

	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	132	119	126	119
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.29	3.23	3.25	3.26
+ Non-interest Income	1.04	1.19	1.25	1.19
- Overhead Expense	2.95	2.99	3.16	3.01
- Provision for Losses	0.10	0.15	0.15	0.33
+ Securities Gains (Losses)	0.02	0.02	0.02	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.40	1.41	1.37	1.31
Net Operating Income	0.93	1.03	1.04	0.98
Net Income	0.93	1.03	1.04	0.98
Net Income (Sub S Adjusted)	1.44	1.59	1.52	1.43
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.09	4.11	4.13	4.35
Interest Expense	0.47	0.52	0.52	0.68
Net Interest Income (TE)	3.59	3.54	3.57	3.59
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.28	0.29	0.64
Earnings Coverage of Net Losses (X)	17.74	21.12	17.49	9.48
Ln&Ls Allowance/Total Loans & Leases	1.29	1.51	1.46	1.70
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.52	2.07	1.97	2.75
30-89 Days Past Due Loans and Leases	0.44	0.58	0.63	0.76
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	16.80	15.02	15.93	15.57
Net ST Noncore Funding Dependence	8.56	5.66	7.58	6.34
Net Loans and Leases/Total Assets	67.55	63.54	64.75	61.71
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.29	10.41	10.37	10.17
Equity Capital/Total Assets	11.36	11.28	11.25	11.05
Equity Capital+Minority Int/Total Assets	11.47	11.40	11.37	11.14
Tier 1 Common Eq Cap / T RWA	12.39	12.71	12.62	12.62
Net Loans&Ls/Equity Capital (X)	6.08	5.80	5.91	5.77
Cash Dividends/Net Income	28.85	27.83	29.52	32.93
Cash Dividends/Net Income (Sub S Adjusted)	25.51	45.11	57.94	95.94
Retained Earnings/Avg Equity Cap	5.45	6.27	6.12	5.36
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.01
Long-Term Debt/Equity Capital	2.18	1.90	1.74	1.71
Equity Investment in Subs/Equity Cap	103.43	103.21	103.93	103.89
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	122.44	113.39	137.48	125.26

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.73	3.74	3.75	3.94	4.26
Less: Interest Expense	0.43	0.48	0.48	0.62	0.75
Equals: Net Interest Income (TE)	3.29	3.23	3.25	3.26	3.47
Plus: Non-Interest Income	1.04	1.19	1.25	1.19	1.02
Equals: Adj Operating Income (TE)	4.42	4.55	4.62	4.62	4.53
Less: Overhead Expense	2.95	2.99	3.16	3.01	2.93
Less: Provision for Loan and Lease Losses	0.10	0.15	0.15	0.33	0.50
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	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.40	1.41	1.37	1.31	1.15
Less: Applicable Income Taxes (TE)	0.46	0.43	0.41	0.37	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.93	1.03	1.04	0.98	0.79
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.93	1.03	1.04	0.98	0.80
Memo: Net Income (Last Four Qtrs)	0.92	1.03	1.04	0.99	0.80
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.74	91.23	91.30	91.07	90.89
Avg Int-Bearing Funds / Avg Assets	70.11	71.17	71.18	72.89	73.75
Int Income (TE) / Avg Earning Assets	4.09	4.11	4.13	4.35	4.69
Int Expense / Avg Earning Assets	0.47	0.52	0.52	0.68	0.83
Net Int Inc (TE) / Avg Earn Assets	3.59	3.54	3.57	3.59	3.83
YIELD OR COST:					
Total Loans and Leases (TE)	4.76	5.01	4.96	5.32	5.64
Interest-Bearing Bank Balances	0.28	0.27	0.28	0.28	0.30
Fed Funds Sold & Reverse Repos	0.25	0.29	0.31	0.21	0.28
Trading Assets	2.00	1.25	1.22	1.21	1.93
Total Earning Assets	4.02	4.04	4.06	4.25	4.58
Investment Securities (TE)	2.53	2.40	2.46	2.71	3.18
U.S. Treasury & Agency Sec (excl MBS)	1.56	1.51	1.51	1.65	2.09
Mortgage-Backed Securities	2.31	2.06	2.11	2.52	3.02
All Other Securities	4.11	4.21	4.28	4.96	5.22
Interest-Bearing Deposits	0.41	0.47	0.46	0.60	0.79
Time Deposits of \$100K or More	0.83	0.95	0.94	1.16	1.38
Time Deposits < \$100K	0.79	0.94	0.92	1.20	1.42
Other Domestic Deposits	0.24	0.24	0.25	0.30	0.41
Foreign Deposits	0.23	0.34	0.29	0.36	0.38
Fed Funds Purchased and Repos	0.58	0.62	0.58	0.83	0.93
Other Borrowed Funds & Trading Liab	1.75	2.31	2.21	2.65	2.55
All Interest-Bearing Funds	0.54	0.61	0.60	0.79	1.02

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	63	62	83	79	72
Avg Assets per Employee (\$000)	5,798	5,453	5,413	5,229	5,008
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.05	3.19	2.88	2.65	3.27
Overhead Exp / NII + Non-Int Income	67.77	66.99	68.85	66.61	67.01
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.95	2.99	3.16	3.01	2.93
Personnel Expense	1.55	1.58	1.63	1.53	1.47
Net Occupancy Expense	0.37	0.38	0.39	0.37	0.37
Other Operating Expenses	1.00	1.02	1.10	1.09	1.07
Overhead Less Non-Interest Income	1.81	1.71	1.79	1.70	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.67	65.95	67.79	65.77	65.57
Personnel Expense	35.41	34.93	35.33	33.80	33.16
Net Occupancy Expense	8.53	8.35	8.46	8.06	8.39
Other Operating Expenses	21.84	21.80	22.91	22.88	23.68
Total Non-Interest Income	22.57	25.01	25.62	24.90	22.31
Fiduciary Activities Income	1.74	1.68	1.73	1.76	1.96
Serv Charges on Deposit Accts - Domestic	4.80	4.99	5.12	5.21	6.52
Trading Revenue	0.07	0.09	0.10	0.29	0.27
Investment Banking Fees & Commissions	1.27	1.27	1.15	1.17	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.35	0.37	0.50	0.24	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.73	0.80	0.81	0.73	0.70
Net Gain (Loss) - Sales Loans, OREO, Oth	1.90	2.52	2.78	2.04	-0.26
Other Non-Interest Income	7.96	8.26	8.27	8.61	9.73
Overhead Less Non-Interest Income	42.54	39.68	40.79	39.09	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.93	26.02	25.81	24.02	23.96
Appl Inc Tax+TE/Pretax NOI+TE	33.71	31.08	31.08	30.24	31.93

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	49.24	45.54	46.82	44.69	43.81
Commercial and Industrial Loans	10.86	10.62	10.72	9.84	10.38
Loans to Individuals	2.45	2.30	2.45	2.57	2.93
Loans to Depository Institutions	0.00	0.01	0.01	0.00	0.02
Agricultural Loans	0.47	0.45	0.43	0.39	0.55
Other Loans and Leases	2.22	1.83	2.01	1.78	1.81
Net Loans and Leases	67.55	63.54	64.75	61.71	60.46
Debt Securities Over 1 Year	16.49	17.25	17.18	17.29	20.04
Mutual Funds and Equity Securities	0.10	0.11	0.10	0.09	0.06
Subtotal	85.17	82.49	83.57	80.75	81.65
Interest-Bearing Bank Balances	2.87	3.24	3.03	4.12	4.09
Federal Funds Sold & Reverse Repos	0.06	0.11	0.08	0.07	0.07
Debt Securities 1 Year or Less	1.91	2.16	2.21	2.20	2.10
Trading Assets	0.04	0.07	0.07	0.16	0.14
Total Earning Assets	91.00	89.93	90.18	89.70	89.36
Non-Int Cash and Due From Dep Inst	1.41	1.85	1.59	1.84	1.78
Other Real Estate Owned	0.30	0.38	0.38	0.50	0.75
All Other Assets	7.43	7.90	8.02	8.04	8.57
MEMORANDA:					
Short-Term Investments	5.30	6.34	5.92	7.23	6.97
U.S. Treasury Securities	0.18	0.08	0.12	0.12	0.15
U.S. Agency Securities (excl MBS)	2.06	2.48	2.46	2.69	3.08
Municipal Securities	2.70	2.69	2.83	2.69	3.26
Mortgage-Backed Securities	10.94	11.32	11.18	11.18	13.19
Asset-Backed Securities	0.15	0.23	0.19	0.15	0.05
Other Debt Securities	0.65	0.69	0.67	0.51	0.54
RE Loans Secured by 1-4 Family	17.48	16.96	17.29	16.85	15.15
Revolving	2.85	2.84	2.83	2.79	2.91
Closed-End, Sec by First Liens	13.57	13.04	13.37	12.98	11.06
Closed-End, Sec by Junior Liens	0.66	0.71	0.71	0.75	0.88
Commercial Real Estate Loans	29.05	25.85	26.60	25.26	26.53
Construction and Land Dev	3.72	3.10	3.20	3.42	4.27
Multi family	3.36	2.61	2.64	2.32	2.13
Nonfarm Nonresidential	20.21	18.66	19.06	18.25	19.47
RE Loans Secured by Farmland	0.67	0.62	0.64	0.61	0.84
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.89	72.28	72.12	72.38	71.84
RE Loans Secured by 1-4 Family	26.19	27.14	26.56	27.26	24.86
Revolving	4.16	4.39	4.24	4.39	4.63
Closed-End	21.51	22.46	21.84	22.59	19.90
Commercial Real Estate Loans	43.18	41.89	41.78	41.67	43.67
Construction and Land Dev	5.50	4.91	4.87	5.60	7.14
Multi family	5.10	4.64	4.34	3.97	3.45
Nonfarm Nonresidential	30.21	30.06	29.89	29.87	32.07
RE Loans Secured by Farmland	1.03	1.06	1.03	1.09	1.45
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.03
Commercial and Industrial Loans	16.44	17.34	16.95	16.46	16.94
Loans to Individuals	3.87	3.90	3.96	4.41	4.97
Credit Card Loans	0.06	0.09	0.08	0.11	0.14
Agricultural Loans	0.73	0.80	0.69	0.70	0.94
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.46	3.32	3.51	3.06	3.02

PERCENT OF TOTAL ASSETS	PEER GROUP 02 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	5.30	6.34	5.92	7.23	6.97
Liquid Assets	19.51	21.75	21.13	23.09	25.43
Investment Securities	19.13	20.35	20.07	20.44	22.69
Net Loans and Leases	67.55	63.54	64.75	61.71	60.46
Net Lns, Ls & Stbby Ltrs of Credit	68.17	64.20	65.39	62.41	61.32
Core Deposits	65.70	64.65	65.65	63.52	63.72
Noncore Funding	19.62	18.98	19.30	20.19	22.38
Time Deposits of \$100K or More	9.07	8.87	9.00	9.48	11.11
Foreign Deposits	0.00	0.00	0.00	0.00	0.01
Fed Funds Purchased and Repos	1.86	2.14	2.06	2.32	3.63
Net Fed Funds Purchased (Sold)	1.84	2.02	2.02	2.26	3.34
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.64	1.54	2.11	1.18	1.40
Earning Assets Repr in 1 Year	31.06	31.50	31.96	33.63	34.61
Int-Bearing Liab Repr in 1 Year	18.35	18.04	19.04	20.86	23.00
Long-Term Debt Repr in 1 Year	0.39	0.31	0.54	0.21	0.32
Net Assets Repriceable in 1 Year	11.33	11.65	11.22	11.20	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.80	15.02	15.93	15.57	18.88
Net ST Noncore Funding Dependence	8.56	5.66	7.58	6.34	10.18
Short-Term Inv/ST Noncore Funding	53.99	73.06	62.30	65.87	53.93
Liq Asts-ST Noncore Fndg/Nonliq Asts	9.46	13.43	11.76	14.17	14.27
Net Loans and Leases/Total Deposits	87.53	81.86	83.99	80.30	77.94
Net Loans and Leases/Core Deposits	104.69	98.63	100.66	99.12	97.81
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.42	-0.15	-0.60	1.42	1.44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.97	-0.42	-1.29	4.51	4.36
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.29	-0.35	-0.04	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	12.56	10.90	10.89	8.57	9.96
Available-For-Sale Securities	87.44	88.71	89.11	91.03	90.04
U.S. Treasury Securities	0.95	0.42	0.68	0.64	0.77
U.S. Agency Securities (excl MBS)	11.40	12.53	12.96	13.75	14.57
Municipal Securities	14.27	13.70	14.26	13.61	15.26
Mortgage-Backed Securities	60.01	58.57	59.32	57.53	58.53
Asset-Backed Securities	0.90	1.17	1.02	0.79	0.26
Other Debt Securities	3.23	3.23	3.24	2.54	2.47
Mutual Funds and Equity Securities	0.61	0.66	0.59	0.54	0.39
Debt Securities 1 Year or Less	10.31	11.33	11.40	12.03	10.96
Debt Securities 1 To 5 Years	22.40	21.96	21.22	23.58	24.65
Debt Securities Over 5 Years	62.42	60.93	63.86	58.68	60.96
Pledged Securities	50.90	49.33	50.54	50.86	56.11
Structured Notes, Fair Value	1.36	1.10	1.22	1.07	1.88

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.10	0.15	0.15	0.33	0.50
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.25	0.22	0.56	0.81
Provision for Ln&Ls Losses/Net Losses	167.32	82.72	75.32	99.57	94.55
Ln&Ls Allowance/Total Loans & Leases	1.29	1.51	1.46	1.70	1.97
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.65	11.20	10.11	5.20	3.23
ALLL/Nonaccrual Assets	162.64	135.88	139.64	123.33	112.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	137.75	112.10	116.76	101.15	93.90
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.43	0.44	0.78	1.12
Recoveries/Avg Loans and Leases	0.11	0.13	0.13	0.12	0.15
Net Losses/Avg Loans and Leases	0.15	0.28	0.29	0.64	0.95
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	24.76	16.83	21.96	15.47	11.47
Earnings Coverage of Net Losses (X)	17.74	21.12	17.49	9.48	5.17
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.25	0.24	0.62	1.02
RE Loans Secured By 1-4 Family	0.13	0.29	0.29	0.54	0.78
Revolving	0.11	0.26	0.30	0.55	0.69
Closed-End	0.13	0.29	0.28	0.53	0.71
Commercial Real Estate Loans	0.06	0.23	0.22	0.67	1.22
Construction and Land Dev	-0.06	0.47	0.46	2.37	4.05
Multifamily	0.02	0.20	0.17	0.46	0.69
Nonfarm Nonresidential	0.09	0.21	0.20	0.45	0.59
RE Loans Secured by Farmland	0.03	0.02	0.03	0.12	0.17
Commercial and Industrial Loans	0.16	0.31	0.32	0.63	0.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	6.25
Loans to Individuals	0.89	1.11	1.09	1.21	1.27
Credit Card Loans	1.48	1.94	2.67	2.64	3.38
Agricultural Loans	0.01	0.03	0.05	0.07	0.18
Loans to Foreign Governments & Inst	0.00	0.00	4.64	0.00	0.00
Other Loans and Leases	0.24	0.32	0.24	0.30	0.78

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

PAGE 7

PERCENT OF LOANS AND LEASES

09/30/2014

09/30/2013

12/31/2013

12/31/2012

12/31/2011

30-89 Days PD Loans and Leases
90+ Days PD Loans and Leases
Nonaccrual Loans and Leases

0.44 0.58
0.17 0.33
1.03 1.38

0.63
0.23
1.28

0.76
0.38
1.86

0.92
0.55
2.40

90+ Days PD and Nonaccrual Loans and Leases

1.36 1.92

1.71

2.53

3.29

30-89 Days PD Restructured
90+ Days PD Restructured
Nonaccrual Restructured

0.02 0.02
0.00 0.00
0.29 0.41

0.02
0.00
0.38

0.03
0.00
0.52

0.03
0.00
0.52

PERCENT OF LNS&LS + OTHER ASSETS
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets
90+ Days Past Due Assets
Nonaccrual Assets
30+ Days PD & Nonaccrual Assets

0.44 0.58
0.17 0.33
1.04 1.40
1.83 2.56

0.63
0.23
1.29
2.41

0.76
0.38
1.88
3.37

0.92
0.55
2.42
4.25

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets
90+ PD & Nonaccrual Assets + OREO

0.86 1.11
1.18 1.52

1.08
1.50

1.45
1.96

2.03
2.82

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

Total Assets
Allowance for Loan & Lease Losses
Equity Cap + ALLL
Tier 1 Cap + ALLL
Loans & Leases + RE Acquired

1.39 1.66
185.99 202.13
11.33 13.45
12.37 15.36
2.19 2.80

1.69
201.84
13.82
15.01
2.71

2.15
229.75
17.81
19.96
3.67

2.85
250.27
24.43
26.38
4.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.43	0.59	0.66	0.83	0.96
- 90+ Days Past Due	0.21	0.40	0.30	0.49	0.67
- Nonaccrual	1.14	1.61	1.50	2.29	2.86
Coml & Indl - 30-89 Days PD	0.33	0.42	0.31	0.39	0.64
- 90+ Days Past Due	0.06	0.11	0.07	0.14	0.28
- Nonaccrual	0.88	1.12	0.95	1.21	1.77
Individuals - 30-89 Days PD	0.91	1.07	1.18	1.25	1.38
- 90+ Days Past Due	0.06	0.15	0.13	0.13	0.20
- Nonaccrual	0.27	0.27	0.30	0.33	0.37
Dep Inst Lns - 30-89 Days PD	0.02	0.00	0.00	0.00	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	5.88
Agricultural - 30-89 Days PD	0.10	0.10	0.16	0.14	0.37
- 90+ Days Past Due	0.01	0.05	0.05	0.10	0.15
- Nonaccrual	0.39	0.33	0.25	0.30	0.37
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	2.16	0.00	1.16	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.15	0.22	0.21	0.17	0.22
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.03
- Nonaccrual	0.18	0.19	0.30	0.19	0.37
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.67	0.84	1.03	1.13	1.35
- 90+ Days Past Due	0.24	0.40	0.29	0.38	0.49
- Nonaccrual	1.46	1.81	1.83	2.45	2.16
Revolving - 30-89 Days PD	0.40	0.52	0.56	0.58	0.62
- 90+ Days Past Due	0.07	0.09	0.06	0.12	0.16
- Nonaccrual	0.87	0.87	0.99	1.06	0.92
Closed-End - 30-89 Days PD	0.71	0.89	1.09	1.25	1.50
- 90+ Days Past Due	0.28	0.47	0.35	0.43	0.57
- Nonaccrual	1.58	2.00	2.02	2.51	2.43
- Jr Lien 30-89 Days PD	0.04	0.06	0.06	0.07	0.11
- Jr Lien 90+ Days PD	0.01	0.03	0.01	0.03	0.04
- Jr Lien Nonaccrual	0.08	0.13	0.13	0.18	0.18
Commercial RE - 30-89 Days PD	0.27	0.42	0.42	0.61	0.76
- 90+ Days Past Due	0.15	0.34	0.24	0.39	0.72
- Nonaccrual	1.03	1.72	1.50	2.40	3.27
Const & Dev - 30-89 Days PD	0.28	0.49	0.35	0.95	0.96
- 90+ Days Past Due	0.23	0.64	0.36	0.96	1.94
- Nonaccrual	1.79	4.04	2.91	6.51	8.77
Multi family - 30-89 Days PD	0.09	0.25	0.17	0.31	0.56
- 90+ Days Past Due	0.06	0.26	0.15	0.24	0.47
- Nonaccrual	0.34	0.70	0.55	1.21	1.52
Nonfarm Nres- 30-89 Days PD	0.24	0.34	0.39	0.55	0.70
- 90+ Days Past Due	0.16	0.30	0.21	0.31	0.44
- Nonaccrual	1.02	1.54	1.41	1.97	2.14
Farmland - 30-89 Days PD	0.18	0.35	0.30	0.39	0.45
- 90+ Days Past Due	0.11	0.10	0.13	0.23	0.66
- Nonaccrual	0.85	1.65	1.87	1.55	1.74
Credit Card - 30-89 Days PD	0.87	1.10	1.10	0.95	1.20
- 90+ Days Past Due	0.42	0.25	0.93	0.27	0.37
- Nonaccrual	0.06	0.16	0.09	0.03	0.23

CAPITAL RATIOS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.29	10.41	10.37	10.17	10.04
Tier 1 RBC Ratio	13.72	14.32	14.20	14.72	15.11
Total Risk-Based Capital Ratio	15.04	15.64	15.49	16.09	16.63
Tangible Tier 1 Leverage Ratio	10.18	10.26	10.21	10.06	9.94
Tangible Common Eq Cap/Tan Assets	9.31	9.06	9.09	8.77	8.62
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.69	14.78	14.77	13.08	13.00
Standby Letters of Credit	0.54	0.54	0.56	0.61	0.76
Commercial & Similar Letters of Credit	0.03	0.02	0.02	0.01	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	5.07	4.70	4.81	5.23	4.88
Interest Rate Contracts	4.87	4.31	4.51	4.68	4.15
Interest Rate Futures & Forward Contr	0.44	0.29	0.25	0.72	0.41
Written Options Contr (Int Rate)	0.42	0.29	0.27	0.59	0.41
Purchased Options Contr (Int Rate)	0.05	0.09	0.10	0.12	0.11
Interest Rate Swaps	3.29	3.09	3.28	2.38	2.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.01	0.02
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	0.01	0.01	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	0.01	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	24.64	23.99	23.84	22.19	21.67

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	99.42	98.39	98.50	98.27	99.34
Foreign Exchange Contracts	0.06	0.05	0.02	0.34	0.18
Equity, Comm, & Other Contracts	0.07	0.48	0.35	0.26	0.04
Futures and Forwards	19.16	15.73	15.82	20.96	18.80
Written Options	16.93	15.18	14.59	17.95	25.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	16.68	14.81	14.37	17.50	25.02
Purchased Options	1.31	2.21	2.33	3.55	1.85
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.26	2.08	2.20	3.38	1.74
Swaps	54.17	56.99	57.66	43.61	46.42
Held for Trading	23.06	24.31	23.50	13.05	13.82
Interest Rate Contracts	20.72	14.80	14.76	13.07	13.95
Foreign Exchange Contracts	0.01	0.02	0.00	0.14	0.08
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	76.94	75.69	76.50	86.95	86.18
Interest Rate Contracts	76.02	72.96	73.80	84.46	83.86
Foreign Exchange Contracts	0.00	0.00	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.02	0.28	0.20	0.22	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	75.07	79.17	80.61	76.94	70.56
One Year or Less	19.37	21.19	19.82	26.53	24.64
Over 1 Year to 5 Years	18.24	17.97	19.77	16.38	19.09
Over 5 Years	23.33	26.67	28.62	16.92	15.56
Gross Negative Fair Value (Abs Val)	0.96	1.58	1.10	1.82	2.16
Gross Positive Fair Value	1.03	1.46	1.27	1.43	1.61
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.01	0.01
Current Credit Exposure (X)	0.00	0.01	0.00	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.05	0.07	0.07	0.09	0.12

INSURANCE ACTIVITIES	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
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	62.50	66.67	60.81	56.39	34.09
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	33.33	39.19	43.61	65.91
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.73	0.80	0.81	0.73	0.70
Premium Inc/Ins Activities Revenue	0.20	0.28	0.46	0.38	0.36
Credit Rel Prem Inc/Tot Prem Inc	42.86	37.50	44.44	44.44	62.50
Other Prem Inc/Total Prem Inc	57.14	62.50	55.56	55.56	37.50
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	18.62	12.40	13.98	1.08	7.82
Ins Net Inc (L/H)/Equity (L/H)	-0.09	-0.27	14.90	8.00	6.66
Insur Ben, Losses, Exp/Insur Premiums	88.61	117.59	110.11	87.09	90.46
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.43	2.94	2.10	3.83	5.10
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	1.73	1.80	1.21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.49	10.63	10.85	9.32	9.07
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	0.03	0.16	0.02	0.02	0.05
Cost: Interest-Bearing Deposits	0.23	0.34	0.29	0.36	0.38
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	1.19	0.51	0.44	25.31	24.16
Foreign Governments and Inst	0.00	0.00	4.64	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	178.78	233.20	-9.76	13.23	76.37
Total Selected Assets	68.40	85.94	-3.85	50.53	49.91
Deposits	-9.09	16.29	103.71	-32.22	-16.63

PROFITABILITY:

	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.15	9.01	8.89	8.56	7.27
Bank Net Inc/Avg Eq Inv in Banks	9.13	9.43	9.58	9.50	8.03
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.88	5.36	5.30	4.60	6.44
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.93	9.41	8.81	5.65	3.95
Bank Net Income/Parent Net Income	91.43	87.49	89.61	91.46	105.84
Nonbank Net Income/Parent Net Income	1.44	1.25	1.28	1.63	1.24
Sub BHCs Net Inc/Parent Net Income	97.41	104.35	95.12	93.08	94.99

LEVERAGE:

Total Liabilities/Equity	10.79	11.52	12.08	13.11	14.72
Total Debt/Equity Capital	2.28	2.06	1.87	1.81	1.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.55	8.80	9.04	9.63	11.95
Tot Debt+Lns Guaranteed for Affl/Equity	2.39	2.14	1.98	1.92	2.08
Total Debt/Eq Cap - Exc Over Fair Value	2.30	2.06	1.90	1.81	1.88
Long-Term Debt/Equity Capital	2.18	1.90	1.74	1.71	1.64
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.01	0.05
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.02	0.02	0.03	0.05
Long-Term Debt/Consolidated LT Debt	6.79	7.04	6.26	6.18	3.40

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.43	103.21	103.93	103.89	104.77
Total Investment in Subs/Equity	104.13	103.90	104.60	104.88	105.95
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.07	95.44	95.52	95.36	95.23
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.84	96.30	96.27	96.29	96.31

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.23	0.26	0.33	0.41	0.51
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.70	1.68	1.88	2.02	2.44

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	123.55	116.87	142.62	133.97	93.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.44	113.39	137.48	125.26	101.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	112.07	88.57	102.77	111.61	80.19
Pretax Oper Inc + Int Exp/Int Expense	14241.3	5562.48	10006.9	10982.2	17415.7
Div + Int From Subs/Int Exp + Div	169.81	134.05	186.55	167.12	108.50
Fees+Other Inc From Subs/Sal + Oth Exp	7.26	10.60	10.43	10.31	9.23
Net Inc/Curr Port of LT Debt+Pfd Div(X)	137.73	153.83	134.51	28.14	16.36

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.50	1.48	1.42	1.47	1.94
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	14.21	5.14	8.47	2.37	4.21
Total	14.21	5.14	8.47	2.37	4.21
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	0.27	0.36	0.35	0.42	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 02 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	86.76	70.04	75.35	73.72	104.41
Dividends Paid/Net Income	28.85	27.83	29.52	32.93	29.41
Net Income - Dividends/Avg Equity	5.45	6.28	6.13	5.36	4.87
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	168.51	123.44	166.91	147.91	100.77
Dividends From Nonbank Subs	2.59	3.70	3.29	6.26	4.06
Dividends From Subsidiary BHCs	0.94	2.32	1.02	1.48	4.61
Dividends From All Subsidiaries	181.34	148.45	214.66	184.95	126.96
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.71	36.81	48.94	49.60	31.42
Interest Income From Bank Subs	0.12	0.14	0.17	0.16	0.20
Mgt & Service Fees From Bank Subs	0.91	1.26	1.66	2.06	2.21
Other Income From Bank Subs	0.01	0.01	0.01	0.00	0.00
Operating Income From Bank Subs	46.64	41.89	59.95	59.76	38.26
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	54.12	64.08	59.79	80.38	58.42
Interest Income From Nonbank Subs	0.18	0.23	0.16	0.50	1.55
Mgt & Serv Fees From Nonbank Subs	0.21	0.68	2.17	2.19	1.85
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.39
Operating Inc From Nonbank Subs	64.94	74.67	76.08	114.11	77.24
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	35.31	27.82	48.48	30.87	38.98
Interest Inc From Subsidiary BHCs	0.03	0.02	0.02	0.04	0.06
Mgt & Serv Fees From Sub BHCs	0.00	1.26	1.84	2.29	3.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.34	29.10	50.34	33.20	42.21
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.81	53.88	61.39	54.81	44.47
Interest Income From Bank Subs	1.40	4.13	2.53	3.46	3.29
Mgt & Serv Fees From Bank Subs	2.05	3.55	2.70	4.81	5.11
Other Income From Bank Subs	0.01	0.03	0.04	0.00	0.00
Operating Income From Bank Subs	74.11	73.19	77.77	73.92	63.73
Dividends From Nonbank Subs	1.20	2.16	1.34	2.95	4.26
Interest Income From Nonbank Subs	0.01	0.07	0.02	0.01	0.10
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.01	0.01	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.42	5.30	2.80	4.11	8.27
Dividends From Subsidiary BHCs	1.89	1.29	0.19	0.91	0.96
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	0.02
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.90	1.54	0.26	1.13	1.67
Loans and Adv From Subs/ST Debt	141.58	103.57	659.04	314.11	54714.6
Loans and Adv From Subs/Total Debt	132.72	189.79	226.69	195.64	1004.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									132
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.29	1.96	2.44	2.97	3.29	3.65	4.04	4.35	132
+ Non-interest Income	1.03	0.18	0.28	0.52	0.96	1.34	1.93	3.75	132
- Overhead Expense	2.94	1.59	1.79	2.34	2.83	3.29	4.38	6.22	132
- Provision for Losses	0.10	-0.17	-0.06	0.01	0.09	0.18	0.27	0.36	132
+ Securities Gains (Losses)	0.01	-0.02	-0.00	0.00	0.00	0.02	0.07	0.13	132
+ Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.03	132
= Pretax Net Oper Income (TE)	1.40	0.26	0.46	1.04	1.42	1.75	2.21	2.61	132
Net Operating Income	0.92	0.19	0.25	0.69	0.93	1.16	1.55	1.91	132
Net Income	0.92	0.18	0.23	0.69	0.93	1.16	1.55	1.91	132
Net Income (Sub S Adjusted)	1.44	0.64	0.64	0.66	0.96	1.36	1.74	3.35	9
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.08	2.83	3.14	3.66	4.06	4.50	4.96	5.26	132
Interest Expense	0.46	0.13	0.19	0.29	0.42	0.55	0.88	1.12	132
Net Interest Income (TE)	3.59	2.12	2.66	3.23	3.58	4.04	4.46	4.83	132
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.04	-0.00	0.03	0.12	0.24	0.40	0.66	132
Earnings Coverage of Net Losses (X)	17.73	-181.81	-25.55	4.98	11.07	30.49	83.69	152.79	132
Ln&Ls Allowance/Total Loans & Leases	1.29	0.54	0.66	0.92	1.20	1.56	2.25	2.61	132
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.52	0.34	0.44	0.71	1.13	2.00	3.40	6.19	132
30-89 Days Past Due Loans and Leases	0.44	0.06	0.09	0.22	0.34	0.58	1.09	1.55	132
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.80	-11.80	-1.74	7.01	16.40	25.50	33.25	43.16	132
Net ST Noncore Funding Dependence	8.56	-15.86	-5.33	2.63	9.89	14.72	21.65	25.06	132
Net Loans and Leases/Total Assets	67.55	39.85	49.12	61.58	68.62	76.07	80.10	83.05	132
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.28	6.94	7.98	9.05	10.15	11.42	13.00	14.14	114
Equity Capital/Total Assets	11.36	7.09	8.27	9.61	11.44	12.97	14.59	16.41	132
Equity Capital+Minority Int/Total Assets	11.46	7.27	8.29	9.78	11.53	13.08	14.59	16.41	132
Tier 1 Common Eq Cap / T RWA	12.39	8.24	8.72	10.30	12.24	14.08	16.71	17.70	114
Net Loans&Ls/Equity Capital (X)	6.07	3.02	4.23	4.92	6.02	7.00	8.31	9.30	132
Cash Dividends/Net Income	28.84	0.00	0.00	8.11	31.00	48.33	60.67	84.67	127
Cash Dividends/Net Income (Sub S Adjusted)	25.51	-17.93	-17.93	-6.13	13.83	38.00	48.39	77.72	9
Retained Earnings/Avg Equity Cap	5.44	-4.13	1.45	3.20	5.44	7.30	10.42	13.03	132
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	132
Long-Term Debt/Equity Capital	2.18	0.00	0.00	0.00	0.00	1.71	12.90	16.56	132
Equity Investment in Subs/Equity Cap	103.43	81.99	88.64	97.69	100.86	109.36	121.46	127.31	132
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	122.43	-3.55	11.77	63.68	101.74	153.69	310.15	482.75	128

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.72	2.45	2.79	3.41	3.72	4.13	4.43	4.76	132
Less: Interest Expense	0.42	0.13	0.18	0.26	0.38	0.52	0.83	1.06	132
Equals: Net Interest Income (TE)	3.29	1.96	2.44	2.97	3.29	3.65	4.04	4.35	132
Plus: Non-Interest Income	1.03	0.18	0.28	0.52	0.96	1.34	1.93	3.75	132
Equals: Adj Operating Income (TE)	4.42	2.63	3.12	3.73	4.33	4.93	6.00	7.19	132
Less: Overhead Expense	2.94	1.59	1.79	2.34	2.83	3.29	4.38	6.22	132
Less: Provision for Loan and Lease Losses	0.10	-0.17	-0.06	0.01	0.09	0.18	0.27	0.36	132
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Plus: Realized G/L on AFS Sec	0.01	-0.01	-0.00	0.00	0.00	0.02	0.07	0.13	132
Plus: Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.03	132
Equals: Pretax Net Oper Inc (TE)	1.40	0.26	0.46	1.04	1.42	1.75	2.21	2.61	132
Less: Applicable Income Taxes (TE)	0.46	0.01	0.08	0.33	0.46	0.61	0.78	0.97	132
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Equals: Net Operating Income	0.92	0.19	0.25	0.69	0.93	1.16	1.55	1.91	132
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Equals: Net Income	0.92	0.18	0.23	0.69	0.93	1.16	1.55	1.91	132
Memo: Net Income (Last Four Qtrs)	0.92	-0.09	0.24	0.68	0.91	1.17	1.55	1.94	132
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.73	84.87	87.12	89.44	91.92	94.53	95.89	96.66	132
Avg Int-Bearing Funds / Avg Assets	70.11	54.85	58.78	65.08	70.81	74.85	81.40	84.56	114
Int Income (TE) / Avg Earning Assets	4.08	2.83	3.14	3.66	4.06	4.50	4.96	5.26	132
Int Expense / Avg Earning Assets	0.46	0.13	0.19	0.29	0.42	0.55	0.88	1.12	132
Net Int Inc (TE) / Avg Earn Assets	3.59	2.12	2.66	3.23	3.58	4.04	4.46	4.83	132
YIELD OR COST:									
Total Loans and Leases (TE)	4.75	3.79	3.99	4.24	4.59	5.13	5.77	6.48	132
Interest-Bearing Bank Balances	0.28	0.02	0.10	0.20	0.27	0.35	0.49	0.61	132
Fed Funds Sold & Reverse Repos	0.24	0.00	0.00	0.00	0.15	0.35	0.86	1.35	67
Trading Assets	2.00	0.00	0.00	0.00	0.15	3.16	6.35	17.47	43
Total Earning Assets	4.01	2.63	3.03	3.62	3.97	4.46	4.90	5.22	132
Investment Securities (TE)	2.53	1.37	1.69	2.15	2.43	2.95	3.49	3.74	132
U.S. Treasury & Agency Sec (excl MBS)	1.56	0.29	0.68	0.95	1.47	2.04	2.64	3.68	118
Mortgage-Backed Securities	2.30	1.44	1.62	2.00	2.26	2.57	3.22	3.77	132
All Other Securities	4.11	1.50	2.10	2.91	4.15	5.21	5.94	7.10	131
Interest-Bearing Deposits	0.41	0.12	0.19	0.27	0.37	0.53	0.70	0.78	132
Time Deposits of \$100K or More	0.83	0.30	0.41	0.65	0.81	1.00	1.25	1.44	132
Time Deposits < \$100K	0.79	0.22	0.35	0.52	0.78	1.00	1.25	1.44	132
Other Domestic Deposits	0.23	0.06	0.09	0.13	0.20	0.31	0.47	0.64	132
Foreign Deposits	0.23	0.14	0.14	0.14	0.19	0.26	0.29	0.29	3
Fed Funds Purchased and Repos	0.58	0.02	0.05	0.14	0.25	0.61	1.96	3.83	116
Other Borrowed Funds & Trading Liab	1.74	0.08	0.23	0.51	1.62	2.81	3.90	4.37	122
All Interest-Bearing Funds	0.53	0.19	0.27	0.36	0.51	0.67	0.82	0.98	114

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	63.46	39.24	43.46	49.45	61.24	74.26	87.65	103.75	132
Avg Assets per Employee (\$000)	5798.39	3032.36	3505.99	4146.58	5044.57	6945.92	10392.9	12730.7	132

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.05	0.00	0.00	0.00	1.56	5.63	10.50	12.40	130
Overhead Exp / NOI + Non-Int Income	67.76	45.59	50.59	60.63	66.60	74.14	86.94	90.59	132

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.94	1.59	1.79	2.34	2.83	3.29	4.38	6.22	132
Personnel Expense	1.54	0.82	0.93	1.29	1.49	1.73	2.17	3.25	132
Net Occupancy Expense	0.37	0.16	0.21	0.29	0.36	0.43	0.52	0.61	132
Other Operating Expenses	0.99	0.48	0.55	0.69	0.90	1.12	1.65	2.75	132
Overhead Less Non-Interest Income	1.81	0.82	1.11	1.45	1.72	2.07	2.68	2.97	132

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.67	45.03	49.27	59.18	65.57	74.12	85.60	89.79	132
Personnel Expense	35.41	20.91	25.64	31.16	35.64	39.52	44.90	47.49	132
Net Occupancy Expense	8.52	5.10	5.56	6.96	8.42	9.71	12.01	13.59	132
Other Operating Expenses	21.83	13.03	14.79	17.22	20.39	25.23	33.11	42.98	132
Total Non-Interest Income	22.56	5.81	8.23	12.45	22.16	28.95	40.30	56.61	132
Fiduciary Activities Income	1.73	0.00	0.00	0.00	0.65	3.49	6.43	8.22	132
Serv Charges on Deposit Accts - Domestic	4.80	0.22	0.73	2.74	4.47	6.71	8.74	11.14	132
Trading Revenue	0.06	0.00	0.00	0.00	0.00	0.00	0.40	1.18	132
Investment Banking Fees & Commissions	1.26	0.00	0.00	0.15	0.76	1.76	3.98	7.85	132
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Net Servicing Fees	0.35	0.00	0.00	0.00	0.13	0.46	1.37	3.48	132
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Insurance Activities Revenue	0.72	0.00	0.00	0.00	0.03	0.96	3.66	5.36	132
Net Gain (Loss) - Sales Loans, OREO, Oth	1.89	-2.22	-0.81	0.19	1.16	2.94	7.81	10.69	132
Other Non-Interest Income	7.96	-0.25	1.53	4.43	7.34	10.54	16.88	20.17	132
Overhead Less Non-Interest Income	42.54	17.49	23.92	32.97	41.07	52.86	61.29	74.36	132

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.92	0.00	2.89	23.38	30.20	34.37	37.53	39.83	128
Appl Inc Tax+TE/Pretax NOI+TE	33.71	1.67	22.89	32.58	35.20	37.63	39.85	41.48	128

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.23	19.30	26.93	39.81	48.52	60.10	68.73	74.23	132
Commercial and Industrial Loans	10.86	0.94	3.49	5.61	9.26	14.87	25.65	30.23	132
Loans to Individuals	2.44	0.03	0.09	0.31	0.95	3.38	9.30	13.04	132
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	132
Agricultural Loans	0.47	0.00	0.00	0.00	0.01	0.51	2.39	3.73	132
Other Loans and Leases	2.21	0.00	0.00	0.41	1.45	3.35	6.74	8.60	132
Net Loans and Leases	67.55	39.85	49.12	61.58	68.62	76.07	80.10	83.05	132
Debt Securities Over 1 Year	16.49	1.47	5.63	10.11	14.82	22.94	30.83	36.79	132
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.02	0.14	0.46	0.91	132
Subtotal	85.16	66.66	75.91	82.02	86.63	88.99	90.89	91.34	132
Interest-Bearing Bank Balances	2.87	0.08	0.23	0.67	1.98	4.06	8.08	11.45	132
Federal Funds Sold & Reverse Repos	0.05	0.00	0.00	0.00	0.00	0.01	0.29	0.87	132
Debt Securities 1 Year or Less	1.91	0.00	0.05	0.22	0.91	2.47	7.10	12.40	132
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.02	0.20	0.67	132
Total Earning Assets	91.00	84.06	86.67	88.65	91.07	93.43	94.68	95.43	132
Non-Int Cash and Due From Dep Inst	1.40	0.31	0.50	0.93	1.43	1.79	2.39	2.95	132
Other Real Estate Owned	0.29	0.00	0.00	0.04	0.13	0.48	0.98	1.32	132
All Other Assets	7.42	3.41	3.73	4.99	7.09	9.71	11.17	12.22	132
MEMORANDA:									
Short-Term Investments	5.30	0.60	0.87	1.77	3.82	8.27	13.22	18.98	132
U.S. Treasury Securities	0.17	0.00	0.00	0.00	0.00	0.09	1.16	1.44	132
U.S. Agency Securities (excl MBS)	2.05	0.00	0.00	0.08	1.07	3.81	7.68	11.13	132
Municipal Securities	2.70	0.00	0.00	0.23	2.09	4.93	8.07	10.12	132
Mortgage-Backed Securities	10.94	0.78	2.63	6.19	10.17	14.42	20.59	25.59	132
Asset-Backed Securities	0.15	0.00	0.00	0.00	0.00	0.08	0.71	2.50	132
Other Debt Securities	0.64	0.00	0.00	0.00	0.11	0.73	3.20	4.84	132
RE Loans Secured by 1-4 Family	17.47	1.72	4.57	9.11	16.04	23.81	32.59	45.45	132
Revolving	2.85	0.00	0.04	0.74	2.56	4.62	6.59	7.61	132
Closed-End, Sec by First Liens	13.56	1.48	3.20	7.12	11.38	19.57	28.21	39.37	132
Closed-End, Sec by Junior Liens	0.65	0.00	0.08	0.20	0.50	1.04	1.69	2.02	132
Commercial Real Estate Loans	29.04	7.37	12.53	20.22	28.37	36.46	50.15	54.29	132
Construction and Land Dev	3.72	0.12	0.33	1.39	3.01	5.58	8.45	9.53	132
Multi family	3.36	0.10	0.45	1.35	2.45	4.73	9.94	14.89	132
Nonfarm Nonresidential	20.20	3.66	8.38	13.81	19.74	26.21	32.54	36.57	132
RE Loans Secured by Farml and	0.67	0.00	0.00	0.00	0.22	1.10	2.58	4.08	132
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.89	41.76	50.03	61.12	75.12	84.82	90.86	95.09	132
RE Loans Secured by 1-4 Family	26.18	3.74	7.92	13.13	25.42	34.46	50.37	59.48	132
Revolving	4.15	0.00	0.06	1.23	3.44	6.84	9.86	10.56	132
Closed-End	21.50	2.92	5.84	10.55	19.42	31.27	42.51	55.95	132
Commercial Real Estate Loans	43.18	15.35	22.54	33.10	42.37	53.86	65.67	72.81	132
Construction and Land Dev	5.50	0.17	0.73	2.20	4.67	8.51	12.04	14.12	132
Multi family	5.09	0.21	0.69	2.07	3.72	6.69	13.39	24.80	132
Nonfarm Nonresidential	30.21	9.39	14.55	21.90	30.05	36.92	45.73	52.61	132
RE Loans Secured by Farml and	1.03	0.00	0.00	0.00	0.35	1.64	4.41	5.82	132
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	132
Commercial and Industrial Loans	16.43	3.42	5.58	8.72	14.70	21.78	34.21	42.95	132
Loans to Individuals	3.87	0.06	0.14	0.45	1.35	5.63	15.38	20.07	132
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.03	0.38	0.74	132
Agricultural Loans	0.73	0.00	0.00	0.00	0.03	0.94	3.08	5.59	132
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other Loans and Leases	3.45	0.00	0.02	0.66	2.15	5.25	10.62	16.54	132

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.30	0.60	0.87	1.77	3.82	8.27	13.22	18.98	132
Liquid Assets	19.51	6.34	9.93	12.96	17.03	25.42	35.18	39.67	132
Investment Securities	19.13	5.76	8.18	11.79	16.87	25.85	36.29	43.09	132
Net Loans and Leases	67.55	39.85	49.12	61.58	68.62	76.07	80.10	83.05	132
Net Lns, Ls & Stdbly Ltrs of Credit	68.17	40.28	49.60	61.94	69.50	76.69	81.53	83.90	132
Core Deposits	65.70	31.18	47.72	59.14	67.46	73.18	77.19	80.99	132
Noncore Funding	19.62	5.62	6.91	12.14	17.59	25.43	34.07	43.03	132
Time Deposits of \$100K or More	9.07	1.99	2.94	5.21	8.73	11.99	17.34	22.00	132
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Fed Funds Purchased and Repos	1.86	0.00	0.00	0.17	1.46	3.16	5.40	7.31	132
Net Fed Funds Purchased (Sold)	1.83	-0.05	0.00	0.01	1.39	3.16	5.40	7.31	132
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Oth Borrowings W/Rem Mat 1 Yr or Less	2.64	0.00	0.00	0.00	1.53	4.32	10.38	14.02	132
Earning Assets Repr in 1 Year	31.05	12.27	15.23	21.01	30.27	39.36	49.30	53.09	132
Int-Bearing Liab Repr in 1 Year	18.35	4.67	6.09	8.83	13.01	22.66	49.71	54.07	132
Long-Term Debt Repr in 1 Year	0.39	0.00	0.00	0.00	0.00	0.08	2.15	6.17	132
Net Assets Repriceable in 1 Year	11.33	-29.99	-16.62	0.82	12.99	23.10	33.49	40.07	132
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.80	-11.80	-1.74	7.01	16.40	25.50	33.25	43.16	132
Net ST Noncore Funding Dependence	8.56	-15.86	-5.33	2.63	9.89	14.72	21.65	25.06	132
Short-Term Inv/ST Noncore Funding	53.98	3.52	7.45	14.91	27.60	77.38	152.92	325.65	132
Liq Asts-ST Noncore Fndg/Nonliq Asts	9.45	-16.48	-11.88	-2.84	6.23	19.76	39.32	51.47	132
Net Loans and Leases/Total Deposits	87.53	52.87	62.73	74.94	90.59	97.57	107.07	126.62	132
Net Loans and Leases/Core Deposits	104.69	59.14	67.90	85.89	104.76	118.07	147.95	170.27	132
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.42	-1.04	-0.58	0.00	0.14	0.64	1.94	2.65	84
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.97	-2.02	-1.63	-0.35	0.64	2.25	4.01	5.62	114
Struct Notes Appr(Depr)/T1 Cap	-0.09	-1.40	-0.41	-0.21	-0.02	0.00	0.02	0.08	43
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	12.55	0.00	0.00	0.00	5.06	26.41	43.78	51.81	132
Available-For-Sale Securities	87.44	46.92	56.09	73.10	94.69	100.00	100.00	100.00	132
U. S. Treasury Securities	0.94	0.00	0.00	0.00	0.00	0.58	5.50	9.60	132
U. S. Agency Securities (excl MBS)	11.40	0.00	0.00	0.54	7.60	20.20	38.66	47.82	132
Municipal Securities	14.27	0.00	0.00	1.58	13.47	26.02	36.82	41.96	132
Mortgage-Backed Securities	60.00	6.79	24.78	42.34	61.30	76.74	90.44	96.55	132
Asset-Backed Securities	0.90	0.00	0.00	0.00	0.00	0.44	4.41	14.13	132
Other Debt Securities	3.22	0.00	0.00	0.00	0.73	5.99	12.57	19.00	132
Mutual Funds and Equity Securities	0.60	0.00	0.00	0.00	0.15	0.92	2.56	4.87	132
Debt Securities 1 Year or Less	10.31	0.01	0.41	1.80	6.29	16.12	32.09	51.40	132
Debt Securities 1 To 5 Years	22.40	0.57	1.78	7.62	17.98	34.48	56.27	65.94	132
Debt Securities Over 5 Years	62.42	13.57	18.00	43.51	65.89	81.72	93.83	96.43	132
Pledged Securities	50.90	3.12	12.47	30.09	53.05	70.26	85.01	93.01	132
Structured Notes, Fair Value	1.36	0.00	0.00	0.00	0.00	1.39	8.11	15.15	132

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.17	-0.06	0.01	0.09	0.18	0.27	0.36	132
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	-0.35	-0.08	0.01	0.14	0.24	0.43	0.52	132
Provision for Ln&Ls Losses/Net Losses	167.32	-264.21	-69.51	38.58	100.11	242.00	594.65	1184.60	132
Ln&Ls Allowance/Total Loans & Leases	1.29	0.54	0.66	0.92	1.20	1.56	2.25	2.61	132
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.65	2.35	2.87	4.85	8.57	17.55	42.13	109.24	115
ALLL/Nonaccrual Assets	162.63	33.76	42.14	82.48	137.21	214.25	355.64	487.23	132
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	137.74	25.52	31.43	65.45	107.77	198.37	330.09	406.90	132
Gross Ln&Ls Losses/Avg Loans & Leases	0.26	0.03	0.05	0.10	0.19	0.38	0.63	0.86	132
Recoveries/Avg Loans and Leases	0.10	0.00	0.01	0.04	0.07	0.15	0.25	0.33	132
Net Losses/Avg Loans and Leases	0.15	-0.04	-0.00	0.03	0.12	0.24	0.40	0.66	132
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Recoveries/Prior Year-End Losses	24.75	3.44	5.25	11.38	18.96	35.69	55.94	86.96	132
Earnings Coverage of Net Losses (X)	17.73	-181.81	-25.55	4.98	11.07	30.49	83.69	152.79	132
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.09	-0.09	-0.04	0.00	0.06	0.14	0.29	0.48	132
RE Loans Secured By 1-4 Family	0.12	-0.10	-0.03	0.00	0.08	0.19	0.38	0.80	131
Revolving	0.10	-0.16	-0.07	0.00	0.05	0.22	0.37	0.68	125
Closed-End	0.13	-0.12	-0.03	0.00	0.07	0.18	0.45	0.83	131
Commercial Real Estate Loans	0.06	-0.13	-0.07	-0.00	0.03	0.12	0.26	0.42	131
Construction and Land Dev	-0.06	-2.13	-1.00	-0.19	0.00	0.08	0.45	0.81	128
Multi family	0.01	-0.21	-0.06	0.00	0.00	0.01	0.13	0.31	128
Nonfarm Nonresidential	0.08	-0.05	-0.02	0.00	0.03	0.15	0.30	0.60	131
RE Loans Secured by Farmland	0.03	-0.02	-0.00	0.00	0.00	0.00	0.22	0.50	103
Commercial and Industrial Loans	0.16	-0.20	-0.11	-0.01	0.09	0.27	0.56	0.93	130
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Loans to Individuals	0.89	0.04	0.08	0.25	0.51	1.05	3.02	5.36	107
Credit Card Loans	1.47	0.00	0.00	0.21	1.10	2.34	4.37	6.97	49
Agricultural Loans	0.00	-0.12	-0.03	0.00	0.00	0.00	0.08	0.29	82
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.24	-0.10	-0.00	0.00	0.01	0.21	1.07	2.35	125

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.44	0.06	0.09	0.22	0.34	0.58	1.09	1.55	132
90+ Days PD Loans and Leases	0.17	0.00	0.00	0.00	0.02	0.15	0.92	1.55	132
Nonaccrual Loans and Leases	1.02	0.25	0.35	0.51	0.81	1.29	2.45	3.88	132
90+ Days PD and Nonaccrual Loans and Leases	1.36	0.31	0.39	0.62	1.07	1.63	2.84	7.20	132
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.13	132
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Nonaccrual Restructured	0.28	0.00	0.02	0.08	0.18	0.39	0.79	1.36	132
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.44	0.06	0.09	0.22	0.34	0.58	1.09	1.55	132
90+ Days Past Due Assets	0.17	0.00	0.00	0.00	0.02	0.15	0.92	1.55	132
Nonaccrual Assets	1.04	0.25	0.36	0.52	0.81	1.29	2.45	3.88	132
30+ Days PD & Nonaccrual Assets	1.82	0.45	0.64	0.93	1.40	2.30	3.81	7.59	132
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.85	0.19	0.25	0.42	0.69	1.12	1.98	3.18	132
90+ PD & Nonaccrual Assets + OREO	1.17	0.23	0.29	0.52	0.83	1.77	2.71	4.15	132
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.38	0.28	0.43	0.69	1.10	1.84	3.29	5.06	132
Allowance for Loan & Lease Losses	185.99	43.09	54.74	88.86	149.41	241.84	483.73	554.96	132
Equity Cap + ALLL	11.32	2.72	3.71	5.88	8.85	13.77	27.92	43.84	132
Tier 1 Cap + ALLL	12.37	3.56	4.17	7.05	10.13	15.81	26.84	37.19	114
Loans & Leases + RE Acquired	2.19	0.54	0.67	1.04	1.70	2.70	5.27	9.46	132

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 2
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.43	0.05	0.09	0.20	0.33	0.51	1.09	2.03	132
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.02	0.20	1.13	1.90	132
- Nonaccrual	1.14	0.26	0.34	0.52	0.95	1.56	2.67	3.60	132
Coml & Indl - 30-89 Days PD	0.33	0.00	0.00	0.04	0.21	0.51	0.83	1.47	130
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.05	0.37	0.78	130
- Nonaccrual	0.88	0.00	0.02	0.26	0.60	1.30	2.46	3.62	130
Individuals - 30-89 Days PD	0.90	0.00	0.06	0.28	0.62	1.13	2.73	4.95	130
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.25	0.74	130
- Nonaccrual	0.26	0.00	0.00	0.01	0.14	0.38	0.96	1.63	130
Dep Inst Lns - 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.07	16
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Agricultural - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.12	0.67	1.03	82
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47	82
- Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.30	1.47	7.54	82
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	2.15	0.00	0.00	0.00	0.00	0.00	5.17	6.90	4
Other Lns&Ls - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.13	0.74	2.19	125
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	125
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.07	1.13	2.65	125
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.66	0.01	0.10	0.29	0.51	0.88	1.71	2.92	131
- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.02	0.20	1.24	2.66	131
- Nonaccrual	1.45	0.13	0.32	0.58	1.10	1.88	3.19	9.27	131
Revolving - 30-89 Days PD	0.39	0.00	0.00	0.11	0.36	0.60	1.03	1.43	125
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.47	0.90	125
- Nonaccrual	0.86	0.00	0.00	0.24	0.62	1.19	2.98	5.41	125
Closed-End - 30-89 Days PD	0.71	0.00	0.10	0.29	0.53	0.91	1.97	3.23	131
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.02	0.20	1.54	2.96	131
- Nonaccrual	1.58	0.09	0.22	0.61	1.15	2.28	3.38	9.63	131
- Jr Lien 30-89 Days PD	0.03	0.00	0.00	0.00	0.02	0.06	0.14	0.19	131
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.13	131
- Jr Lien Nonaccrual	0.08	0.00	0.00	0.01	0.05	0.13	0.29	0.40	131
Commercial RE - 30-89 Days PD	0.26	0.00	0.00	0.06	0.20	0.40	0.66	0.95	131
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.11	1.02	1.48	131
- Nonaccrual	1.03	0.10	0.19	0.42	0.77	1.63	2.45	3.01	131
Const & Dev - 30-89 Days PD	0.28	0.00	0.00	0.00	0.07	0.40	1.14	2.11	128
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.03	1.39	3.65	128
- Nonaccrual	1.79	0.00	0.00	0.22	1.03	3.16	5.58	11.57	128
Multi Family - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.16	0.43	0.59	128
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.44	0.99	128
- Nonaccrual	0.33	0.00	0.00	0.00	0.06	0.54	1.40	2.72	128
Nonfarm Nres- 30-89 Days PD	0.24	0.00	0.00	0.05	0.19	0.41	0.68	0.88	131
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.11	1.13	1.47	131
- Nonaccrual	1.02	0.10	0.17	0.39	0.77	1.38	2.58	3.69	131
Farmland - 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.20	0.93	2.26	103
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.00	0.75	1.80	103
- Nonaccrual	0.84	0.00	0.00	0.00	0.07	1.33	3.89	7.13	103
Credit Card - 30-89 Days PD	0.86	0.00	0.00	0.00	0.61	1.56	2.46	4.49	49
- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.00	0.38	0.92	6.16	49
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.22	0.99	49

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.28	6.94	7.98	9.05	10.15	11.42	13.00	14.14	114
Tier 1 RBC Ratio	13.72	9.16	10.11	12.05	13.36	15.47	17.33	20.90	114
Total Risk-Based Capital Ratio	15.03	11.16	11.83	13.34	14.40	16.74	18.56	21.83	114
Tangible Tier 1 Leverage Ratio	10.17	6.86	7.87	8.95	10.00	11.36	12.98	14.12	114
Tangible Common Eq Cap/Tan Assets	9.30	6.01	6.84	7.79	8.98	10.38	11.96	13.92	114
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.68	3.27	6.22	10.66	14.93	20.39	26.67	33.06	132
Standby Letters of Credit	0.54	0.00	0.00	0.17	0.36	0.78	1.48	1.64	132
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.45	132
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.07	0.00	0.00	0.34	2.99	9.40	16.04	23.10	132
Interest Rate Contracts	4.87	0.00	0.00	0.29	2.16	9.24	15.69	21.63	132
Interest Rate Futures & Forward Contr	0.43	0.00	0.00	0.00	0.04	0.54	1.91	5.87	132
Written Options Contr (Int Rate)	0.41	0.00	0.00	0.00	0.13	0.64	1.75	2.83	132
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.41	0.85	132
Interest Rate Swaps	3.29	0.00	0.00	0.00	0.95	5.90	13.94	15.89	132
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	132
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	132
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	132
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	132
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.64	5.98	9.52	16.92	23.54	31.79	39.64	47.49	132

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.42	69.89	97.88	100.00	100.00	100.00	100.00	100.00	115
Foreign Exchange Contracts	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.89	115
Equity, Comm, & Other Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.05	2.02	115
Futures and Forwards	19.15	0.00	0.00	0.00	6.66	41.99	64.24	80.08	115
Written Options	16.93	0.00	0.00	0.00	8.76	34.97	51.09	76.17	115
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Over-The-Counter	16.67	0.00	0.00	0.00	8.24	34.97	51.09	76.17	115
Purchased Options	1.30	0.00	0.00	0.00	0.00	0.00	9.97	18.32	115
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Over-The-Counter	1.26	0.00	0.00	0.00	0.00	0.00	9.97	18.32	115
Swaps	54.17	0.00	0.00	0.00	65.26	96.00	100.00	100.00	115
Held for Trading	23.05	0.00	0.00	0.00	0.00	33.73	100.00	100.00	115
Interest Rate Contracts	20.71	0.00	0.00	0.00	0.00	25.12	99.03	100.00	115
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	115
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Non-Traded	76.94	0.00	0.00	62.80	100.00	100.00	100.00	100.00	115
Interest Rate Contracts	76.02	0.00	0.00	59.80	100.00	100.00	100.00	100.00	115
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	115
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	115
Deriv Contr (Excl Fut & FX LE 14 Days)	75.06	1.20	28.31	50.12	80.02	98.69	100.00	100.00	104
One Year or Less	19.36	0.00	0.00	0.07	10.39	38.48	62.54	78.81	104
Over 1 Year to 5 Years	18.24	0.00	0.00	0.00	5.67	40.65	55.99	67.51	104
Over 5 Years	23.33	0.00	0.00	0.00	19.59	42.89	66.14	82.64	104
Gross Negative Fair Value (Abs Val)	0.96	0.00	0.00	0.26	0.97	1.61	2.46	2.92	115
Gross Positive Fair Value	1.02	0.00	0.14	0.48	0.88	1.34	2.31	2.96	115
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	114
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.02	114
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	114
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	114
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	114
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
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	114
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.05	0.00	0.00	0.00	0.01	0.08	0.21	0.35	114

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	0.06	132
Ins Under Assets(P/C)/Tot Ins Und Ast	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	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	3
Ins Activities Revenue/Adj Oper Inc	0.72	0.00	0.00	0.00	0.03	0.96	3.66	5.36	132
Premium Inc/Ins Activities Revenue	0.20	0.00	0.00	0.00	0.00	0.00	0.00	6.39	94
Credit Rel Prem Inc/Tot Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	132
Ins Net Inc (P/C)/Equity (P/C)	18.62	7.34	7.34	7.53	10.99	14.46	31.88	40.49	5
Ins Net Inc (L/H)/Equity (L/H)	-0.09	-0.09	-0.09	-0.09	-0.09	-0.09	-0.09	-0.09	1
Insur Ben, Losses, Exp/Insur Premiums	88.61	0.00	0.00	61.03	89.29	100.15	125.40	137.85	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.42	0.00	0.00	0.00	0.00	0.81	6.06	8.55	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
CSV Life Insurance/Tier 1 Cap + ALLL	11.49	0.00	0.00	5.62	13.00	17.84	22.46	25.16	114
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	132
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.04	42
Cost: Interest-Bearing Deposits	0.23	0.14	0.14	0.14	0.19	0.26	0.29	0.29	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	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	178.77	-93.88	-75.84	-32.33	-9.91	24.22	614.27	1873.42	37
Total Selected Assets	68.39	-99.52	-69.01	-21.76	-2.39	18.26	227.50	1268.72	51
Deposits	-9.08	-18.92	-18.92	-18.92	-16.47	-9.09	-0.22	2.73	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	86.75	0.00	6.06	31.65	84.54	108.41	167.04	350.46	97
Dividends Paid/Net Income	28.84	0.00	0.00	8.11	30.99	48.33	60.67	84.67	127
Net Income - Dividends/Avg Equity	5.44	-4.13	1.44	3.20	5.44	7.30	10.42	13.03	132
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	168.50	0.00	0.00	43.75	106.85	192.23	569.98	1081.79	109
Dividends From Nonbank Subs	2.59	0.00	0.00	0.00	0.00	1.80	13.92	33.98	109
Dividends From Subsidiary BHCs	0.94	0.00	0.00	0.00	0.00	0.00	0.00	53.85	109
Dividends From All Subsidiaries	181.33	0.00	0.00	92.22	115.15	198.15	570.38	1088.20	109
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.71	0.00	0.00	0.00	44.89	64.39	119.85	150.36	112
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.06	0.57	1.92	112
Mgt & Service Fees From Bank Subs	0.90	0.00	0.00	0.00	0.00	0.00	7.07	13.22	112
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	112
Operating Income From Bank Subs	46.63	0.00	0.00	4.21	45.38	71.81	132.99	155.70	112
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	54.12	0.00	0.00	0.00	41.77	100.00	156.94	217.01	69
Interest Income From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	6.22	69
Mgt & Serv Fees From Nonbank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.00	7.45	69
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.07	69
Operating Inc From Nonbank Subs	64.94	0.00	0.00	0.00	52.15	100.00	193.50	320.81	69
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	35.31	0.00	0.00	0.00	1.26	23.57	68.13	128.79	17
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.12	17
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Operating Income From Sub BHCs	35.34	0.00	0.00	0.00	1.26	23.57	68.13	128.82	17
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	61.81	0.00	0.00	0.00	90.39	98.86	99.93	100.00	121
Interest Income From Bank Subs	1.39	0.00	0.00	0.00	0.00	0.25	3.12	46.55	121
Mgt & Serv Fees From Bank Subs	2.05	0.00	0.00	0.00	0.00	0.00	15.98	50.39	121
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47	121
Operating Income From Bank Subs	74.10	0.00	0.00	60.50	97.68	99.86	100.00	100.00	121
Dividends From Nonbank Subs	1.20	0.00	0.00	0.00	0.00	0.39	8.50	17.69	121
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	121
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Operating Inc From Nonbank Subs	2.42	0.00	0.00	0.00	0.00	1.69	12.85	42.81	121
Dividends From Subsidiary BHCs	1.88	0.00	0.00	0.00	0.00	0.00	0.00	92.19	121
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Operating Income From Sub BHCs	1.89	0.00	0.00	0.00	0.00	0.00	0.00	93.21	121
Loans and Adv From Subs/ST Debt	141.58	0.00	0.00	0.00	0.00	154.99	420.65	429.96	8
Loans and Adv From Subs/Total Debt	132.72	0.00	0.00	0.00	24.95	148.77	568.21	1047.51	42

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
1107205	3,674,553	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	4,005,279	AMERIS BANCORP	MOULTRIE, GA	
3153130	4,537,996	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,406,595	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,300,008	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,046,488	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,112,089	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	6,580,360	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,759,389	BANNER CORPORATION	WALLA WALLA, WA	
2961879	6,927,806	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	7,756,680	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,360,614	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	6,361,866	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3141650	3,735,816	BNC BANCORP	HIGH POINT, NC	
3814310	4,824,863	BOFI HOLDING, INC.	SAN DIEGO, CA	
1020180	8,919,949	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1106879	3,125,641	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	Moved from Peer 3
2631510	5,717,965	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,453,453	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	7,287,546	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,694,984	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,880,982	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	3,314,925	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	3,639,143	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	4,750,269	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,597,413	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	6,596,985	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,385,542	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	5,113,439	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
1060328	3,028,864	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,644,301	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	7,466,821	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	3,356,846	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	7,502,643	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,670,086	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,606,470	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1048764	3,356,257	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	Moved from Peer 3; Name change from CENTER BANCORP, INC.
4284536	6,532,435	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,422,849	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,384,405	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,774,310	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	6,562,620	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	4,169,541	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	8,814,847	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,209,655	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,041,289	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	Moved from Peer 3
3944628	6,054,944	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1032464	3,055,304	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	Moved from Peer 3
1199974	3,375,704	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1250101	7,388,215	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,196,759	FIRST BANCORP	SOUTHERN PINES, NC	

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
1118797	5,847,285	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,520,917	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,277,668	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,356,098	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	7,353,469	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	5,575,811	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	3,054,747	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1123670	8,480,062	FIRST INTERSTATE BANCOSYSTEM	BILLINGS, MT	
1208559	5,592,185	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	9,096,351	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	3,633,923	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
3852022	9,625,410	FLAGSTAR BANCORP, INC.	TROY, MI	
2393274	4,891,986	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	
2003975	8,109,952	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,913,391	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,592,494	H & R BLOCK, INC.	KANSAS CITY, MO	
2900261	4,238,374	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	5,934,809	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,451,320	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3838727	9,180,402	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	7,196,371	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	3,476,026	HOMESTREET, INC.	SEATTLE, WA	
1048803	3,120,097	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	6,384,428	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	3,746,682	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1064278	4,392,384	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,800,041	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,531,095	KEARNY MHC	KEARNY, NJ	
1404799	3,498,941	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,355,765	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3814208	3,957,803	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1135972	7,794,680	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,169,001	MERIDIAN BANCORP, INC.	PEABODY, MA	Name change from MERIDIAN FINANCIAL SERVICES, INC
3932072	4,213,655	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,819,769	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	9,299,322	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	4,812,807	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,633,000	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	7,867,031	NBT BANCORP INC.	NORWICH, NY	
3212091	6,296,736	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
4122722	7,870,360	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,267,724	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	7,673,339	OFB BANCORP	SAN JUAN, PR	
2692892	3,217,692	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1142336	7,013,272	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,903,909	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,865,703	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	8,418,558	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	5,751,711	RENASANT CORPORATION	TUPELO, MS	
1097025	3,629,857	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,906,744	S & T BANCORP, INC.	INDIANA, PA	

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
3365858	3,581,548	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,248,732	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,103,113	SANTANDER BANCORP	GUAYNABO, PR	
3635319	3,952,799	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	4,691,222	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
4091800	4,094,783	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,003,518	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	7,887,208	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	3,368,031	SOUTHSIDE BANCSHARES, INCORPORATED	TYLER, TX	
1417333	3,150,124	STATE BANKSHARES, INC.	FARGO, ND	
3083291	7,337,387	STERLING BANCORP	MONTEBELLO, NY	
3823031	4,318,545	SWS GROUP, INC.	DALLAS, TX	
3609682	5,744,885	TALMER BANCORP INC.	TROY, MI	
2367921	5,090,919	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,583,155	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,194,752	UNION BANKSHARES CORPORATION	RICHMOND, VA	
1249347	7,527,745	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	5,316,998	UNITED FINANCIAL BANCORP, INC.	VERNON ROCKVILLE, CT	
3536386	3,011,325	USAMERIBANCORP, INC.	CLEARWATER, FL	Moved from Peer 3
1050712	3,197,201	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,952,488	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,716,893	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,416,633	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	6,281,054	WESBANCO, INC.	WHEELING, WV	
1025541	4,994,067	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	3,935,793	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,231,537	WOODFOREST FINANCIAL GROUP, INC	THE WOODLANDS, TX	
3844269	4,782,728	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	4,178,942	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	Moved from Peer 3
1199602	4,821,175	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 132 bank holding companies.