	1,206,667	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	1,993,835	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,820,520	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,446,081	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,486,422	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	2,735,036	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	2,094,939	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,203,382	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,199,839	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,294,537	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,447,985	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,658,761	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3848285	1,029,809	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,389,956	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,318,088	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1200311	1,033,701	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	1,534,284	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	1,269,058	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,097,510	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,773,895	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1,189,420	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,781,376	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,060,189	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	

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3489594	2,753,000	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,174,170	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,271,693	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
4210478	2,400,468	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,220,811	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,372,471	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	2,879,457	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,268,833	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,409,097	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,391,349	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,049,455	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,714,141	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	1,985,395	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1,133,678	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,009,706	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,274,106	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,213,802	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,383,450	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,491,659	OCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,538,769	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,469,803	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,118,585	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,183,113	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,695,987	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,263,983	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,048,198	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,282,899	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,094,128	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,363,076	SI FINANCIAL GROUP INC	WILLMANTIC, CT	
2976396	1,733,417	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,623,858	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,258,693	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,395,673	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,006,294	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	Moved from Peer 4
1938865	1,803,964	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,167,914	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,232,632	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,072,852	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,302,960	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1062621	2,003,079	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,059,355	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1245590	2,505,319	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,757,707	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,113,503	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,092,077	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1427275	1,975,856	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
3852031	1,303,584	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,513,045	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,075,724	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,421,610	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,891,957	SUFFOLK BANCORP	RIVERHEAD, NY	

BHCPR Reporters for Quarter Ending 03/31/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2014 and Other Notes
1247679	1,460,492	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,434,982	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,682,457	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,381,199	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,715,398	TERRITORIAL BANCORP INC.	HONOLULU, HI	
3934562	1,125,434	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,169,353	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,257,562	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,439,767	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,916,111	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	1,472,743	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,519,600	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,138,374	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,751,582	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,862,625	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
1116609	2,757,495	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1,806,169	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,242,279	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,437,513	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,764,824	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,056,769	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,648,927	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,161,322	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,329,011	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,090,969	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,071,097	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,796,936	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,916,160	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399765	2,376,433	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 335 bank holding companies.