

	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	76	502	464	490
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.33	3.34	3.38	3.42
+ Non-interest Income	1.03	0.79	0.85	0.93
- Overhead Expense	3.13	3.04	3.03	3.15
- Provision for Losses	0.08	0.11	0.11	0.34
+ Securities Gains (Losses)	0.06	0.02	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.27	1.07	1.18	1.02
Net Operating Income	0.89	0.77	0.87	0.72
Net Income	0.89	0.77	0.87	0.72
Net Income (Sub S Adjusted)	1.24	0.85	0.93	0.83
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.10	4.14	4.17	4.52
Interest Expense	0.51	0.53	0.51	0.80
Net Interest Income (TE)	3.58	3.60	3.64	3.71
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.15	0.19	0.58
Earnings Coverage of Net Losses (X)	-2.97	6.24	15.51	8.65
Ln&Ls Allowance/Total Loans & Leases	1.35	1.58	1.42	1.76
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.42	2.23	1.70	3.36
30-89 Days Past Due Loans and Leases	0.56	0.74	0.62	0.93
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.32	13.08	14.10	13.56
Net ST Noncore Funding Dependence	5.74	3.66	5.16	3.76
Net Loans and Leases/Total Assets	65.97	63.37	65.69	62.97
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.26	10.06	10.22	9.67
Equity Capital/Total Assets	10.17	9.78	10.12	9.67
Equity Capital+Minority Int/Total Assets	10.20	9.85	10.20	9.75
Tier 1 Common Eq Cap / T RWA	12.66	13.05	13.13	12.24
Net Loans&Ls/Equity Capital (X)	6.59	6.77	6.75	6.86
Cash Dividends/Net Income	21.31	19.97	24.49	23.90
Cash Dividends/Net Income (Sub S Adjusted)	29.03	16.49	15.05	10.98
Retained Earnings/Avg Equity Cap	6.72	5.81	6.15	5.02
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.16	0.12	0.13	0.24
Long-Term Debt/Equity Capital	2.66	1.86	1.97	2.00
Equity Investment in Subs/Equity Cap	107.30	108.32	107.33	110.85
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	88.11	107.92	127.36	109.42

PERCENT OF AVERAGE ASSETS	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.81	3.84	3.87	3.90	4.16
Less: Interest Expense	0.47	0.49	0.48	0.55	0.74
Equals: Net Interest Income (TE)	3.33	3.34	3.38	3.34	3.42
Plus: Non-Interest Income	1.03	0.79	0.85	0.94	0.93
Equals: Adj Operating Income (TE)	4.41	4.18	4.28	4.35	4.41
Less: Overhead Expense	3.13	3.04	3.03	3.15	3.15
Less: Provision for Loan and Lease Losses	0.08	0.11	0.11	0.16	0.34
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.02	0.03	0.03	0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.27	1.07	1.18	1.07	1.02
Less: Applicable Income Taxes (TE)	0.36	0.27	0.29	0.28	0.27
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.89	0.77	0.87	0.79	0.72
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.89	0.77	0.87	0.79	0.72
Memo: Net Income (Last Four Qtrs)	0.89	0.79	0.87	0.79	0.72
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.03	93.04	93.10	92.74	92.36
Avg Int-Bearing Funds / Avg Assets	74.41	74.98	74.40	75.54	76.68
Int Income (TE) / Avg Earning Assets	4.10	4.14	4.17	4.22	4.52
Int Expense / Avg Earning Assets	0.51	0.53	0.51	0.60	0.80
Net Int Inc (TE) / Avg Earn Assets	3.58	3.60	3.64	3.61	3.71
YIELD OR COST:					
Total Loans and Leases (TE)	4.83	5.00	5.02	5.21	5.54
Interest-Bearing Bank Balances	0.36	0.30	0.32	0.30	0.29
Fed Funds Sold & Reverse Repos	0.12	0.15	0.17	0.17	0.20
Trading Assets	1.05	0.89	1.21	0.49	0.83
Total Earning Assets	4.01	4.04	4.07	4.12	4.43
Investment Securities (TE)	2.53	2.53	2.49	2.38	2.67
U.S. Treasury & Agency Sec (excl MBS)	1.64	1.58	1.61	1.48	1.68
Mortgage-Backed Securities	2.18	2.21	2.15	1.96	2.39
All Other Securities	3.66	3.79	4.06	4.06	4.48
Interest-Bearing Deposits	0.50	0.51	0.50	0.57	0.76
Time Deposits of \$100K or More	0.96	0.94	0.93	1.04	1.26
Time Deposits < \$100K	0.90	0.93	0.91	1.05	1.33
Other Domestic Deposits	0.25	0.24	0.24	0.27	0.35
Foreign Deposits	N/A	N/A	N/A	0.20	0.32
Fed Funds Purchased and Repos	0.35	0.36	0.35	0.43	0.64
Other Borrowed Funds & Trading Liab	1.96	2.25	2.16	2.50	2.98
All Interest-Bearing Funds	0.64	0.64	0.63	0.73	0.96

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	20	18	73	71	69
Avg Assets per Employee (\$000)	4,562	4,474	4,509	4,301	4,260
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	72.75	74.42	72.56	74.12	73.37
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.13	3.04	3.03	3.15	3.15
Personnel Expense	1.73	1.68	1.66	1.70	1.67
Net Occupancy Expense	0.40	0.39	0.37	0.39	0.39
Other Operating Expenses	0.96	0.96	0.97	1.04	1.08
Overhead Less Non-Interest Income	2.11	2.19	2.13	2.16	2.17
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.40	72.96	71.14	72.70	72.02
Personnel Expense	39.87	40.27	39.20	39.54	38.15
Net Occupancy Expense	8.91	9.21	8.69	8.88	8.82
Other Operating Expenses	21.85	22.89	22.73	23.89	24.61
Total Non-Interest Income	20.96	18.49	19.28	20.77	20.39
Fiduciary Activities Income	0.95	0.85	0.82	0.78	0.72
Serv Charges on Deposit Accts - Domestic	4.03	4.87	5.01	5.14	5.33
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.76	0.60	0.59	0.58	0.51
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.57	0.44	0.42	0.53	0.35
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.86	0.25	0.31	0.33	0.31
Net Gain (Loss) - Sales Loans, OREO, Oth	2.98	1.45	1.74	2.30	2.27
Other Non-Interest Income	6.74	6.80	7.26	7.46	7.62
Overhead Less Non-Interest Income	50.00	53.44	50.86	51.07	50.85
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	20.47	18.26	18.40	18.06	17.75
Appl Inc Tax+TE/Pretax NOI+TE	28.84	27.49	25.56	25.94	25.90

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	50.44	50.07	51.50	50.69	50.45
Commercial and Industrial Loans	9.62	7.88	7.90	7.82	7.63
Loans to Individuals	1.33	1.80	1.89	1.83	1.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.56	1.11	1.39	1.07	0.96
Other Loans and Leases	1.31	0.78	0.88	0.79	0.75
Net Loans and Leases	65.97	63.37	65.69	63.90	62.97
Debt Securities Over 1 Year	19.31	19.67	19.00	19.56	18.70
Mutual Funds and Equity Securities	0.16	0.07	0.07	0.08	0.08
Subtotal	85.82	83.88	85.43	84.33	82.55
Interest-Bearing Bank Balances	3.92	4.72	3.90	4.15	5.22
Federal Funds Sold & Reverse Repos	0.35	0.23	0.15	0.18	0.25
Debt Securities 1 Year or Less	1.61	1.85	1.73	1.93	2.09
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.51	91.93	92.30	91.76	91.32
Non-Int Cash and Due From Dep Inst	1.51	1.82	1.66	1.73	1.98
Other Real Estate Owned	0.26	0.49	0.33	0.52	0.73
All Other Assets	5.90	6.16	5.94	6.43	6.61
MEMORANDA:					
Short-Term Investments	6.42	7.65	6.54	7.05	8.43
U.S. Treasury Securities	0.27	0.16	0.23	0.16	0.11
U.S. Agency Securities (excl MBS)	4.48	4.43	4.32	4.42	4.15
Municipal Securities	5.21	5.27	5.33	5.19	4.79
Mortgage-Backed Securities	8.24	8.66	7.99	8.70	8.95
Asset-Backed Securities	0.07	0.05	0.04	0.05	0.04
Other Debt Securities	0.28	0.31	0.28	0.35	0.37
RE Loans Secured by 1-4 Family	17.13	17.91	18.64	18.41	18.52
Revolving	2.54	2.29	2.37	2.42	2.48
Closed-End, Sec by First Liens	13.71	14.49	15.31	14.80	14.84
Closed-End, Sec by Junior Liens	0.64	0.69	0.64	0.72	0.79
Commercial Real Estate Loans	29.67	27.82	28.21	28.23	28.12
Construction and Land Dev	4.54	4.01	4.33	4.09	4.23
Multi family	2.58	2.23	2.35	2.27	2.20
Nonfarm Nonresidential	21.87	20.77	20.67	21.06	20.85
RE Loans Secured by Farmland	2.34	1.99	2.21	1.83	1.73
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.55	78.85	78.45	79.13	79.71
RE Loans Secured by 1-4 Family	26.30	28.29	28.47	28.81	29.28
Revolving	3.81	3.60	3.60	3.76	3.91
Closed-End	22.23	24.26	24.51	24.61	24.93
Commercial Real Estate Loans	45.31	44.01	43.13	44.20	44.64
Construction and Land Dev	6.85	6.27	6.53	6.35	6.66
Multi family	3.88	3.47	3.53	3.49	3.45
Nonfarm Nonresidential	33.58	32.98	31.76	33.11	33.20
RE Loans Secured by Farmland	3.39	3.17	3.41	2.89	2.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.51	12.39	12.06	12.14	12.08
Loans to Individuals	2.21	3.01	3.06	3.00	2.94
Credit Card Loans	0.06	0.08	0.08	0.07	0.08
Agricultural Loans	2.32	1.79	2.13	1.68	1.57
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.07	1.23	1.35	1.23	1.20

PERCENT OF TOTAL ASSETS	PEER GROUP 04 03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	6.42	7.65	6.54	7.05	8.43
Liquid Assets	20.71	22.81	20.70	22.02	23.20
Investment Securities	21.43	22.29	21.48	22.19	21.62
Net Loans and Leases	65.97	63.37	65.69	63.90	62.97
Net Lns, Ls & Stby Ltrs of Credit	66.37	63.79	66.10	64.32	63.41
Core Deposits	67.69	69.11	68.81	68.76	67.89
Noncore Funding	19.73	19.09	19.02	19.44	20.15
Time Deposits of \$100K or More	12.81	12.56	12.12	12.55	13.31
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.37	1.10	1.07	1.20	1.16
Net Fed Funds Purchased (Sold)	1.06	0.91	0.97	1.05	0.91
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.16	0.91	1.41	1.20	1.10
Earning Assets Repr in 1 Year	27.58	26.98	26.68	27.24	29.92
Int-Bearing Liab Repr in 1 Year	22.31	21.42	20.47	21.43	23.45
Long-Term Debt Repr in 1 Year	0.26	0.29	0.31	0.29	0.33
Net Assets Repriceable in 1 Year	4.91	4.95	5.44	5.17	5.70
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.32	13.08	14.10	14.17	13.56
Net ST Noncore Funding Dependence	5.74	3.66	5.16	4.92	3.76
Short-Term Inv/ST Noncore Funding	66.28	83.18	71.03	74.33	82.77
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.03	16.50	13.15	14.58	16.04
Net Loans and Leases/Total Deposits	81.01	76.70	80.39	77.75	76.73
Net Loans and Leases/Core Deposits	99.56	93.31	97.19	94.40	94.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.21	0.04	0.49	-0.32	0.86
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.12	-0.60	1.70	-2.28	4.79
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.47	-0.08	-0.74	0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.63	7.60	7.90	7.43	5.06
Available-For-Sale Securities	90.37	92.40	92.10	92.57	94.94
U.S. Treasury Securities	1.15	0.66	1.05	0.70	0.49
U.S. Agency Securities (excl MBS)	24.11	20.53	20.90	20.81	20.65
Municipal Securities	24.38	23.19	24.19	22.63	21.48
Mortgage-Backed Securities	39.98	42.23	40.32	42.52	43.41
Asset-Backed Securities	0.45	0.22	0.18	0.24	0.20
Other Debt Securities	1.41	1.50	1.40	1.75	2.07
Mutual Funds and Equity Securities	1.03	0.42	0.44	0.49	0.47
Debt Securities 1 Year or Less	8.46	8.67	8.54	9.62	10.86
Debt Securities 1 To 5 Years	30.09	23.54	26.85	23.58	25.12
Debt Securities Over 5 Years	57.98	63.79	60.75	62.47	59.19
Pledged Securities	47.02	43.33	45.11	43.37	43.38
Structured Notes, Fair Value	1.55	1.95	1.50	1.80	1.95

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.08	0.11	0.11	0.16	0.34
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	0.17	0.17	0.25	0.52
Provision for Ln&Ls Losses/Net Losses	109.42	93.79	124.37	96.86	117.20
Ln&Ls Allowance/Total Loans & Leases	1.35	1.58	1.42	1.59	1.76
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.95	20.06	14.51	10.08	6.29
ALLL/Nonaccrual Assets	265.24	181.82	232.08	170.88	122.91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	241.95	163.44	207.23	155.97	115.89
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.23	0.29	0.44	0.70
Recoveries/Avg Loans and Leases	0.08	0.08	0.10	0.11	0.10
Net Losses/Avg Loans and Leases	0.07	0.15	0.19	0.32	0.58
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.19	6.00	30.59	20.00	13.22
Earnings Coverage of Net Losses (X)	-2.97	6.24	15.51	11.51	8.65
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.11	0.13	0.28	0.54
RE Loans Secured By 1-4 Family	0.05	0.13	0.14	0.26	0.43
Revolving	0.02	0.07	0.11	0.21	0.39
Closed-End	0.06	0.13	0.14	0.26	0.43
Commercial Real Estate Loans	0.00	0.07	0.12	0.31	0.65
Construction and Land Dev	-0.09	0.00	0.09	0.63	1.60
Multifamily	0.00	0.00	0.02	0.08	0.21
Nonfarm Nonresidential	0.02	0.06	0.11	0.23	0.44
RE Loans Secured by Farmland	0.00	0.00	0.00	0.02	0.08
Commercial and Industrial Loans	0.21	0.12	0.27	0.37	0.68
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.79	0.68	0.83	0.91
Credit Card Loans	1.96	1.24	1.47	1.68	1.68
Agricultural Loans	0.00	0.00	0.00	0.01	0.02
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.00
Other Loans and Leases	0.34	0.31	0.48	0.54	0.73

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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PERCENT OF LOANS AND LEASES

03/31/2015

03/31/2014

12/31/2014

12/31/2013

12/31/2012

30-89 Days PD Loans and Leases	0.56	0.74	0.62	0.73	0.93
90+ Days PD Loans and Leases	0.04	0.05	0.05	0.05	0.06
Nonaccrual Loans and Leases	0.98	1.43	1.12	1.55	2.19
90+ Days PD and Nonaccrual Loans and Leases	1.06	1.53	1.21	1.66	2.31
30-89 Days PD Restructured	0.01	0.02	0.02	0.02	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.25	0.40	0.29	0.43	0.61

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.57	0.74	0.62	0.74	0.93
90+ Days Past Due Assets	0.04	0.05	0.05	0.05	0.06
Nonaccrual Assets	1.01	1.45	1.13	1.57	2.22
30+ Days PD & Nonaccrual Assets	1.68	2.33	1.91	2.48	3.34

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.72	0.97	0.80	1.06	1.48
90+ PD & Nonaccrual Assets + OREO	1.02	1.49	1.17	1.62	2.25

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

Total Assets	1.43	1.99	1.63	2.18	2.89
Allowance for Loan & Lease Losses	166.66	201.29	179.28	215.59	255.90
Equity Cap + ALLL	12.94	18.84	15.16	20.95	27.66
Tier 1 Cap + ALLL	12.87	17.92	14.66	19.68	26.92
Loans & Leases + RE Acquired	2.14	3.13	2.51	3.39	4.49

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	0.57	0.73	0.62	0.75	0.95
- 90+ Days Past Due	0.04	0.04	0.04	0.05	0.06
- Nonaccrual	1.03	1.57	1.23	1.70	2.45
Coml & Indl - 30-89 Days PD	0.25	0.48	0.34	0.41	0.58
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.02
- Nonaccrual	0.68	0.99	0.72	1.04	1.26
Individuals - 30-89 Days PD	0.52	0.80	0.85	0.99	1.04
- 90+ Days Past Due	0.02	0.04	0.05	0.05	0.05
- Nonaccrual	0.38	0.28	0.25	0.27	0.31
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.13	0.09	0.04	0.06	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.07	0.04	0.05	0.08
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.63	0.25	0.29	0.14	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.05	0.05	0.07	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.77	1.00	0.95	1.07	1.32
- 90+ Days Past Due	0.03	0.04	0.06	0.06	0.06
- Nonaccrual	0.94	1.40	1.16	1.46	1.80
Revolving - 30-89 Days PD	0.34	0.43	0.37	0.45	0.52
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.39	0.49	0.41	0.54	0.58
Closed-End - 30-89 Days PD	0.73	1.09	0.93	1.16	1.42
- 90+ Days Past Due	0.03	0.04	0.06	0.06	0.06
- Nonaccrual	1.03	1.53	1.26	1.60	2.01
- Jr Lien 30-89 Days PD	0.03	0.04	0.04	0.05	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.06	0.08	0.06	0.09	0.12
Commercial RE - 30-89 Days PD	0.38	0.53	0.37	0.49	0.67
- 90+ Days Past Due	0.01	0.02	0.02	0.02	0.03
- Nonaccrual	1.07	1.78	1.26	1.90	2.92
Const & Dev - 30-89 Days PD	0.30	0.44	0.22	0.33	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	1.49	2.52	1.71	3.07	6.12
Multi family - 30-89 Days PD	0.13	0.10	0.08	0.09	0.18
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.34	0.19	0.42	0.93
Nonfarm Nres- 30-89 Days PD	0.38	0.51	0.36	0.48	0.61
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.02
- Nonaccrual	1.00	1.43	1.12	1.49	2.30
Farmland - 30-89 Days PD	0.20	0.24	0.21	0.18	0.26
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00
- Nonaccrual	0.26	0.62	0.55	0.59	1.03
Credit Card - 30-89 Days PD	0.95	0.87	0.98	0.97	1.11
- 90+ Days Past Due	0.15	0.29	0.23	0.28	0.29
- Nonaccrual	0.04	0.02	0.02	0.01	0.01

CAPITAL RATIOS	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.26	10.06	10.22	10.05	9.67
Tier 1 RBC Ratio	N/A	14.73	14.71	14.64	14.30
Total Risk-Based Capital Ratio	N/A	16.16	16.09	16.08	15.80
Tangible Tier 1 Leverage Ratio	N/A	9.97	10.14	9.96	9.60
Tangible Common Eq Cap/Tan Assets	N/A	8.70	9.10	8.50	8.44
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.80	11.80	11.99	11.42	10.45
Standby Letters of Credit	0.38	0.34	0.34	0.34	0.36
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.06	0.64	0.68	0.69	0.98
Interest Rate Contracts	1.03	0.63	0.67	0.67	0.98
Interest Rate Futures & Forward Contr	0.18	0.10	0.09	0.10	0.24
Written Options Contr (Int Rate)	0.30	0.12	0.09	0.11	0.21
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.24	0.14	0.17	0.17	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	20.96	18.79	19.20	18.46	16.97

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04 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	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	25.75	32.00	33.03	31.59	33.47
Written Options	36.89	34.96	31.93	32.86	32.04
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.89	34.34	31.37	31.85	30.89
Purchased Options	2.29	0.07	0.12	0.41	0.18
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.29	0.00	0.02	0.18	0.06
Swaps	30.80	30.35	31.61	31.45	30.99
Held for Trading	12.27	2.33	1.33	2.50	3.18
Interest Rate Contracts	12.27	2.33	1.33	2.50	3.18
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	87.73	97.67	98.67	97.50	96.82
Interest Rate Contracts	85.36	97.60	89.14	97.20	87.29
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	65.69	61.06	63.28	63.31	64.82
One Year or Less	32.71	31.48	31.37	30.88	36.30
Over 1 Year to 5 Years	8.76	6.86	8.21	7.38	6.46
Over 5 Years	19.97	10.88	11.04	11.03	10.51
Gross Negative Fair Value (Abs Val)	1.08	1.00	1.12	1.01	1.67
Gross Positive Fair Value	0.80	0.52	0.63	0.61	0.57
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	27.00	28.37	34.78	28.18	25.25
Ins Under Assets(L/H)/Tot Ins Und Ast	73.00	71.63	65.22	71.82	74.75
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.86	0.25	0.31	0.33	0.31
Premium Inc/Ins Activities Revenue	0.00	0.03	0.11	0.08	0.00
Credit Rel Prem Inc/Tot Prem Inc	40.00	45.73	40.25	51.62	67.87
Other Prem Inc/Total Prem Inc	60.00	54.27	59.75	48.38	32.13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	26.00	36.06	24.66	31.35	134.52
Ins Net Inc (L/H)/Equity (L/H)	-6.68	0.25	0.83	0.14	1.21
Insur Ben, Losses, Exp/Insur Premiums	91.23	67.55	290.65	80.10	64.22
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	4.74	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.61	0.89	0.95	0.89	0.98
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.02	11.21	11.91	11.52	10.98
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	0.20	0.32
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	0.01	N/A
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	25.49	-0.79	-8.55	-12.56	-24.63
Total Selected Assets	16.70	-10.38	-20.05	-20.10	-13.67
Deposits	N/A	-100.00	N/A	-100.00	-52.44

PROFITABILITY:

	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.55	7.41	8.14	7.61	6.92
Bank Net Inc/Avg Eq Inv in Banks	9.23	8.39	9.04	8.59	7.78
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.51	3.76	4.03	3.67	3.52
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.14	4.67	5.68	5.31	4.23
Bank Net Income/Parent Net Income	106.35	107.81	105.77	107.42	108.37
Nonbank Net Income/Parent Net Income	0.88	0.24	0.29	0.24	0.39
Sub BHCs Net Inc/Parent Net Income	102.96	96.56	96.37	93.23	93.82

LEVERAGE:

Total Liabilities/Equity	13.64	12.18	11.44	13.09	14.58
Total Debt/Equity Capital	3.40	2.41	2.51	2.45	2.77
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.75	10.69	9.93	11.39	12.65
Tot Debt+Lns Guaranteed for Affl/Equity	3.59	2.42	2.52	2.47	2.86
Total Debt/Eq Cap - Exc Over Fair Value	3.41	2.43	2.52	2.46	2.79
Long-Term Debt/Equity Capital	2.66	1.86	1.97	1.94	2.00
Short-Term Debt/Equity Capital	0.16	0.12	0.13	0.12	0.24
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.04	0.03	0.02	0.03	0.03
Long-Term Debt/Consolidated LT Debt	9.60	7.45	8.72	7.36	5.99

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	107.30	108.32	107.33	108.99	110.85
Total Investment in Subs/Equity	107.75	108.67	107.65	109.36	111.27
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	100.50	100.26	100.59	101.67
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	100.79	100.55	100.90	102.06

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.87	0.98	0.70	1.01	1.14
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.85	3.29	2.77	3.51	3.68

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	82.16	94.47	126.96	124.22	101.49
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	88.11	107.92	127.36	134.70	109.42
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	76.91	96.31	112.60	108.70	100.39
Pretax Oper Inc + Int Exp/Int Expense	7791.16	1542.91	3966.02	4068.39	2843.12
Div + Int From Subs/Int Exp + Div	86.71	118.14	145.67	181.02	132.97
Fees+Other Inc From Subs/Sal + Oth Exp	4.02	2.62	3.50	2.95	2.46
Net Inc/Curr Port of LT Debt+Pfd Div(X)	25.25	19.09	31.10	26.31	15.39

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.07	0.00	0.30	0.01	-0.19
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	14.29	12.80	9.52	14.42	12.80
Total	14.29	12.80	9.52	14.42	12.80

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.01	0.00	0.00	0.00	0.00

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.23	0.13	0.12	0.15	0.17
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	03/31/2015	03/31/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	118.34	65.34	65.11	62.33	70.96
Dividends Paid/Net Income	21.32	19.95	24.45	22.14	23.97
Net Income - Dividends/Avg Equity	6.72	5.82	6.14	5.80	5.04
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	124.40	113.11	148.34	181.83	137.35
Dividends From Nonbank Subs	1.07	0.11	0.29	0.28	0.52
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	127.73	120.19	154.23	186.14	142.67
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	23.79	26.87	37.46	37.80	34.38
Interest Income From Bank Subs	0.06	0.01	0.01	0.02	0.03
Mgt & Service Fees From Bank Subs	0.32	0.14	0.11	0.15	0.13
Other Income From Bank Subs	0.05	0.00	0.01	0.01	0.01
Operating Income From Bank Subs	24.95	29.41	39.34	40.38	37.04
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	48.39	59.50	66.55	63.11	67.09
Interest Income From Nonbank Subs	0.09	0.03	0.02	0.32	0.22
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.03
Operating Inc From Nonbank Subs	54.02	61.34	81.64	71.96	78.18
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	2.59	2.69	3.33	4.36	9.52
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.59	2.70	3.86	4.36	9.58
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	57.41	58.58	73.75	72.98	66.69
Interest Income From Bank Subs	3.70	2.63	0.15	0.41	2.52
Mgt & Serv Fees From Bank Subs	0.93	0.64	0.29	0.24	0.32
Other Income From Bank Subs	0.08	0.03	0.02	0.02	0.02
Operating Income From Bank Subs	72.87	73.18	81.85	82.33	79.41
Dividends From Nonbank Subs	2.55	2.78	0.52	0.44	1.79
Interest Income From Nonbank Subs	0.12	0.01	0.01	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.04	4.24	2.11	1.29	4.18
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	636.94	777.17	992.77	495.72	534.07
Loans and Adv From Subs/Total Debt	237.95	148.22	110.66	137.73	162.05

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									76
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.33	2.62	2.86	3.05	3.22	3.55	3.93	4.16	76
+ Non-interest Income	1.02	0.16	0.30	0.49	0.72	1.16	2.03	4.23	76
- Overhead Expense	3.12	2.08	2.16	2.61	2.96	3.47	4.16	5.21	76
- Provision for Losses	0.08	-0.33	-0.06	0.00	0.08	0.16	0.24	0.32	76
+ Securities Gains (Losses)	0.06	-0.00	0.00	0.00	0.00	0.09	0.22	0.45	76
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.01	0.00	0.00	0.00	0.01	0.07	76
= Pretax Net Oper Income (TE)	1.26	0.27	0.54	0.96	1.29	1.56	2.04	2.35	76
Net Operating Income	0.89	0.23	0.37	0.61	0.87	1.09	1.49	1.92	76
Net Income	0.89	0.23	0.37	0.61	0.87	1.09	1.49	1.92	76
Net Income (Sub S Adjusted)	1.24	0.61	0.61	0.88	1.04	1.40	1.68	1.99	9
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.10	3.32	3.48	3.77	4.07	4.38	4.78	4.98	76
Interest Expense	0.50	0.19	0.23	0.35	0.48	0.64	0.83	0.92	76
Net Interest Income (TE)	3.58	2.89	3.03	3.26	3.51	3.87	4.30	4.45	76
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.29	-0.07	-0.02	0.03	0.16	0.26	0.31	76
Earnings Coverage of Net Losses (X)	-2.97	-325.43	-105.81	-30.14	6.83	18.16	77.94	119.94	75
Ln&Ls Allowance/Total Loans & Leases	1.35	0.74	0.91	1.06	1.29	1.61	1.86	2.02	76
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.41	0.20	0.27	0.64	1.16	1.87	3.15	3.68	76
30-89 Days Past Due Loans and Leases	0.56	0.05	0.08	0.22	0.44	0.78	1.34	1.90	76
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.32	-3.64	1.08	8.11	15.63	22.28	29.10	35.60	76
Net ST Noncore Funding Dependence	5.73	-12.48	-5.24	0.34	6.15	10.74	15.62	20.49	76
Net Loans and Leases/Total Assets	65.96	43.46	49.50	56.76	66.48	74.97	78.98	81.17	76
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.25	7.01	8.17	9.00	10.22	11.33	12.53	14.16	76
Equity Capital/Total Assets	10.16	7.45	7.66	8.91	9.83	11.68	12.70	13.82	76
Equity Capital+Minority Int/Total Assets	10.19	7.45	7.86	8.97	9.83	11.68	12.70	13.82	76
Tier 1 Common Eq Cap / T RWA	12.66	7.56	8.65	10.22	12.71	14.31	17.15	19.88	75
Net Loans&Ls/Equity Capital (X)	6.58	3.79	4.84	5.53	6.32	7.55	8.65	9.49	76
Cash Dividends/Net Income	21.31	0.00	0.00	0.00	18.33	37.54	51.12	66.88	75
Cash Dividends/Net Income (Sub S Adjusted)	29.03	-44.21	-44.21	-2.73	1.17	36.14	69.64	135.71	9
Retained Earnings/Avg Equity Cap	6.72	0.60	1.49	4.20	6.34	8.81	12.11	17.14	76
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.16	0.00	0.00	0.00	0.00	0.00	0.09	3.89	76
Long-Term Debt/Equity Capital	2.65	0.00	0.00	0.00	0.00	0.78	14.89	27.88	76
Equity Investment in Subs/Equity Cap	107.30	82.87	91.74	97.39	102.17	116.60	128.74	135.28	76
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	88.11	-100.29	-44.12	21.28	88.71	120.42	195.54	421.71	73

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.80	3.00	3.23	3.52	3.78	4.06	4.31	4.58	76
Less: Interest Expense	0.47	0.18	0.22	0.33	0.45	0.60	0.73	0.88	76
Equals: Net Interest Income (TE)	3.33	2.62	2.86	3.05	3.22	3.55	3.93	4.16	76
Plus: Non-Interest Income	1.02	0.16	0.30	0.49	0.72	1.16	2.03	4.23	76
Equals: Adj Operating Income (TE)	4.40	3.32	3.40	3.71	4.18	4.81	5.73	7.76	76
Less: Overhead Expense	3.12	2.08	2.16	2.61	2.96	3.47	4.16	5.21	76
Less: Provision for Loan and Lease Losses	0.08	-0.33	-0.06	0.00	0.08	0.16	0.24	0.32	76
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Plus: Realized G/L on AFS Sec	0.05	-0.00	0.00	0.00	0.00	0.09	0.22	0.45	76
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.01	0.00	0.00	0.00	0.01	0.07	76
Equals: Pretax Net Oper Inc (TE)	1.26	0.27	0.54	0.96	1.29	1.56	2.04	2.35	76
Less: Applicable Income Taxes (TE)	0.35	0.00	0.00	0.18	0.35	0.49	0.60	0.71	76
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equals: Net Operating Income	0.89	0.23	0.37	0.61	0.87	1.09	1.49	1.92	76
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equals: Net Income	0.89	0.23	0.37	0.61	0.87	1.09	1.49	1.92	76
Memo: Net Income (Last Four Qtrs)	0.88	0.26	0.43	0.65	0.82	1.07	1.41	1.72	73
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.03	89.18	90.13	91.05	92.86	95.22	96.07	96.44	76
Avg Int-Bearing Funds / Avg Assets	74.41	54.54	61.47	71.05	74.98	79.12	82.55	85.01	76
Int Income (TE) / Avg Earning Assets	4.10	3.32	3.48	3.77	4.07	4.38	4.78	4.98	76
Int Expense / Avg Earning Assets	0.50	0.19	0.23	0.35	0.48	0.64	0.83	0.92	76
Net Int Inc (TE) / Avg Earn Assets	3.58	2.89	3.03	3.26	3.51	3.87	4.30	4.45	76
YIELD OR COST:									
Total Loans and Leases (TE)	4.83	4.02	4.20	4.54	4.73	5.19	5.52	5.72	76
Interest-Bearing Bank Balances	0.35	0.00	0.07	0.18	0.25	0.40	0.85	1.27	76
Fed Funds Sold & Reverse Repos	0.12	0.00	0.00	0.00	0.06	0.21	0.31	0.40	38
Trading Assets	1.04	0.00	0.00	0.00	0.00	0.85	3.56	3.73	7
Total Earning Assets	4.01	3.26	3.40	3.70	3.97	4.32	4.55	4.88	76
Investment Securities (TE)	2.53	1.40	1.57	2.04	2.39	3.02	3.74	3.94	76
U.S. Treasury & Agency Sec (excl MBS)	1.63	0.62	0.87	1.19	1.67	2.00	2.39	2.78	73
Mortgage-Backed Securities	2.18	1.24	1.51	1.88	2.09	2.49	2.85	3.33	75
All Other Securities	3.65	1.11	1.87	2.65	3.36	4.68	5.57	6.81	74
Interest-Bearing Deposits	0.50	0.19	0.22	0.34	0.46	0.67	0.80	0.89	76
Time Deposits of \$100K or More	0.96	0.46	0.53	0.73	0.93	1.20	1.35	1.42	76
Time Deposits < \$100K	0.90	0.33	0.39	0.67	0.91	1.13	1.37	1.42	76
Other Domestic Deposits	0.24	0.08	0.10	0.15	0.23	0.31	0.42	0.54	76
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.35	0.00	0.00	0.10	0.22	0.54	0.91	1.74	54
Other Borrowed Funds & Trading Liab	1.95	0.20	0.30	1.00	1.63	2.90	3.93	4.68	67
All Interest-Bearing Funds	0.63	0.27	0.33	0.46	0.61	0.81	0.96	1.13	76

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	19.55	13.65	14.41	16.19	18.70	21.91	27.42	31.71	76
Avg Assets per Employee (\$000)	4561.81	3081.65	3230.30	3525.97	4283.04	5279.36	6652.37	7935.77	76
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Overhead Exp / NOI + Non-Int Income	72.74	52.61	58.14	65.35	71.83	80.65	86.58	92.95	76
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.12	2.08	2.16	2.61	2.96	3.47	4.16	5.21	76
Personnel Expense	1.73	1.16	1.22	1.47	1.66	1.93	2.31	2.71	76
Net Occupancy Expense	0.39	0.17	0.23	0.29	0.40	0.47	0.59	0.64	76
Other Operating Expenses	0.95	0.53	0.58	0.73	0.88	1.10	1.43	1.91	76
Overhead Less Non-Interest Income	2.11	1.10	1.38	1.73	2.19	2.42	2.78	3.01	76
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	71.40	52.61	55.55	62.97	70.55	79.03	86.46	92.53	76
Personnel Expense	39.86	27.64	31.36	35.80	38.94	43.49	48.64	52.82	76
Net Occupancy Expense	8.91	3.30	5.30	6.70	8.68	11.21	12.70	14.10	76
Other Operating Expenses	21.84	13.29	15.27	17.95	20.77	25.36	29.52	34.83	76
Total Non-Interest Income	20.95	5.04	8.43	14.13	18.27	25.89	37.17	56.18	76
Fiduciary Activities Income	0.95	0.00	0.00	0.00	0.00	1.52	4.97	5.59	76
Serv Charges on Deposit Accts - Domestic	4.03	0.14	0.81	2.05	3.61	5.54	8.42	9.30	76
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Investment Banking Fees & Commissions	0.76	0.00	0.00	0.00	0.11	1.73	2.73	3.37	76
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Net Servicing Fees	0.57	-0.03	0.00	0.00	0.09	0.78	2.37	3.33	76
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Insurance Activities Revenue	0.86	0.00	0.00	0.00	0.01	0.11	5.09	13.81	76
Net Gain (Loss) - Sales Loans, OREO, Oth	2.98	-1.19	-0.19	0.00	1.52	4.11	11.47	18.68	76
Other Non-Interest Income	6.73	1.59	2.56	3.74	5.72	8.85	11.47	16.46	76
Overhead Less Non-Interest Income	50.00	16.87	28.30	38.98	51.31	62.07	67.14	72.77	76
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	20.47	0.00	0.02	10.07	23.95	31.33	35.26	36.56	75
Appl Inc Tax+TE/Pretax NOI+TE	28.83	0.00	1.30	24.03	33.28	35.91	38.43	40.17	75

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.44	26.76	36.02	41.80	49.87	57.52	66.47	70.63	76
Commercial and Industrial Loans	9.61	1.58	3.20	5.41	8.37	13.73	16.96	21.49	76
Loans to Individuals	1.32	0.04	0.10	0.44	0.90	1.92	3.67	4.74	76
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Agricultural Loans	1.56	0.00	0.00	0.00	0.09	1.87	8.10	11.66	76
Other Loans and Leases	1.31	0.00	0.00	0.11	0.56	1.98	4.50	6.50	76
Net Loans and Leases	65.96	43.46	49.50	56.76	66.48	74.97	78.98	81.17	76
Debt Securities Over 1 Year	19.30	4.00	6.37	9.85	16.43	27.25	34.56	38.53	76
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.00	0.14	0.78	1.46	76
Subtotal	85.81	70.46	76.88	82.98	86.39	88.94	91.45	92.31	76
Interest-Bearing Bank Balances	3.92	0.03	0.09	1.05	3.30	5.19	10.84	12.50	76
Federal Funds Sold & Reverse Repos	0.35	0.00	0.00	0.00	0.00	0.16	1.86	3.57	76
Debt Securities 1 Year or Less	1.60	0.00	0.05	0.38	1.04	2.50	4.65	6.61	76
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	76
Total Earning Assets	92.51	87.79	89.52	90.88	92.37	94.42	95.04	95.44	76
Non-Int Cash and Due From Dep Inst	1.51	0.50	0.58	0.96	1.54	1.99	2.39	2.88	76
Other Real Estate Owned	0.26	0.00	0.00	0.03	0.17	0.40	0.85	1.24	76
All Other Assets	5.90	3.11	3.49	4.50	5.49	7.19	8.80	9.66	76
MEMORANDA:									
Short-Term Investments	6.42	0.70	1.09	2.84	5.06	8.63	14.10	17.08	76
U.S. Treasury Securities	0.26	0.00	0.00	0.00	0.00	0.05	1.72	3.10	76
U.S. Agency Securities (excl MBS)	4.47	0.19	0.38	1.42	3.54	6.87	10.48	13.21	76
Municipal Securities	5.21	0.00	0.00	1.17	4.50	8.41	11.82	15.98	76
Mortgage-Backed Securities	8.23	0.25	1.18	3.53	6.87	12.04	17.97	24.66	76
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.04	0.37	0.69	76
Other Debt Securities	0.28	0.00	0.00	0.00	0.00	0.16	1.53	2.53	76
RE Loans Secured by 1-4 Family	17.13	3.03	5.00	10.71	16.86	21.21	30.53	37.23	76
Revolving	2.54	0.00	0.07	0.79	2.49	3.91	5.11	6.07	76
Closed-End, Sec by First Liens	13.71	2.75	4.03	7.02	13.35	18.09	25.49	30.88	76
Closed-End, Sec by Junior Liens	0.63	0.02	0.04	0.24	0.41	0.94	1.60	1.87	76
Commercial Real Estate Loans	29.66	11.43	14.13	22.46	28.54	37.20	43.34	46.49	76
Construction and Land Dev	4.54	0.71	1.09	2.02	3.80	7.21	9.42	11.30	76
Multi family	2.57	0.22	0.51	1.11	2.09	4.01	5.82	7.85	76
Nonfarm Nonresidential	21.86	9.61	11.12	16.51	21.66	27.37	32.07	36.91	76
RE Loans Secured by Farml and	2.34	0.00	0.00	0.06	0.54	3.08	9.15	16.83	76
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.55	53.76	59.61	67.48	77.01	84.92	90.76	93.75	76
RE Loans Secured by 1-4 Family	26.29	6.38	8.12	16.74	24.37	35.66	46.28	51.67	76
Revolving	3.80	0.00	0.13	1.23	3.41	5.71	7.94	9.01	76
Closed-End	22.23	4.62	6.48	14.16	20.71	32.00	39.32	47.86	76
Commercial Real Estate Loans	45.30	15.62	26.75	36.19	43.62	56.13	61.99	66.27	76
Construction and Land Dev	6.85	1.01	1.64	3.35	5.52	10.53	13.44	16.81	76
Multi family	3.87	0.37	0.73	1.78	3.10	6.02	7.99	10.41	76
Nonfarm Nonresidential	33.58	11.60	17.07	26.87	32.91	39.12	49.48	51.32	76
RE Loans Secured by Farml and	3.39	0.00	0.00	0.08	0.80	4.91	12.66	20.66	76
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Commercial and Industrial Loans	14.50	2.03	5.21	9.04	13.96	19.07	26.24	29.84	76
Loans to Individuals	2.20	0.06	0.17	0.67	1.36	3.23	6.02	10.25	76
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.02	0.36	0.53	76
Agricultural Loans	2.32	0.00	0.00	0.00	0.12	3.19	11.67	16.57	76
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Other Loans and Leases	2.06	0.00	0.01	0.17	0.84	3.34	7.01	10.52	76

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.42	0.70	1.09	2.84	5.06	8.63	14.10	17.08	76
Liquid Assets	20.70	7.43	9.91	13.60	19.00	28.37	32.91	40.81	76
Investment Securities	21.42	6.04	8.51	11.87	18.51	29.13	38.14	45.18	76
Net Loans and Leases	65.96	43.46	49.50	56.76	66.48	74.97	78.98	81.17	76
Net Lns, Ls & Stdbly Ltrs of Credit	66.37	43.71	49.76	57.07	66.90	75.30	79.21	81.72	76
Core Deposits	67.69	37.61	52.70	62.02	69.34	73.82	77.44	81.36	76
Noncore Funding	19.72	6.36	9.46	13.64	19.12	24.52	32.62	38.98	76
Time Deposits of \$100K or More	12.80	3.66	4.75	8.07	11.18	16.56	23.66	27.48	76
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Fed Funds Purchased and Repos	1.37	0.00	0.00	0.00	0.55	2.37	5.12	6.95	76
Net Fed Funds Purchased (Sold)	1.05	-5.43	-0.80	0.00	0.14	2.37	4.05	6.27	76
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Oth Borrowings W/Rem Mat 1 Yr or Less	1.15	0.00	0.00	0.00	0.64	1.82	4.13	5.70	76
Earning Assets Repr in 1 Year	27.57	11.26	14.28	18.94	25.88	36.68	43.58	47.08	76
Int-Bearing Liab Repr in 1 Year	22.31	3.87	7.07	11.59	16.89	26.70	53.30	58.26	76
Long-Term Debt Repr in 1 Year	0.25	0.00	0.00	0.00	0.00	0.00	1.58	2.45	76
Net Assets Repriceable in 1 Year	4.90	-30.24	-18.28	-2.74	5.47	12.26	25.73	28.47	76
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.32	-3.64	1.08	8.11	15.63	22.28	29.10	35.60	76
Net ST Noncore Funding Dependence	5.73	-12.48	-5.24	0.34	6.15	10.74	15.62	20.49	76
Short-Term Inv/ST Noncore Funding	66.27	5.41	7.30	28.58	49.82	94.50	145.27	270.26	76
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.03	-10.83	-4.66	-0.33	10.42	21.23	40.57	49.94	76
Net Loans and Leases/Total Deposits	81.01	51.16	58.92	72.76	80.54	92.00	98.09	101.91	76
Net Loans and Leases/Core Deposits	99.55	63.77	67.60	81.27	97.65	114.65	130.15	162.37	76
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.21	-1.05	0.00	0.00	0.43	1.82	2.91	6.20	30
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.12	-0.41	-0.02	0.68	2.28	4.76	8.92	10.00	74
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.45	-0.21	-0.06	0.00	0.01	0.11	0.75	28
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.62	0.00	0.00	0.00	0.00	10.62	56.14	81.22	76
Available-For-Sale Securities	90.37	12.66	32.33	88.81	100.00	100.00	100.00	100.00	76
U. S. Treasury Securities	1.15	0.00	0.00	0.00	0.00	0.44	5.71	13.20	76
U. S. Agency Securities (excl MBS)	24.11	0.99	2.59	9.56	21.69	36.03	53.97	70.40	76
Municipal Securities	24.37	0.00	0.00	7.39	24.91	39.67	49.12	56.05	76
Mortgage-Backed Securities	39.98	1.60	9.10	25.50	40.99	54.24	67.59	74.05	76
Asset-Backed Securities	0.44	0.00	0.00	0.00	0.00	0.21	2.08	6.13	76
Other Debt Securities	1.40	0.00	0.00	0.00	0.00	0.94	7.17	11.95	76
Mutual Funds and Equity Securities	1.03	0.00	0.00	0.00	0.00	0.70	5.22	10.35	76
Debt Securities 1 Year or Less	8.45	0.01	0.40	2.75	6.30	13.11	22.06	23.94	76
Debt Securities 1 To 5 Years	30.09	2.14	5.58	13.52	23.49	47.04	62.21	68.86	76
Debt Securities Over 5 Years	57.97	11.25	20.23	39.22	57.54	76.22	87.28	93.56	76
Pledged Securities	47.01	6.06	9.10	22.67	45.83	70.96	88.64	92.57	76
Structured Notes, Fair Value	1.54	0.00	0.00	0.00	0.00	2.20	8.12	12.44	76

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.33	-0.06	0.00	0.08	0.16	0.24	0.32	76
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	-0.57	-0.08	0.00	0.13	0.22	0.36	0.45	76
Provision for Ln&Ls Losses/Net Losses	109.42	-241.82	-341.08	0.00	83.05	211.01	474.36	1141.82	75
Ln&Ls Allowance/Total Loans & Leases	1.35	0.74	0.91	1.06	1.29	1.61	1.86	2.02	76
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.94	3.18	3.81	5.19	9.77	33.61	77.47	90.58	50
ALLL/Nonaccrual Assets	265.23	42.16	61.57	88.16	147.92	246.68	684.87	1756.12	76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	241.95	35.14	53.67	89.30	147.66	234.53	634.70	1535.83	76
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.00	0.00	0.02	0.11	0.20	0.37	0.43	76
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.01	0.03	0.11	0.23	0.36	76
Net Losses/Avg Loans and Leases	0.07	-0.29	-0.07	-0.02	0.03	0.16	0.26	0.31	76
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Recoveries/Prior Year-End Losses	12.19	0.07	0.32	1.77	5.02	11.62	42.25	88.18	74
Earnings Coverage of Net Losses (X)	-2.97	-325.43	-105.81	-30.14	6.83	18.16	77.94	119.94	75
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.55	-0.11	-0.01	0.00	0.08	0.20	0.28	76
RE Loans Secured By 1-4 Family	0.05	-0.17	-0.08	-0.00	0.00	0.12	0.27	0.34	75
Revolving	0.02	-0.12	-0.05	0.00	0.00	0.00	0.15	0.50	71
Closed-End	0.05	-0.17	-0.07	-0.00	0.00	0.13	0.27	0.38	75
Commercial Real Estate Loans	-0.00	-1.19	-0.20	-0.01	0.00	0.00	0.20	0.31	75
Construction and Land Dev	-0.08	-2.67	-0.76	-0.03	0.00	0.00	0.00	0.03	75
Multi family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Nonfarm Nonresidential	0.01	-0.18	-0.06	-0.00	0.00	0.00	0.14	0.33	75
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commercial and Industrial Loans	0.21	-0.29	-0.19	-0.01	0.00	0.45	0.96	1.48	75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	0.74	0.06	0.09	0.16	0.51	0.92	2.25	3.26	50
Credit Card Loans	1.96	-3.05	-0.44	0.00	0.60	2.65	7.24	9.67	22
Agricultural Loans	-0.00	-0.12	-0.03	0.00	0.00	0.00	0.00	0.00	58
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.33	-0.16	-0.01	0.00	0.00	0.07	1.23	5.62	72

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.56	0.05	0.08	0.22	0.44	0.78	1.34	1.90	76
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.34	76
Nonaccrual Loans and Leases	0.97	0.06	0.13	0.43	0.85	1.37	1.99	2.34	76
90+ Days PD and Nonaccrual Loans and Leases	1.06	0.07	0.18	0.47	0.92	1.61	2.03	2.36	76
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.13	76
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Nonaccrual Restructured	0.24	0.00	0.00	0.00	0.15	0.42	0.76	1.08	76
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.56	0.05	0.08	0.22	0.45	0.78	1.33	1.90	76
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.34	76
Nonaccrual Assets	1.00	0.06	0.16	0.43	0.87	1.41	2.00	2.34	76
30+ Days PD & Nonaccrual Assets	1.68	0.45	0.58	0.86	1.48	2.33	3.14	3.81	76
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.71	0.04	0.14	0.34	0.67	1.02	1.56	1.67	76
90+ PD & Nonaccrual Assets + OREO	1.02	0.11	0.20	0.46	0.85	1.27	2.29	2.60	76
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.42	0.14	0.25	0.66	1.19	2.13	3.10	3.64	76
Allowance for Loan & Lease Losses	166.65	23.55	30.33	77.75	151.98	228.65	362.92	444.94	76
Equity Cap + ALLL	12.93	1.44	2.63	6.79	11.21	17.74	30.76	33.48	76
Tier 1 Cap + ALLL	12.86	1.49	2.53	6.70	11.12	17.42	28.14	32.56	76
Loans & Leases + RE Acquired	2.13	0.29	0.47	0.99	1.90	3.22	4.28	5.49	76

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.25	7.01	8.17	9.00	10.22	11.33	12.53	14.16	76
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.79	4.04	6.97	9.53	13.61	16.69	23.37	25.31	76
Standby Letters of Credit	0.38	0.00	0.02	0.12	0.28	0.58	0.89	1.01	76
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.17	76
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.06	0.00	0.00	0.00	0.17	1.46	3.96	8.82	76
Interest Rate Contracts	1.03	0.00	0.00	0.00	0.10	1.39	3.96	8.82	76
Interest Rate Futures & Forward Contr	0.17	0.00	0.00	0.00	0.00	0.12	0.77	2.04	76
Written Options Contr (Int Rate)	0.30	0.00	0.00	0.00	0.00	0.20	1.16	3.58	76
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.28	76
Interest Rate Swaps	0.24	0.00	0.00	0.00	0.00	0.00	1.45	2.55	76
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.96	8.09	10.83	15.55	19.74	26.06	33.81	37.35	76

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	98.16	100.00	100.00	100.00	100.00	100.00	100.00	43
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Futures and Forwards	25.75	0.00	0.00	0.00	0.00	49.07	90.79	100.00	43
Written Options	36.88	0.00	0.00	0.00	24.56	65.86	100.00	100.00	43
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Over-The-Counter	36.88	0.00	0.00	0.00	24.56	65.86	100.00	100.00	43
Purchased Options	2.29	0.00	0.00	0.00	0.00	0.00	6.66	48.60	43
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Over-The-Counter	2.29	0.00	0.00	0.00	0.00	0.00	6.66	48.60	43
Swaps	30.79	0.00	0.00	0.00	0.00	88.92	100.00	100.00	43
Held for Trading	12.26	0.00	0.00	0.00	0.00	0.00	78.26	100.00	43
Interest Rate Contracts	12.26	0.00	0.00	0.00	0.00	0.00	78.26	100.00	43
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Non-Traded	87.73	0.00	0.00	100.00	100.00	100.00	100.00	100.00	43
Interest Rate Contracts	85.35	0.00	0.00	100.00	100.00	100.00	100.00	100.00	43
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Deriv Contr (Excl Fut & FX LE 14 Days)	65.69	0.00	0.00	34.13	78.33	100.00	100.00	100.00	43
One Year or Less	32.71	0.00	0.00	0.00	17.56	50.70	100.00	100.00	43
Over 1 Year to 5 Years	8.76	0.00	0.00	0.00	0.00	0.00	57.63	86.42	43
Over 5 Years	19.97	0.00	0.00	0.00	0.00	23.56	96.20	100.00	43
Gross Negative Fair Value (Abs Val)	1.08	0.00	0.00	0.00	0.25	1.34	5.72	6.81	43
Gross Positive Fair Value	0.80	0.00	0.00	0.00	0.17	1.58	2.93	4.27	43
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	75
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
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	75
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	75

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	118.33	0.00	5.27	48.88	80.72	103.68	257.53	503.53	37
Dividends Paid/Net Income	21.31	0.00	0.00	0.00	18.32	37.54	51.12	66.88	75
Net Income - Dividends/Avg Equity	6.72	0.60	1.49	4.20	6.34	8.81	12.11	17.14	76
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	124.40	0.00	0.00	0.00	101.90	150.03	267.79	854.43	51
Dividends From Nonbank Subs	1.07	0.00	0.00	0.00	0.00	0.25	0.72	22.80	51
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Dividends From All Subsidiaries	127.73	0.00	0.00	0.57	101.90	150.03	272.87	854.53	51
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	23.79	0.00	0.00	0.00	5.52	45.55	74.36	125.54	72
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.19	1.39	72
Mgt & Service Fees From Bank Subs	0.32	0.00	0.00	0.00	0.00	0.00	1.32	6.96	72
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.13	72
Operating Income From Bank Subs	24.94	0.00	0.00	0.00	11.07	45.99	74.93	125.54	72
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	48.38	0.00	0.00	0.00	43.38	100.00	100.00	114.33	26
Interest Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.56	26
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Inc From Nonbank Subs	54.01	0.00	0.00	0.00	66.66	100.00	111.31	129.47	26
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	2.58	0.00	0.00	0.00	0.00	0.00	6.20	8.27	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	2.58	0.00	0.00	0.00	0.00	0.00	6.20	8.27	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	57.41	0.00	0.00	0.00	82.48	99.10	100.00	100.00	59
Interest Income From Bank Subs	3.70	0.00	0.00	0.00	0.00	0.05	9.59	93.93	59
Mgt & Serv Fees From Bank Subs	0.92	0.00	0.00	0.00	0.00	0.00	5.29	25.79	59
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.09	1.89	59
Operating Income From Bank Subs	72.86	0.00	0.00	53.35	97.07	100.00	100.00	100.00	59
Dividends From Nonbank Subs	2.55	0.00	0.00	0.00	0.00	0.22	15.69	69.36	59
Interest Income From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.33	4.11	59
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Operating Inc From Nonbank Subs	3.03	0.00	0.00	0.00	0.00	1.59	28.98	100.00	59
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Loans and Adv From Subs/ST Debt	636.94	0.00	0.00	0.00	96.38	408.16	1629.64	2247.41	8
Loans and Adv From Subs/Total Debt	237.95	0.00	0.00	0.00	74.87	329.19	929.47	1465.86	27

BHCPR Reporters for Quarter Ending 03/31/2015
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2014 and Other Notes
1201457	987,615	AMBANK COMPANY, INC.	SIoux CENTER, IA	Moved from Peer 3
3688061	623,140	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
1129533	790,224	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1202708	988,369	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 3
1491913	590,121	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1248162	979,709	BNCCORP, INC.	BISMARCK, ND	
2935142	901,815	BOU BANCORP, INC.	OGDEN, UT	
3488850	736,227	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2531245	680,746	CARVER BANCORP, INC.	NEW YORK, NY	
3836880	843,989	CENLAR CAPITAL CORPORATION	EWING, NJ	
1203899	742,403	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	663,691	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
1125030	943,951	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1139297	542,935	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	New Y-9C/BHCPR reporter
1139532	522,346	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
1140239	847,429	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	909,942	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
3823929	569,737	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1097566	635,266	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1134108	993,610	CNB CORPORATION	CONWAY, SC	
1838974	897,236	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1070765	861,985	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2524788	781,408	COUNTY BANCORP, INC.	MANITOWOC, WI	
1117455	748,960	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
4126609	559,365	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
2427665	919,068	ENTEGRAL FINANCIAL CORP.	FRANKLIN, NC	
2270254	936,497	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	951,395	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
3121344	972,377	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
1404632	854,952	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2337401	835,920	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	959,139	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
2339656	969,849	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
3843628	955,004	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
1118265	926,386	FIRST KEYSTONE CORPORATION	BERWICK, PA	
2560263	960,241	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
2880626	995,389	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1081716	899,214	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1137453	919,342	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
3367094	685,587	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3444717	970,041	GORHAM BANCORP, MHC	GORHAM, ME	
1399073	675,344	HEARTLAND BANCCORP	GAHANNA, OH	
2500719	565,204	HMN FINANCIAL, INC.	ROCHESTER, MN	
1125740	756,166	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1070831	856,311	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	670,222	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	872,108	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1210169	837,059	LINCOLN BANCORP	REINBECK, IA	
3884863	723,024	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	New Y-9C/BHCPR reporter
4268349	970,769	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1123933	728,844	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	

BHCPR Reporters for Quarter Ending 03/31/2015
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2014 and Other Notes
1250437	978,038	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2589714	930,861	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2264404	991,980	NEXTER INCORPORATED	KITTANNING, PA	
2324111	832,928	NORTHEAST BANCORP	LEWISTON, ME	
2237118	793,858	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	993,512	NORWAY BANCORP, MHC	NORWAY, ME	
2320618	880,347	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1209499	633,027	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2511014	950,559	PLATTE VALLEY FINANCIAL SERVICE	SCOTTSBLUFF, NE	
3802250	916,416	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2838159	663,043	PROVIDENT BANCORP	AMESBURY, MA	
1118434	992,918	QNB CORP.	QUAKERTOWN, PA	
2324429	725,205	ROYAL BANCSHARES OF PENNSYLVANIA	NARBERTH, PA	
2693273	865,037	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1250286	947,246	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
3831465	781,727	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3325740	937,253	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
1097771	992,785	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1103878	954,700	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	776,270	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1947102	719,817	TWO RIVERS FINANCIAL GROUP, INC.	BURLINGTON, IA	
1139103	994,522	UNIVERSITY FINANCIAL CORP, GBC	SAINT PAUL, MN	
1127650	972,713	WESTBRAND, INC.	MINOT, ND	
1830240	919,949	1ST SUMMIT BANCORP OF JOHNSTOWN	JOHNSTOWN, PA	
1247576	675,655	215 HOLDING CO.	MINNEAPOLIS, MN	

Name change from UNIVERSITY FINANCIAL CORP, INC. DBA SU

Note: Peer Group 4 has 76 bank holding companies.