

	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	346	350	345	352
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.35	3.32	3.33	3.38
+ Non-interest Income	0.93	1.06	1.00	1.03
- Overhead Expense	3.04	3.11	3.10	3.17
- Provision for Losses	0.09	0.13	0.12	0.31
+ Securities Gains (Losses)	0.02	0.03	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.27	1.25	1.21	1.11
Net Operating Income	0.90	0.91	0.88	0.79
Net Income	0.90	0.91	0.88	0.79
Net Income (Sub S Adjusted)	0.94	0.98	0.90	0.91
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.08	4.17	4.17	4.43
Interest Expense	0.46	0.55	0.54	0.71
Net Interest Income (TE)	3.62	3.60	3.61	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.25	0.25	0.59
Earnings Coverage of Net Losses (X)	15.14	14.22	12.57	8.54
Ln&Ls Allowance/Total Loans & Leases	1.41	1.63	1.54	1.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.62	2.38	2.06	3.07
30-89 Days Past Due Loans and Leases	0.42	0.53	0.53	0.71
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.38	13.89	13.83	13.14
Net ST Noncore Funding Dependence	6.14	5.24	5.08	4.57
Net Loans and Leases/Total Assets	66.06	63.73	64.41	62.12
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.05	9.98	9.95	9.74
Equity Capital/Total Assets	10.22	9.90	9.85	9.87
Equity Capital+Minority Int/Total Assets	10.27	10.00	9.91	9.99
Tier 1 Common Eq Cap / T RWA	12.31	12.22	12.18	11.73
Net Loans&Ls/Equity Capital (X)	6.67	6.62	6.72	6.56
Cash Dividends/Net Income	23.65	22.55	22.90	25.79
Cash Dividends/Net Income (Sub S Adjusted)	20.71	21.35	19.50	5.64
Retained Earnings/Avg Equity Cap	6.25	6.56	6.44	5.33
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.06	0.06	0.07	0.12
Long-Term Debt/Equity Capital	1.53	1.44	1.49	1.44
Equity Investment in Subs/Equity Cap	106.06	106.73	106.28	108.60
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	112.57	127.75	134.73	119.06

PERCENT OF AVERAGE ASSETS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.78	3.85	3.85	4.06	4.36
Less: Interest Expense	0.42	0.51	0.50	0.65	0.88
Equals: Net Interest Income (TE)	3.35	3.32	3.33	3.38	3.46
Plus: Non-Interest Income	0.93	1.06	1.00	1.03	0.93
Equals: Adj Operating Income (TE)	4.34	4.44	4.38	4.48	4.43
Less: Overhead Expense	3.04	3.11	3.10	3.17	3.12
Less: Provision for Loan and Lease Losses	0.09	0.13	0.12	0.31	0.58
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	0.03	0.03	0.06	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.27	1.25	1.21	1.11	0.86
Less: Applicable Income Taxes (TE)	0.36	0.34	0.33	0.32	0.28
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.90	0.91	0.88	0.79	0.57
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.90	0.91	0.88	0.79	0.57
Memo: Net Income (Last Four Qtrs)	0.89	0.88	0.88	0.80	0.57
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.83	92.46	92.60	92.03	91.92
Avg Int-Bearing Funds / Avg Assets	72.78	74.06	73.97	75.01	77.22
Int Income (TE) / Avg Earning Assets	4.08	4.17	4.17	4.43	4.75
Int Expense / Avg Earning Assets	0.46	0.55	0.54	0.71	0.96
Net Int Inc (TE) / Avg Earn Assets	3.62	3.60	3.61	3.69	3.77
YIELD OR COST:					
Total Loans and Leases (TE)	4.88	5.10	5.07	5.41	5.65
Interest-Bearing Bank Balances	0.29	0.26	0.27	0.26	0.29
Fed Funds Sold & Reverse Repos	0.24	0.20	0.24	0.22	0.19
Trading Assets	1.05	0.78	1.20	1.13	0.95
Total Earning Assets	4.00	4.08	4.08	4.34	4.66
Investment Securities (TE)	2.41	2.33	2.37	2.63	3.14
U.S. Treasury & Agency Sec (excl MBS)	1.39	1.38	1.39	1.56	2.02
Mortgage-Backed Securities	2.21	2.03	2.05	2.41	3.02
All Other Securities	3.77	3.90	3.96	4.40	5.01
Interest-Bearing Deposits	0.43	0.51	0.50	0.66	0.91
Time Deposits of \$100K or More	0.85	0.97	0.96	1.17	1.45
Time Deposits < \$100K	0.84	1.00	0.99	1.24	1.62
Other Domestic Deposits	0.22	0.25	0.24	0.31	0.46
Foreign Deposits	0.55	1.05	0.99	1.43	1.42
Fed Funds Purchased and Repos	0.44	0.48	0.46	0.64	0.81
Other Borrowed Funds & Trading Liab	2.01	2.34	2.28	2.76	3.06
All Interest-Bearing Funds	0.56	0.66	0.65	0.83	1.13

	PEER GROUP 03 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	59	57	76	73	69
Avg Assets per Employee (\$000)	4,810	4,662	4,701	4,516	4,524
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.98	1.82	1.89	1.69	2.15
Overhead Exp / NII + Non-Int Income	70.95	71.01	71.76	71.63	71.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.11	3.10	3.17	3.12
Personnel Expense	1.70	1.70	1.69	1.68	1.58
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	0.94	1.00	1.00	1.06	1.12
Overhead Less Non-Interest Income	2.04	1.96	2.03	2.04	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.76	69.82	70.56	70.49	70.37
Personnel Expense	38.99	38.59	38.73	37.81	36.05
Net Occupancy Expense	8.94	8.81	8.82	8.77	8.97
Other Operating Expenses	21.43	22.12	22.57	23.55	25.25
Total Non-Interest Income	20.94	23.08	22.10	22.12	20.23
Fiduciary Activities Income	1.66	1.51	1.48	1.44	1.63
Serv Charges on Deposit Accts - Domestic	4.91	5.13	5.09	5.49	6.13
Trading Revenue	0.00	0.01	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.75	0.71	0.75	0.66	0.70
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.43	0.49	0.48	0.30	0.25
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.55	0.52	0.46	0.51	0.58
Net Gain (Loss) - Sales Loans, OREO, Oth	1.90	2.90	2.43	2.48	0.23
Other Non-Interest Income	7.01	7.67	7.68	7.99	8.12
Overhead Less Non-Interest Income	47.96	45.81	47.60	47.59	49.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.95	21.65	21.53	21.19	18.57
Appl Inc Tax+TE/Pretax NOI+TE	29.97	28.79	28.06	28.09	28.48

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	50.73	49.84	49.99	48.70	48.22
Commercial and Industrial Loans	9.31	8.58	8.84	8.36	8.80
Loans to Individuals	1.83	1.72	1.75	1.76	1.96
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.77	0.71	0.71	0.66	0.69
Other Loans and Leases	1.21	1.11	1.17	1.07	1.06
Net Loans and Leases	66.06	63.73	64.41	62.12	62.29
Debt Securities Over 1 Year	19.04	19.50	19.25	19.46	19.67
Mutual Funds and Equity Securities	0.08	0.10	0.10	0.09	0.08
Subtotal	86.08	84.48	84.83	82.78	82.92
Interest-Bearing Bank Balances	3.40	3.92	3.93	5.08	4.67
Federal Funds Sold & Reverse Repos	0.07	0.10	0.10	0.16	0.19
Debt Securities 1 Year or Less	1.66	1.84	1.78	1.82	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.97	91.27	91.59	90.94	90.74
Non-Int Cash and Due From Dep Inst	1.51	1.80	1.60	1.95	1.81
Other Real Estate Owned	0.36	0.52	0.46	0.66	0.84
All Other Assets	6.43	6.81	6.68	6.98	7.29
MEMORANDA:					
Short-Term Investments	5.57	6.46	6.42	7.70	7.29
U.S. Treasury Securities	0.20	0.16	0.14	0.13	0.13
U.S. Agency Securities (excl MBS)	3.19	3.37	3.28	3.18	3.41
Municipal Securities	3.99	4.38	4.34	4.00	3.73
Mortgage-Backed Securities	10.36	10.64	10.61	11.56	11.71
Asset-Backed Securities	0.11	0.11	0.11	0.08	0.05
Other Debt Securities	0.48	0.64	0.60	0.55	0.40
RE Loans Secured by 1-4 Family	17.66	16.90	16.77	17.11	15.63
Revolving	2.70	2.65	2.66	2.76	3.12
Closed-End, Sec by First Liens	13.91	13.14	13.05	13.19	11.29
Closed-End, Sec by Junior Liens	0.64	0.70	0.67	0.77	0.89
Commercial Real Estate Loans	29.74	29.44	29.84	28.30	29.52
Construction and Land Dev	4.36	4.08	4.12	3.93	4.63
Multi family	2.90	2.78	2.95	2.55	2.25
Nonfarm Nonresidential	21.32	21.56	21.71	20.83	21.89
RE Loans Secured by Farmland	1.32	1.31	1.31	1.22	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.80	77.80	77.38	77.82	76.66
RE Loans Secured by 1-4 Family	26.78	26.53	26.12	27.43	25.06
Revolving	4.07	4.14	4.11	4.42	4.96
Closed-End	22.27	21.90	21.58	22.48	19.69
Commercial Real Estate Loans	44.78	45.70	45.96	45.29	46.83
Construction and Land Dev	6.64	6.39	6.43	6.29	7.30
Multi family	4.33	4.27	4.51	4.05	3.52
Nonfarm Nonresidential	32.27	33.56	33.49	33.52	34.80
RE Loans Secured by Farmland	2.11	2.14	2.15	2.04	2.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.10	13.30	13.55	13.37	13.96
Loans to Individuals	2.90	2.80	2.84	2.96	3.22
Credit Card Loans	0.04	0.04	0.04	0.04	0.05
Agricultural Loans	1.23	1.18	1.19	1.13	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.85	1.78	1.84	1.75	1.71

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	5.57	6.46	6.42	7.70	7.29
Liquid Assets	21.00	22.43	22.12	24.30	24.20
Investment Securities	21.24	22.07	21.63	22.09	22.23
Net Loans and Leases	66.06	63.73	64.41	62.12	62.29
Net Lns, Ls & Stbby Ltrs of Credit	66.56	64.26	64.96	62.66	62.92
Core Deposits	69.05	68.91	69.20	68.65	66.96
Noncore Funding	18.32	18.67	18.53	18.91	20.91
Time Deposits of \$100K or More	10.23	11.07	10.89	11.65	13.01
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.41	1.44	1.39	1.47	1.64
Net Fed Funds Purchased (Sold)	1.36	1.36	1.32	1.32	1.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.66	1.22	1.24	1.04	0.77
Earning Assets Repr in 1 Year	25.85	27.46	26.46	30.13	31.64
Int-Bearing Liab Repr in 1 Year	19.25	20.77	19.66	22.24	25.55
Long-Term Debt Repr in 1 Year	0.34	0.21	0.24	0.22	0.22
Net Assets Repriceable in 1 Year	5.71	6.07	5.95	7.14	5.61
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.38	13.89	13.83	13.14	15.79
Net ST Noncore Funding Dependence	6.14	5.24	5.08	4.57	6.08
Short-Term Inv/ST Noncore Funding	63.62	70.38	72.85	76.28	69.22
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.54	15.30	15.18	18.01	16.03
Net Loans and Leases/Total Deposits	81.76	78.32	79.12	76.03	76.11
Net Loans and Leases/Core Deposits	97.27	93.87	94.47	91.74	94.39
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.44	-0.20	-0.39	1.12	1.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.62	-1.38	-2.21	4.88	4.37
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.23	-0.26	0.03	0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.92	9.02	9.67	6.32	5.62
Available-For-Sale Securities	89.08	90.98	90.33	93.68	94.38
U.S. Treasury Securities	1.09	0.76	0.71	0.76	0.80
U.S. Agency Securities (excl MBS)	16.92	17.35	17.14	16.25	17.74
Municipal Securities	18.36	19.70	19.68	18.75	17.38
Mortgage-Backed Securities	49.05	48.50	48.98	52.36	52.95
Asset-Backed Securities	0.55	0.56	0.56	0.34	0.21
Other Debt Securities	2.54	3.18	3.02	2.73	1.91
Mutual Funds and Equity Securities	0.52	0.57	0.56	0.49	0.42
Debt Securities 1 Year or Less	9.07	9.94	9.72	10.27	8.97
Debt Securities 1 To 5 Years	26.93	24.95	25.16	26.57	29.13
Debt Securities Over 5 Years	60.00	60.61	60.80	58.66	57.62
Pledged Securities	47.08	45.47	46.02	45.53	48.03
Structured Notes, Fair Value	0.92	1.02	1.01	1.26	2.52

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.09	0.13	0.12	0.31	0.58
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.20	0.19	0.49	0.91
Provision for Ln&Ls Losses/Net Losses	96.64	97.97	92.34	111.99	111.04
Ln&Ls Allowance/Total Loans & Leases	1.41	1.63	1.54	1.80	2.01
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.41	13.36	11.40	6.34	3.50
ALLL/Nonaccrual Assets	204.76	161.56	179.93	131.37	110.67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	187.38	144.86	161.23	119.80	100.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.38	0.38	0.74	1.08
Recoveries/Avg Loans and Leases	0.09	0.12	0.12	0.14	0.12
Net Losses/Avg Loans and Leases	0.15	0.25	0.25	0.59	0.94
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	23.85	16.16	23.76	17.71	11.41
Earnings Coverage of Net Losses (X)	15.14	14.22	12.57	8.54	4.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.10	0.22	0.21	0.55	0.96
RE Loans Secured By 1-4 Family	0.12	0.25	0.24	0.51	0.74
Revolving	0.12	0.26	0.23	0.45	0.54
Closed-End	0.11	0.24	0.23	0.50	0.74
Commercial Real Estate Loans	0.10	0.19	0.19	0.59	1.10
Construction and Land Dev	0.07	0.28	0.26	1.60	3.08
Multi family	0.03	0.12	0.10	0.28	0.58
Nonfarm Nonresidential	0.09	0.16	0.17	0.42	0.66
RE Loans Secured by Farmland	0.00	0.04	0.03	0.06	0.16
Commercial and Industrial Loans	0.16	0.29	0.27	0.60	1.05
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.73	0.72	0.74	1.07	1.11
Credit Card Loans	1.82	1.07	1.03	1.86	2.49
Agricultural Loans	0.01	0.02	0.03	0.03	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.13	0.00	0.00
Other Loans and Leases	0.27	0.35	0.30	0.60	0.93

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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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	0.42	0.53	0.53	0.71	0.90
90+ Days PD Loans and Leases	0.04	0.08	0.06	0.07	0.10
Nonaccrual Loans and Leases	1.01	1.49	1.26	1.92	2.62
90+ Days PD and Nonaccrual Loans and Leases	1.14	1.71	1.46	2.23	2.96
30-89 Days PD Restructured	0.01	0.02	0.02	0.03	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.29	0.43	0.37	0.52	0.60

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.42	0.53	0.53	0.71	0.90
90+ Days Past Due Assets	0.04	0.08	0.06	0.07	0.10
Nonaccrual Assets	1.03	1.52	1.29	1.94	2.65
30+ Days PD & Nonaccrual Assets	1.62	2.32	2.07	3.01	3.94

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.76	1.10	0.94	1.41	1.89
90+ PD & Nonaccrual Assets + OREO	1.15	1.67	1.45	2.15	2.78

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

Total Assets	1.56	2.16	1.91	2.70	3.26
Allowance for Loan & Lease Losses	173.25	204.81	193.25	234.95	253.88
Equity Cap + ALLL	13.86	19.24	17.35	23.83	31.03
Tier 1 Cap + ALLL	13.79	18.68	17.00	24.29	30.30
Loans & Leases + RE Acquired	2.37	3.37	2.97	4.26	5.10

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	0.39	0.51	0.53	0.73	0.92
- 90+ Days Past Due	0.04	0.07	0.06	0.07	0.09
- Nonaccrual	1.11	1.64	1.40	2.11	3.00
Coml & Indl - 30-89 Days PD	0.32	0.40	0.33	0.45	0.63
- 90+ Days Past Due	0.01	0.03	0.02	0.05	0.05
- Nonaccrual	0.64	1.04	0.89	1.39	1.64
Individuals - 30-89 Days PD	0.57	0.59	0.77	0.87	1.11
- 90+ Days Past Due	0.05	0.04	0.03	0.04	0.05
- Nonaccrual	0.20	0.25	0.24	0.32	0.35
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	0.03	0.05	0.03	0.10	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.11	0.17	0.14	0.15	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.12	0.14	0.08	0.15	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.07	0.07	0.09	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.61	0.73	0.88	1.07	1.15
- 90+ Days Past Due	0.05	0.09	0.07	0.09	0.10
- Nonaccrual	1.16	1.56	1.36	1.80	2.20
Revolving - 30-89 Days PD	0.34	0.43	0.42	0.52	0.54
- 90+ Days Past Due	0.01	0.02	0.02	0.03	0.02
- Nonaccrual	0.56	0.73	0.66	0.88	0.96
Closed-End - 30-89 Days PD	0.59	0.70	0.98	1.19	1.32
- 90+ Days Past Due	0.06	0.09	0.07	0.10	0.11
- Nonaccrual	1.25	1.74	1.52	2.01	2.53
- Jr Lien 30-89 Days PD	0.03	0.05	0.05	0.07	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.08	0.11	0.09	0.14	0.19
Commercial RE - 30-89 Days PD	0.25	0.37	0.34	0.49	0.74
- 90+ Days Past Due	0.02	0.05	0.05	0.06	0.09
- Nonaccrual	1.12	1.73	1.43	2.37	3.52
Const & Dev - 30-89 Days PD	0.20	0.36	0.36	0.61	0.87
- 90+ Days Past Due	0.01	0.06	0.03	0.15	0.12
- Nonaccrual	1.76	3.42	2.77	5.13	8.85
Multi family - 30-89 Days PD	0.08	0.10	0.08	0.21	0.50
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.02
- Nonaccrual	0.35	0.71	0.51	0.90	1.74
Nonfarm Nres- 30-89 Days PD	0.25	0.35	0.32	0.46	0.65
- 90+ Days Past Due	0.02	0.05	0.04	0.04	0.07
- Nonaccrual	1.04	1.45	1.22	1.91	2.47
Farm land - 30-89 Days PD	0.13	0.21	0.20	0.20	0.41
- 90+ Days Past Due	0.00	0.02	0.02	0.01	0.01
- Nonaccrual	0.68	0.99	0.78	1.32	1.65
Credit Card - 30-89 Days PD	0.89	0.78	0.71	0.85	1.04
- 90+ Days Past Due	0.18	0.17	0.18	0.14	0.30
- Nonaccrual	0.01	0.03	0.01	0.04	0.04

CAPITAL RATIOS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.05	9.98	9.95	9.74	9.53
Tier 1 RBC Ratio	13.96	14.04	13.93	13.91	13.81
Total Risk-Based Capital Ratio	15.33	15.47	15.32	15.39	15.36
Tangible Tier 1 Leverage Ratio	9.95	9.90	9.86	9.67	9.47
Tangible Common Eq Cap/Tan Assets	8.84	8.45	8.47	8.30	7.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.50	13.52	13.68	12.41	12.02
Standby Letters of Credit	0.43	0.45	0.46	0.45	0.52
Commercial & Similar Letters of Credit	0.00	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.76	1.73	1.47	2.09	1.51
Interest Rate Contracts	1.74	1.70	1.45	2.05	1.46
Interest Rate Futures & Forward Contr	0.21	0.20	0.13	0.44	0.22
Written Options Contr (Int Rate)	0.18	0.21	0.13	0.35	0.23
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.67	0.65	0.65	0.50	0.45
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.91	22.01	22.40	20.93	19.50

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	100.00	100.00	99.99	99.98
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	22.01	20.71	21.53	25.24	29.98
Written Options	18.94	21.55	17.53	22.10	27.34
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	18.85	21.07	17.53	22.09	27.34
Purchased Options	0.65	0.49	0.43	0.84	2.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.64	0.49	0.43	0.66	2.11
Swaps	44.09	41.16	43.78	36.98	36.64
Held for Trading	3.86	4.43	5.40	3.21	3.07
Interest Rate Contracts	3.84	4.86	5.37	3.21	3.07
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.14	95.57	94.60	96.79	96.36
Interest Rate Contracts	95.45	94.85	93.87	96.27	95.22
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)	75.47	74.13	77.74	71.93	68.16
One Year or Less	20.97	22.75	23.18	24.66	31.81
Over 1 Year to 5 Years	15.65	14.08	15.14	12.81	15.37
Over 5 Years	17.67	15.69	16.00	13.46	12.33
Gross Negative Fair Value (Abs Val)	0.79	1.00	0.85	1.30	1.49
Gross Positive Fair Value	0.62	0.88	0.90	0.99	0.94
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.02	0.01

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	53.83	55.05	61.94	63.17	53.95
Ins Under Assets(L/H)/Tot Ins Und Ast	46.17	44.95	38.06	36.83	46.05
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.55	0.52	0.46	0.51	0.58
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	85.69	83.33	80.00	88.89	77.78
Other Prem Inc/Total Prem Inc	14.31	16.67	20.00	11.11	22.22
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)	17.38	5.00	0.46	1.10	15.48
Ins Net Inc (L/H)/Equity (L/H)	22.91	26.07	25.97	17.91	-200.43
Insur Ben, Losses, Exp/Insur Premiums	90.62	64.08	72.36	168.17	245.33
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.21	20.28	20.09	14.32	16.87
Reinsurance Recov(L/H)/Tot Assets(L/H)	15.19	20.00	25.00	20.00	16.67
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.13	10.73	10.95	10.62	10.13
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.55	1.05	0.99	1.43	1.42
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	0.85	0.10	0.11	0.10	2.16
Foreign Governments and Inst	0.00	0.00	0.13	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-24.05	18.04	-1.12	-15.37	-35.46
Total Selected Assets	-15.19	30.09	38.81	-5.34	24.00
Deposits	7.86	-32.35	-12.05	-21.01	-28.41

PROFITABILITY:

	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.43	8.63	8.53	7.53	5.65
Bank Net Inc/Avg Eq Inv in Banks	9.16	9.35	9.24	8.19	6.40
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.44	3.83	3.48	3.49	1.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.91	6.46	6.64	7.53	4.03
Bank Net Income/Parent Net Income	104.83	105.46	104.81	107.64	109.87
Nonbank Net Income/Parent Net Income	0.49	0.56	0.52	0.55	0.67
Sub BHCs Net Inc/Parent Net Income	89.03	86.24	83.90	94.81	92.15

LEVERAGE:

Total Liabilities/Equity	11.91	13.34	12.96	15.09	17.21
Total Debt/Equity Capital	1.90	1.80	1.79	1.96	2.09
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.61	10.53	10.27	12.04	14.00
Tot Debt+Lns Guaranteed for Affl/Equity	1.95	1.86	1.84	2.10	2.26
Total Debt/Eq Cap - Exc Over Fair Value	1.90	1.81	1.80	1.97	2.14
Long-Term Debt/Equity Capital	1.53	1.44	1.49	1.44	1.50
Short-Term Debt/Equity Capital	0.06	0.06	0.07	0.12	0.14
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.02	0.02	0.02	0.05
Long-Term Debt/Consolidated LT Debt	5.80	4.89	5.31	4.83	3.56

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	106.06	106.73	106.28	108.60	110.87
Total Investment in Subs/Equity	106.37	107.12	106.73	109.07	111.40
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.92	98.91	98.55	99.69	99.23
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.11	99.17	98.91	100.03	99.66

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.49	0.51	0.48	0.72	1.22
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.24	2.33	2.25	2.65	3.30

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	117.78	123.75	125.75	113.24	91.49
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	112.57	127.75	134.73	119.06	98.00
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.00	113.91	124.60	96.16	97.52
Pretax Oper Inc + Int Exp/Int Expense	4401.17	5350.98	4438.89	4483.71	3100.75
Div + Int From Subs/Int Exp + Div	175.22	203.59	201.10	186.61	119.06
Fees+Other Inc From Subs/Sal + Oth Exp	7.48	6.57	7.05	7.01	7.93
Net Inc/Curr Port of LT Debt+Pfd Div(X)	47.10	38.26	34.21	29.24	28.22

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.86	0.60	0.92	0.38	0.77
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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	6.12	15.24	5.05	19.72	17.91
Total	6.12	15.24	5.05	19.72	17.91

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	0.19	0.19	0.19	0.20	0.25
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 03				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	68.57	66.08	65.59	67.16	73.51
Dividends Paid/Net Income	23.63	22.54	22.88	25.67	24.06
Net Income - Dividends/Avg Equity	6.26	6.56	6.45	5.34	3.82
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	150.32	155.36	162.72	161.67	107.13
Dividends From Nonbank Subs	0.47	0.82	1.30	0.86	1.02
Dividends From Subsidiary BHCs	0.00	0.05	0.04	0.34	0.00
Dividends From All Subsidiaries	157.73	172.25	176.06	178.98	122.00
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.78	33.83	37.49	39.24	29.01
Interest Income From Bank Subs	0.05	0.05	0.06	0.07	0.05
Mgt & Service Fees From Bank Subs	1.22	1.17	1.08	1.46	2.22
Other Income From Bank Subs	0.02	0.01	0.02	0.03	0.02
Operating Income From Bank Subs	39.54	38.23	41.85	45.19	35.21
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	66.86	65.26	72.42	62.38	60.42
Interest Income From Nonbank Subs	0.02	0.01	0.00	0.02	0.00
Mgt & Serv Fees From Nonbank Subs	0.22	0.79	0.34	0.77	0.43
Other Income From Nonbank Subs	0.01	0.09	0.06	0.19	0.00
Operating Inc From Nonbank Subs	73.83	79.07	83.87	74.31	65.49
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	14.31	21.63	22.85	24.03	16.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.05	0.30	0.08	1.16	0.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	14.73	22.55	23.36	26.27	20.24
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.83	59.06	61.33	56.48	47.04
Interest Income From Bank Subs	2.03	1.55	1.77	1.37	4.18
Mgt & Serv Fees From Bank Subs	2.76	2.13	2.00	2.04	4.31
Other Income From Bank Subs	0.09	0.04	0.04	0.07	0.09
Operating Income From Bank Subs	79.50	71.57	75.16	72.24	70.80
Dividends From Nonbank Subs	0.95	1.91	1.48	1.14	0.67
Interest Income From Nonbank Subs	0.00	0.00	0.00	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	2.11	4.75	3.59	3.26	4.10
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	0.21	0.00
Loans and Adv From Subs/ST Debt	1134.77	700.37	943.80	587.17	515.27
Loans and Adv From Subs/Total Debt	239.96	298.81	287.90	296.84	251.26

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									346
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.34	2.49	2.70	3.01	3.34	3.67	4.00	4.20	346
+ Non-interest Income	0.93	0.22	0.29	0.53	0.87	1.24	1.84	2.43	346
- Overhead Expense	3.03	1.87	2.03	2.49	3.01	3.47	4.18	4.87	346
- Provision for Losses	0.08	-0.14	-0.05	0.00	0.07	0.15	0.25	0.40	346
+ Securities Gains (Losses)	0.02	-0.00	-0.00	0.00	0.00	0.04	0.08	0.14	346
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	346
= Pretax Net Oper Income (TE)	1.26	0.38	0.55	0.89	1.23	1.63	2.00	2.28	346
Net Operating Income	0.89	0.28	0.38	0.60	0.84	1.17	1.47	1.86	346
Net Income	0.89	0.28	0.38	0.60	0.84	1.17	1.47	1.86	346
Net Income (Sub S Adjusted)	0.93	0.35	0.51	0.76	0.92	1.16	1.40	1.55	59
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.08	3.14	3.39	3.74	4.05	4.39	4.83	5.13	346
Interest Expense	0.45	0.13	0.19	0.29	0.44	0.60	0.74	0.86	346
Net Interest Income (TE)	3.61	2.63	2.94	3.22	3.60	3.97	4.32	4.64	346
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.09	-0.02	0.01	0.10	0.24	0.50	0.63	346
Earnings Coverage of Net Losses (X)	15.13	-170.08	-34.29	2.82	9.35	23.73	94.93	185.75	343
Ln&Ls Allowance/Total Loans & Leases	1.40	0.73	0.82	1.06	1.33	1.69	2.18	2.72	346
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.62	0.20	0.33	0.67	1.29	2.32	3.85	5.45	346
30-89 Days Past Due Loans and Leases	0.41	0.01	0.05	0.15	0.32	0.62	1.04	1.53	346
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.37	-8.78	-4.49	6.98	13.75	22.62	31.24	36.36	346
Net ST Noncore Funding Dependence	6.13	-13.13	-7.74	1.08	6.15	11.53	17.61	21.26	346
Net Loans and Leases/Total Assets	66.06	41.88	49.99	58.96	66.54	73.81	80.30	82.68	346
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.05	7.42	7.93	8.90	9.77	11.01	12.81	14.69	306
Equity Capital/Total Assets	10.21	6.75	7.31	8.67	9.99	11.26	13.88	17.10	346
Equity Capital+Minority Int/Total Assets	10.26	6.87	7.47	8.70	10.05	11.32	13.88	17.24	346
Tier 1 Common Eq Cap / T RWA	12.30	7.12	8.22	10.00	11.98	14.12	17.53	21.58	306
Net Loans&Ls/Equity Capital (X)	6.67	2.96	3.99	5.43	6.71	7.81	9.38	10.61	345
Cash Dividends/Net Income	23.64	0.00	0.00	0.00	23.02	41.78	64.13	77.02	335
Cash Dividends/Net Income (Sub S Adjusted)	20.71	-24.04	-16.90	0.00	18.63	45.35	58.17	67.37	59
Retained Earnings/Avg Equity Cap	6.25	0.07	2.14	4.02	6.11	8.35	10.56	13.58	345
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.05	0.00	0.00	0.00	0.00	0.00	0.30	1.72	345
Long-Term Debt/Equity Capital	1.53	0.00	0.00	0.00	0.00	1.13	8.64	17.73	345
Equity Investment in Subs/Equity Cap	106.05	86.07	92.84	98.17	102.44	113.87	126.89	135.01	345
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	112.56	-20.51	3.81	68.63	100.87	153.51	253.64	399.13	336

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.77	2.89	3.14	3.49	3.75	4.08	4.42	4.68	346
Less: Interest Expense	0.42	0.12	0.18	0.27	0.40	0.56	0.69	0.81	346
Equals: Net Interest Income (TE)	3.34	2.49	2.70	3.01	3.34	3.67	4.00	4.20	346
Plus: Non-Interest Income	0.93	0.22	0.29	0.53	0.87	1.24	1.84	2.43	346
Equals: Adj Operating Income (TE)	4.33	3.09	3.30	3.85	4.28	4.75	5.47	6.53	346
Less: Overhead Expense	3.03	1.87	2.03	2.49	3.01	3.47	4.18	4.87	346
Less: Provision for Loan and Lease Losses	0.08	-0.14	-0.05	0.00	0.07	0.15	0.25	0.40	346
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Plus: Realized G/L on AFS Sec	0.02	-0.00	-0.00	0.00	0.00	0.04	0.08	0.12	346
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	346
Equals: Pretax Net Oper Inc (TE)	1.26	0.38	0.55	0.89	1.23	1.63	2.00	2.28	346
Less: Applicable Income Taxes (TE)	0.35	0.00	0.01	0.19	0.36	0.53	0.68	0.78	346
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Equals: Net Operating Income	0.89	0.28	0.38	0.60	0.84	1.17	1.47	1.86	346
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Equals: Net Income	0.89	0.28	0.38	0.60	0.84	1.17	1.47	1.86	346
Memo: Net Income (Last Four Qtrs)	0.88	0.23	0.39	0.60	0.84	1.14	1.43	1.87	341
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.82	86.64	88.50	91.24	93.01	94.76	95.95	96.68	346
Avg Int-Bearing Funds / Avg Assets	72.77	55.41	61.09	67.02	72.95	79.07	83.38	85.69	306
Int Income (TE) / Avg Earning Assets	4.08	3.14	3.39	3.74	4.05	4.39	4.83	5.13	346
Int Expense / Avg Earning Assets	0.45	0.13	0.19	0.29	0.44	0.60	0.74	0.86	346
Net Int Inc (TE) / Avg Earn Assets	3.61	2.63	2.94	3.22	3.60	3.97	4.32	4.64	346
YIELD OR COST:									
Total Loans and Leases (TE)	4.87	3.92	4.12	4.45	4.82	5.26	5.82	6.21	346
Interest-Bearing Bank Balances	0.29	0.00	0.09	0.20	0.27	0.36	0.54	0.79	345
Fed Funds Sold & Reverse Repos	0.23	0.00	0.00	0.00	0.14	0.29	0.69	2.60	178
Trading Assets	1.05	0.00	0.00	0.00	0.00	2.23	3.30	4.33	34
Total Earning Assets	3.99	3.09	3.31	3.69	3.95	4.27	4.70	5.01	346
Investment Securities (TE)	2.41	1.29	1.58	1.96	2.36	2.83	3.40	3.92	346
U.S. Treasury & Agency Sec (excl MBS)	1.38	0.30	0.56	0.98	1.37	1.83	2.20	2.53	320
Mortgage-Backed Securities	2.21	1.26	1.60	1.87	2.18	2.50	2.98	3.36	339
All Other Securities	3.76	1.44	1.87	2.70	3.71	4.78	5.89	6.86	337
Interest-Bearing Deposits	0.43	0.14	0.18	0.29	0.41	0.56	0.69	0.80	346
Time Deposits of \$100K or More	0.84	0.34	0.47	0.61	0.83	1.05	1.31	1.46	345
Time Deposits < \$100K	0.84	0.30	0.44	0.61	0.79	1.07	1.30	1.52	345
Other Domestic Deposits	0.22	0.07	0.08	0.13	0.19	0.30	0.41	0.51	346
Foreign Deposits	0.55	0.15	0.15	0.15	0.25	0.55	0.91	1.03	3
Fed Funds Purchased and Repos	0.44	0.00	0.00	0.10	0.22	0.53	1.98	3.41	269
Other Borrowed Funds & Trading Liab	2.01	0.16	0.28	0.90	1.87	2.97	4.16	4.65	316
All Interest-Bearing Funds	0.56	0.18	0.27	0.38	0.55	0.72	0.88	0.98	306

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	58.72	40.69	43.12	49.29	55.64	65.87	79.65	95.55	346
Avg Assets per Employee (\$000)	4809.84	2748.80	3145.22	3638.55	4438.08	5828.16	7491.17	8403.12	346

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.97	0.00	0.00	0.00	0.50	4.11	7.79	9.91	341
Overhead Exp / NOI + Non-Int Income	70.94	51.45	55.85	62.77	71.25	78.03	86.61	93.98	346

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.87	2.03	2.49	3.01	3.47	4.18	4.87	346
Personnel Expense	1.69	1.02	1.13	1.40	1.66	1.95	2.33	2.97	346
Net Occupancy Expense	0.39	0.19	0.22	0.29	0.38	0.47	0.57	0.67	346
Other Operating Expenses	0.94	0.48	0.56	0.71	0.92	1.10	1.43	1.73	346
Overhead Less Non-Interest Income	2.03	1.20	1.39	1.69	1.99	2.38	2.74	3.12	346

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.75	49.48	54.06	61.71	69.40	77.38	85.85	93.41	346
Personnel Expense	38.98	27.11	30.01	34.41	39.07	43.55	47.65	51.83	346
Net Occupancy Expense	8.93	4.91	5.58	7.15	8.79	10.53	12.62	13.93	346
Other Operating Expenses	21.42	13.55	14.83	17.21	20.72	24.60	29.87	34.85	346
Total Non-Interest Income	20.94	5.78	8.63	14.22	20.50	26.82	35.57	44.25	346
Fiduciary Activities Income	1.65	0.00	0.00	0.00	0.00	3.20	7.32	11.64	346
Serv Charges on Deposit Accts - Domestic	4.90	0.54	1.42	2.57	4.53	6.91	9.85	11.85	346
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	346
Investment Banking Fees & Commissions	0.75	0.00	0.00	0.00	0.42	1.47	2.69	3.30	346
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Net Servicing Fees	0.42	0.00	0.00	0.00	0.07	0.65	1.88	3.98	346
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Insurance Activities Revenue	0.54	0.00	0.00	0.00	0.01	0.30	3.95	7.93	346
Net Gain (Loss) - Sales Loans, OREO, Oth	1.89	-1.51	-0.60	0.12	1.15	3.03	6.95	12.69	346
Other Non-Interest Income	7.00	1.83	2.70	4.55	6.73	9.24	12.40	14.77	346
Overhead Less Non-Interest Income	47.96	25.17	31.91	38.96	46.56	56.13	65.84	77.72	346

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.95	0.00	0.00	16.22	27.08	33.54	36.96	39.57	334
Appl Inc Tax+TE/Pretax NOI+TE	29.97	0.08	4.32	26.39	34.05	37.31	39.89	41.14	334

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.73	27.36	34.60	42.41	49.93	59.80	67.89	73.49	346
Commercial and Industrial Loans	9.31	0.90	2.28	4.98	8.06	13.39	19.58	24.14	346
Loans to Individuals	1.82	0.04	0.09	0.43	1.06	2.30	6.45	11.48	346
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	346
Agricultural Loans	0.77	0.00	0.00	0.00	0.08	0.98	4.06	8.78	346
Other Loans and Leases	1.20	0.00	0.00	0.16	0.68	1.90	4.16	5.88	346
Net Loans and Leases	66.06	41.88	49.99	58.96	66.54	73.81	80.30	82.68	346
Debt Securities Over 1 Year	19.03	3.20	5.45	11.59	17.94	26.34	34.67	39.40	346
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.11	0.45	0.81	346
Subtotal	86.07	72.40	77.31	82.75	87.29	89.31	91.60	92.50	346
Interest-Bearing Bank Balances	3.39	0.10	0.22	0.79	2.29	5.63	9.89	14.92	346
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.04	0.39	1.19	346
Debt Securities 1 Year or Less	1.65	0.00	0.07	0.44	1.26	2.64	4.64	6.33	346
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	346
Total Earning Assets	91.96	86.69	88.72	90.33	92.00	93.76	94.96	95.65	346
Non-Int Cash and Due From Dep Inst	1.50	0.37	0.60	1.05	1.48	1.95	2.43	3.11	346
Other Real Estate Owned	0.36	0.00	0.00	0.04	0.18	0.51	1.25	1.99	346
All Other Assets	6.43	3.22	3.75	4.78	6.14	7.97	9.74	11.19	346
MEMORANDA:									
Short-Term Investments	5.57	0.72	1.12	2.38	4.72	8.27	11.98	18.05	346
U.S. Treasury Securities	0.19	0.00	0.00	0.00	0.00	0.08	1.39	2.78	346
U.S. Agency Securities (excl MBS)	3.18	0.00	0.00	0.70	2.64	5.59	9.32	12.34	346
Municipal Securities	3.98	0.00	0.00	0.66	3.44	6.68	11.53	14.99	346
Mortgage-Backed Securities	10.36	0.16	0.87	3.92	9.11	16.04	23.72	27.44	346
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.02	0.87	1.62	346
Other Debt Securities	0.47	0.00	0.00	0.00	0.05	0.79	2.41	3.85	346
RE Loans Secured by 1-4 Family	17.66	4.06	5.81	10.21	16.92	22.68	33.92	42.72	346
Revolving	2.70	0.01	0.18	1.03	2.34	3.91	6.62	7.29	346
Closed-End, Sec by First Liens	13.90	2.81	4.20	7.27	12.30	18.71	28.66	36.86	346
Closed-End, Sec by Junior Liens	0.63	0.04	0.11	0.26	0.54	0.92	1.44	1.98	346
Commercial Real Estate Loans	29.73	9.82	16.02	22.79	28.96	37.43	44.45	48.38	346
Construction and Land Dev	4.35	0.62	1.21	2.26	4.12	6.13	8.70	11.07	346
Multi family	2.89	0.20	0.44	1.06	2.37	4.16	7.26	12.78	346
Nonfarm Nonresidential	21.32	6.83	10.13	15.62	20.86	27.05	33.18	35.83	346
RE Loans Secured by Farml and	1.31	0.00	0.00	0.01	0.43	2.33	5.43	7.94	346
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.80	51.76	57.54	67.25	77.30	86.24	93.02	95.76	346
RE Loans Secured by 1-4 Family	26.77	6.39	9.19	15.65	25.90	36.24	49.69	59.27	346
Revolving	4.06	0.02	0.30	1.59	3.80	5.88	9.27	11.16	346
Closed-End	22.27	4.88	7.25	12.40	20.85	30.17	42.94	55.67	346
Commercial Real Estate Loans	44.77	18.56	25.63	35.73	44.32	54.26	64.38	68.42	346
Construction and Land Dev	6.63	0.89	1.87	3.62	6.19	9.48	13.10	15.67	346
Multi family	4.33	0.37	0.76	1.79	3.55	6.12	10.14	17.48	346
Nonfarm Nonresidential	32.27	11.14	16.68	24.92	31.90	40.13	47.63	51.37	346
RE Loans Secured by Farml and	2.11	0.00	0.00	0.02	0.61	3.92	9.01	12.93	346
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	346
Commercial and Industrial Loans	14.09	1.74	4.07	7.67	12.67	20.12	28.94	35.75	346
Loans to Individuals	2.89	0.06	0.14	0.61	1.68	3.72	9.74	18.10	346
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.46	346
Agricultural Loans	1.23	0.00	0.00	0.00	0.13	1.64	7.39	12.37	346
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Other Loans and Leases	1.84	0.00	0.01	0.25	1.07	2.93	6.24	9.09	346

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.57	0.72	1.12	2.38	4.72	8.27	11.98	18.05	346
Liquid Assets	21.00	8.37	10.23	14.32	19.84	27.25	33.39	40.00	346
Investment Securities	21.24	4.67	7.36	13.23	20.10	28.30	37.04	41.51	346
Net Loans and Leases	66.06	41.88	49.99	58.96	66.54	73.81	80.30	82.68	346
Net Lns, Ls & Stdbly Ltrs of Credit	66.55	42.42	50.55	59.40	67.28	74.31	80.51	83.00	346
Core Deposits	69.05	48.11	53.71	62.59	70.30	75.91	80.70	83.65	346
Noncore Funding	18.31	5.10	7.49	11.81	17.12	24.56	31.62	35.55	346
Time Deposits of \$100K or More	10.23	3.08	4.10	6.11	9.35	13.74	19.25	24.48	346
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Fed Funds Purchased and Repos	1.40	0.00	0.00	0.00	0.81	2.76	5.21	7.31	346
Net Fed Funds Purchased (Sold)	1.36	-0.39	-0.12	0.00	0.65	2.55	5.03	6.97	346
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Oth Borrowings W/Rem Mat 1 Yr or Less	1.65	0.00	0.00	0.00	0.75	2.82	6.51	8.73	346
Earning Assets Repr in 1 Year	25.85	9.46	13.25	18.15	24.44	32.63	43.05	50.39	346
Int-Bearing Liab Repr in 1 Year	19.25	4.27	5.84	9.66	14.68	24.20	51.06	58.05	346
Long-Term Debt Repr in 1 Year	0.34	0.00	0.00	0.00	0.00	0.16	2.31	5.13	346
Net Assets Repriceable in 1 Year	5.70	-32.94	-23.27	-2.01	7.07	16.89	24.75	33.88	346
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.37	-8.78	-4.49	6.98	13.75	22.62	31.24	36.36	346
Net ST Noncore Funding Dependence	6.13	-13.13	-7.74	1.08	6.15	11.53	17.61	21.26	346
Short-Term Inv/ST Noncore Funding	63.61	4.64	7.94	20.19	47.14	88.38	195.33	314.36	345
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.53	-10.59	-6.31	3.33	11.67	23.36	38.47	51.28	346
Net Loans and Leases/Total Deposits	81.75	52.17	59.20	71.34	82.84	92.16	101.34	107.70	346
Net Loans and Leases/Core Deposits	97.26	58.90	66.81	80.96	96.04	112.33	133.19	148.08	346
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.43	-1.10	-0.72	-0.06	0.06	0.82	2.61	3.58	168
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.61	-4.64	-2.47	-0.72	0.39	1.87	4.06	5.74	304
Struct Notes Appr(Depr)/T1 Cap	-0.09	-1.26	-0.42	-0.12	-0.02	0.00	0.01	0.04	130
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.91	0.00	0.00	0.00	0.55	21.57	47.85	66.96	346
Available-For-Sale Securities	89.08	31.05	50.73	78.31	99.43	100.00	100.00	100.00	346
U. S. Treasury Securities	1.08	0.00	0.00	0.00	0.00	0.56	7.14	14.46	346
U. S. Agency Securities (excl MBS)	16.92	0.00	0.00	3.48	14.56	28.54	50.42	59.38	346
Municipal Securities	18.35	0.00	0.00	4.29	16.56	32.44	47.17	54.23	346
Mortgage-Backed Securities	49.05	1.19	6.82	29.29	51.14	68.22	83.68	94.94	346
Asset-Backed Securities	0.54	0.00	0.00	0.00	0.00	0.08	4.19	7.60	346
Other Debt Securities	2.53	0.00	0.00	0.00	0.23	4.57	12.58	20.17	346
Mutual Funds and Equity Securities	0.51	0.00	0.00	0.00	0.00	0.54	2.81	6.12	346
Debt Securities 1 Year or Less	9.07	0.04	0.33	2.30	6.49	14.49	25.63	39.50	346
Debt Securities 1 To 5 Years	26.92	0.68	2.89	10.66	24.90	40.99	58.05	68.33	346
Debt Securities Over 5 Years	60.00	6.57	19.20	41.81	63.19	79.27	91.77	96.66	346
Pledged Securities	47.08	0.99	8.52	25.41	47.10	66.05	83.30	92.72	346
Structured Notes, Fair Value	0.91	0.00	0.00	0.00	0.00	0.93	5.85	9.32	346

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.14	-0.05	0.00	0.07	0.15	0.25	0.40	346
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	-0.23	-0.09	0.00	0.12	0.24	0.40	0.59	346
Provision for Ln&Ls Losses/Net Losses	96.64	-630.23	-147.95	0.00	78.69	172.16	421.17	816.34	343
Ln&Ls Allowance/Total Loans & Leases	1.40	0.73	0.82	1.06	1.33	1.69	2.18	2.72	346
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.41	1.96	2.69	4.46	9.28	20.33	68.72	163.80	286
ALLL/Nonaccrual Assets	204.76	46.19	55.52	93.07	147.74	280.57	546.62	763.00	343
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	187.37	42.00	53.25	84.67	135.30	259.59	493.44	686.56	343
Gross Ln&Ls Losses/Avg Loans & Leases	0.24	0.01	0.02	0.07	0.17	0.39	0.65	0.99	346
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.02	0.06	0.14	0.27	0.48	346
Net Losses/Avg Loans and Leases	0.15	-0.09	-0.02	0.01	0.10	0.24	0.50	0.63	346
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Recoveries/Prior Year-End Losses	23.84	3.29	5.16	9.74	18.21	35.25	59.32	74.15	340
Earnings Coverage of Net Losses (X)	15.13	-170.08	-34.29	2.82	9.35	23.73	94.93	185.75	343
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.10	-0.12	-0.06	0.00	0.05	0.18	0.43	0.58	345
RE Loans Secured By 1-4 Family	0.11	-0.11	-0.02	0.00	0.07	0.18	0.43	0.71	345
Revolving	0.12	-0.14	-0.05	0.00	0.00	0.19	0.62	0.99	332
Closed-End	0.10	-0.12	-0.03	0.00	0.06	0.17	0.41	0.61	345
Commercial Real Estate Loans	0.09	-0.22	-0.10	-0.00	0.02	0.18	0.52	0.80	345
Construction and Land Dev	0.06	-1.30	-0.38	-0.04	0.00	0.11	0.83	1.85	345
Multi family	0.02	-0.12	-0.03	0.00	0.00	0.00	0.24	0.76	340
Nonfarm Nonresidential	0.08	-0.13	-0.06	-0.00	0.01	0.16	0.39	0.74	345
RE Loans Secured by Farmland	-0.00	-0.16	-0.01	0.00	0.00	0.00	0.00	0.09	273
Commercial and Industrial Loans	0.15	-0.50	-0.25	-0.03	0.04	0.28	0.85	1.52	344
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	0.72	0.03	0.06	0.15	0.42	0.95	2.46	4.17	254
Credit Card Loans	1.81	-0.16	0.00	0.01	1.21	2.34	4.58	13.42	97
Agricultural Loans	0.00	-0.19	-0.02	0.00	0.00	0.00	0.06	0.30	225
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.27	-0.21	-0.01	0.00	0.00	0.18	1.87	3.91	325

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.41	0.01	0.05	0.15	0.32	0.62	1.04	1.53	346
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.52	346
Nonaccrual Loans and Leases	1.01	0.14	0.23	0.43	0.85	1.47	2.27	2.92	346
90+ Days PD and Nonaccrual Loans and Leases	1.13	0.15	0.23	0.52	0.93	1.67	2.58	3.60	346
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.16	346
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Nonaccrual Restructured	0.28	0.00	0.00	0.04	0.20	0.48	0.92	1.27	346
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.41	0.01	0.05	0.15	0.32	0.62	1.04	1.53	346
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.52	346
Nonaccrual Assets	1.03	0.14	0.23	0.44	0.87	1.48	2.34	2.99	346
30+ Days PD & Nonaccrual Assets	1.62	0.29	0.46	0.77	1.36	2.29	3.62	4.88	346
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.76	0.09	0.15	0.34	0.64	1.06	1.86	2.38	346
90+ PD & Nonaccrual Assets + OREO	1.15	0.13	0.24	0.49	0.94	1.60	2.80	3.81	346
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.55	0.21	0.30	0.66	1.26	2.39	3.65	4.47	346
Allowance for Loan & Lease Losses	173.25	26.20	36.83	88.18	148.48	246.46	376.58	504.25	345
Equity Cap + ALLL	13.85	1.72	2.99	5.94	11.02	20.40	32.15	42.69	345
Tier 1 Cap + ALLL	13.79	1.62	2.90	6.16	10.92	19.67	32.03	40.92	306
Loans & Leases + RE Acquired	2.36	0.33	0.50	1.06	1.90	3.45	5.46	7.78	346

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.05	7.42	7.93	8.90	9.77	11.01	12.81	14.69	306
Tier 1 RBC Ratio	13.95	9.70	10.50	11.97	13.38	15.51	19.31	23.41	306
Total Risk-Based Capital Ratio	15.32	11.41	12.12	13.21	14.68	16.94	20.46	24.39	306
Tangible Tier 1 Leverage Ratio	9.94	7.28	7.82	8.73	9.70	10.91	12.65	14.59	306
Tangible Common Eq Cap/Tan Assets	8.84	5.38	6.25	7.28	8.83	10.07	11.85	13.94	306
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.49	4.69	7.10	9.80	13.90	18.51	23.94	26.68	346
Standby Letters of Credit	0.43	0.00	0.02	0.14	0.34	0.63	1.06	1.54	346
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.14	346
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.76	0.00	0.00	0.00	0.47	2.32	7.81	15.30	346
Interest Rate Contracts	1.74	0.00	0.00	0.00	0.47	2.32	7.81	15.30	346
Interest Rate Futures & Forward Contr	0.20	0.00	0.00	0.00	0.00	0.23	0.98	2.90	346
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.23	0.88	2.57	346
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	346
Interest Rate Swaps	0.67	0.00	0.00	0.00	0.00	0.95	4.31	6.46	346
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.91	8.09	11.06	16.83	22.20	28.80	36.68	39.90	346

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	96.82	100.00	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Futures and Forwards	22.00	0.00	0.00	0.00	6.37	52.09	80.34	100.00	220
Written Options	18.93	0.00	0.00	0.00	9.90	40.26	73.04	100.00	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	18.84	0.00	0.00	0.00	9.58	39.09	69.23	100.00	220
Purchased Options	0.64	0.00	0.00	0.00	0.00	0.00	2.35	24.34	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	0.64	0.00	0.00	0.00	0.00	0.00	2.35	24.34	220
Swaps	44.08	0.00	0.00	0.00	24.34	97.14	100.00	100.00	220
Held for Trading	3.85	0.00	0.00	0.00	0.00	0.00	29.50	100.00	220
Interest Rate Contracts	3.83	0.00	0.00	0.00	0.00	0.00	26.95	99.70	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Non-Traded	96.14	0.00	50.07	100.00	100.00	100.00	100.00	100.00	220
Interest Rate Contracts	95.45	0.00	38.90	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Deriv Contr (Excl Fut & FX LE 14 Days)	75.47	0.00	2.15	49.79	78.68	100.00	100.00	100.00	195
One Year or Less	20.96	0.00	0.00	0.00	8.78	49.31	71.71	100.00	195
Over 1 Year to 5 Years	15.64	0.00	0.00	0.00	0.00	33.80	69.37	86.83	195
Over 5 Years	17.67	0.00	0.00	0.00	0.00	47.34	87.51	100.00	195
Gross Negative Fair Value (Abs Val)	0.78	0.00	0.00	0.00	0.35	1.32	3.23	6.43	220
Gross Positive Fair Value	0.62	0.00	0.00	0.00	0.44	1.07	1.99	3.23	220
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	306
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	306
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	306
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	306
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
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	306
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.12	306

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Ins Under Assets(P/C)/Tot Ins Und Ast	53.82	0.00	0.00	0.00	43.53	99.34	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	46.17	0.00	0.00	0.00	7.77	100.00	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Ins Activities Revenue/Adj Oper Inc	0.54	0.00	0.00	0.00	0.01	0.30	3.95	7.93	346
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Credit Rel Prem Inc/Tot Prem Inc	85.69	0.00	0.00	74.88	100.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	14.30	0.00	0.00	0.00	0.00	0.03	30.10	65.05	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Ins Net Inc (P/C)/Equity (P/C)	17.37	-15.78	-15.78	-13.75	3.29	21.19	48.04	60.31	5
Ins Net Inc (L/H)/Equity (L/H)	22.90	-3.20	-3.20	-1.40	0.51	3.20	56.66	95.00	6
Insur Ben, Losses, Exp/Insur Premiums	90.61	0.00	0.00	0.00	18.99	123.16	224.07	265.13	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.20	0.00	0.00	0.00	0.00	0.00	0.51	0.77	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	15.18	-8.88	-8.88	-4.44	0.00	0.00	40.00	70.00	6
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
CSV Life Insurance/Tier 1 Cap + ALLL	11.13	0.00	0.00	2.85	13.02	18.70	23.13	26.90	306
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	346
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Cost: Interest-Bearing Deposits	0.55	0.15	0.15	0.15	0.25	0.55	0.91	1.03	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	0.85	0.69	0.69	0.69	0.69	0.85	0.94	0.98	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-24.04	-100.00	-100.00	-100.00	-18.87	1.39	57.02	101.26	33
Total Selected Assets	-15.18	-100.00	-100.00	-50.00	-5.56	23.15	96.47	136.49	60
Deposits	7.86	-11.98	-11.98	-11.98	1.74	16.62	18.70	19.40	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.57	0.00	0.00	24.45	81.62	103.09	150.14	224.58	243
Dividends Paid/Net Income	23.63	0.00	0.00	0.00	22.87	41.82	64.13	77.02	335
Net Income - Dividends/Avg Equity	6.26	0.07	2.14	4.02	6.11	8.35	10.56	13.58	345
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	150.31	0.00	0.00	77.06	112.79	195.64	487.88	748.34	249
Dividends From Nonbank Subs	0.46	0.00	0.00	0.00	0.00	0.27	2.11	9.97	249
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249
Dividends From All Subsidiaries	157.73	0.00	0.00	95.05	114.90	200.54	504.52	757.79	249
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.77	0.00	0.00	0.00	33.11	60.67	93.81	136.30	322
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.02	0.26	1.33	322
Mgt & Service Fees From Bank Subs	1.21	0.00	0.00	0.00	0.00	0.00	9.67	31.39	322
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.70	322
Operating Income From Bank Subs	39.54	0.00	0.00	3.55	39.02	65.72	108.01	153.09	322
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.86	0.00	0.00	0.00	100.00	100.00	117.37	273.37	135
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.02	135
Mgt & Serv Fees From Nonbank Subs	0.22	0.00	0.00	0.00	0.00	0.00	0.00	8.34	135
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	135
Operating Inc From Nonbank Subs	73.82	0.00	0.00	7.29	100.00	100.00	155.41	304.15	135
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	14.30	0.00	0.00	0.00	0.00	20.16	67.67	82.13	25
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Mgt & Serv Fees From Sub BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.91	25
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Income From Sub BHCs	14.73	0.00	0.00	0.00	0.47	20.16	67.67	82.13	25
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.83	0.00	0.00	0.00	93.51	99.64	100.00	100.00	313
Interest Income From Bank Subs	2.03	0.00	0.00	0.00	0.00	0.09	5.61	74.06	313
Mgt & Serv Fees From Bank Subs	2.75	0.00	0.00	0.00	0.00	0.00	20.77	55.65	313
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.41	3.89	313
Operating Income From Bank Subs	79.50	0.00	0.00	83.98	99.00	99.99	100.00	100.00	313
Dividends From Nonbank Subs	0.95	0.00	0.00	0.00	0.00	0.19	2.76	25.50	313
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	313
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	313
Operating Inc From Nonbank Subs	2.10	0.00	0.00	0.00	0.00	0.64	13.93	39.90	313
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Loans and Adv From Subs/ST Debt	1134.76	0.00	0.00	0.00	235.37	1102.01	2624.47	21596.2	41
Loans and Adv From Subs/Total Debt	239.95	0.00	0.00	0.00	103.40	335.80	1069.97	1767.27	121

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
3109904	1,015,093	ACCESS NATIONAL CORPORATION	RESTON, VA	Moved from Peer 4
1117464	1,067,531	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,042,053	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	Moved from Peer 4
3472176	1,061,945	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,499,836	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	1,239,294	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,184,399	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,486,369	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,160,607	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,283,413	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,018,985	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,295,724	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,554,197	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,319,157	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,701,789	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,070,431	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,298,165	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,501,258	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,106,520	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,445,666	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,072,842	ARBOR BANCORP, INC.	ANN ARBOR, MI	Moved from Peer 4
1048812	2,208,745	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,173,119	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,376,922	ATBANCORP	DUBUQUE, IA	
3555686	1,298,759	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,506,120	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,678,191	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,148,555	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,458,801	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,095,123	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,121,126	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,327,108	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,219,753	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,826,730	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,802,657	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,420,933	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,545,879	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	1,904,833	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,172,036	BANTERRA CORP	ELDORADO, IL	
1115385	1,439,126	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,229,820	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,586,596	BEACON BANCORP	TAUNTON, MA	
4297853	1,528,690	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1246159	2,502,552	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,122,642	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	1,686,807	BLUE HILLS BANCORP	HYDE PARK, MA	Name change from HYDE PARK BANCORP MHC
2545831	1,219,763	BNH FINANCIAL	LACONIA, NH	
2835514	1,444,310	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,835,629	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	2,217,823	BRI DGE BANCORP, INC.	BRI DGEHAMPTON, NY	
3280988	1,761,489	BRI DGE CAPITAL HOLDINGS	SAN JOSE, CA	

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1209145	1,080,870	BRI DGEVI EW BANCORP, INC.	BRI DGEVI EW, IL	
1140994	2,123,882	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	1,335,717	BSB BANCORP INC.	BELMONT, MA	
2183493	1,314,574	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	1,558,923	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,753,037	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2,741,989	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	2,124,106	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
3832819	1,081,737	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,653,596	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,488,206	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	2,387,778	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,039,662	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	Moved from Peer 4
1848003	2,340,378	CASCADE BANCORP	BEND, OR	
3594872	2,556,126	CBFH, INC.	BEAUMONT, TX	
1493654	1,449,415	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,150,618	CBX CORPORATION	CARROLLTON, IL	
1053496	1,265,540	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1250295	1,172,186	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,094,572	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,395,573	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,164,119	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4228875	1,549,056	CERTUSHOLDINGS, INC.	ATLANTA, GA	
4459839	1,012,665	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,524,175	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1143623	1,256,533	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,085,391	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,264,723	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3264764	1,211,748	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,009,127	CNB CORPORATION	CONWAY, SC	Moved from Peer 4
1118340	2,173,009	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,302,739	CNLBANCSHARES, INC.	ORLANDO, FL	
1142475	1,203,640	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,114,414	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,807,383	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,516,857	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,128,798	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,042,481	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1140659	1,939,832	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1133473	2,015,793	COMMUNITYONE BANCORP	CHARLOTTE, NC	
1081239	1,206,355	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	1,108,988	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	Moved from Peer 4
1486517	2,280,559	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	1,451,357	CU BANCORP	ENCINO, CA	
1201112	1,192,764	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,548,045	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,130,331	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,101,011	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,028,910	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,549,197	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,053,279	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	

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1135824	1,519,781	EMPRI SE FINANCI AL CORPORATI ON	WI CHI TA, KS	
2461016	1,962,695	ENTERPRI SE BANCORP, INC.	LOWELL, MA	
3180547	1,167,568	EQUITY BANCSHARES, INC.	WI CHI TA, KS	
3728930	1,025,013	ESB BANCORP MHC	EASTHAMPTON, MA	
1924925	1,945,383	ESB FINANCI AL CORPORATI ON	ELLWOOD CITY, PA	
3854268	1,574,815	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,280,597	EXTRACO CORPORATI ON	WACO, TX	
3824373	1,538,293	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,198,777	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1,769,871	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,139,739	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,674,169	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARI NA, NC	
3223967	1,615,742	FIDELITY FINANCI AL CORPORATI ON	WI CHI TA, KS	
1081118	2,862,499	FIDELITY SOUTHERN CORPORATI ON	ATLANTA, GA	
1108967	1,004,510	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	Moved from Peer 4
1988646	1,336,109	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,485,903	FIRST BANCORP, INC., THE	DAMARI SCOTTA, ME	
1204560	2,579,688	FIRST BANCSHARES, INC.	WHI TI NG, IN	
2385493	1,071,981	FIRST BANCSHARES, INC., THE	HATTI ESBURG, MS	
1491360	1,567,801	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,427,567	FIRST BUSINESS FINANCI AL SERVI	MADI SON, WI	
1246533	1,181,999	FIRST CI TIZENS BANC CORP	SANDUSKY, OH	
1098796	1,210,655	FIRST CI TIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,195,272	FIRST CI TIZENS FINANCI AL CORP.	MASON CITY, IA	
1250473	1,100,050	FIRST CO BANCORP, INC.	COLLI NSVILLE, IL	
1108097	1,464,548	FIRST COMMUNI TY BANCSHARES, IN	KILLEEN, TX	
1478017	2,550,128	FIRST COMMUNI TY BANCSHARES, IN	BLUEFIELD, VA	
3407598	2,396,001	FIRST CONNECTI CUT BANCORP, INC	FARMINGTON, CT	
1404687	1,059,746	FIRST DAKOTA FINANCI AL CORPORA	YANKTON, SD	
3316917	2,151,415	FIRST DEFIANCE FINANCI AL CORPO	DEFIANCE, OH	
1083783	1,130,684	FIRST FARMERS AND MERCHANTS CO	COLUMBI A, TN	
1249039	1,256,543	FIRST FARMERS FINANCI AL CORPOR	CONVERSE, IN	
3839201	1,024,646	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,378,933	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CI TY, OK	
3842658	1,284,577	FIRST FOUNDATI ON INC.	IRVINE, CA	
3589560	1,476,802	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1206760	1,593,348	FIRST MID-ILLI NOIS BANCSHARES,	MATTOON, IL	
1048894	2,570,805	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,027,882	FIRST SECURI TY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,348,142	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1099917	1,699,320	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,496,790	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,331,916	FIRST UNI TED CORPORATI ON	OAKLAND, MD	
3821372	1,066,081	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,326,695	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,014,447	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	Moved from Peer 4
1123072	1,893,327	FISHBACK FINANCI AL CORPORATI ON	BROOKI NGs, SD	
3367106	1,074,211	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,077,125	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,550,909	FRANSDEN FINANCI AL CORPORATI ON	ARDEN HI LLS, MN	
3832604	1,101,692	FRANKLI N FINANCI AL CORPORATI ON	GLEN ALLEN, VA	

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3637582	1,238,579	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	Moved from Peer 4
1118238	1,022,798	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,745,773	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,054,329	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3165311	1,005,109	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	Moved from Peer 4
1098620	2,206,123	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,501,703	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,877,583	GREEN BANCORP, INC.	HOUSTON, TX	
4057262	1,116,205	GREEN DOT CORPORATION	PASADENA, CA	
3254952	2,077,939	GUARANTY BANCORP	DENVER, CO	
1862036	1,288,827	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,060,210	GUARANTY FINANCIAL, M. H. C.	GLENDALE, WI	
3392331	1,658,621	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,017,167	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,560,225	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,156,526	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,435,788	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,312,640	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,558,314	HERITAGE COMMERCE CORP	SAN JOSE, CA	
3846469	1,755,534	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,716,224	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,257,298	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,308,282	HILLS BANCORPORATION	HILLS, IA	
3851191	1,259,746	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,180,805	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,870,353	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	2,213,895	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,037,045	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,238,416	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,497,647	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,239,857	INDEPENDENT BANK CORPORATION	IONIA, MI	
2112439	2,833,419	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,111,563	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,511,203	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,793,165	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,057,151	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,105,379	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,553,974	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,330,292	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,811,560	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,224,791	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	1,184,178	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,090,546	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,937,818	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,123,356	LCNB CORP.	LEBANON, OH	
2345068	1,834,197	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,066,631	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1071669	1,241,099	LNB BANCORP INC.	LORAIN, OH	
2325350	2,127,779	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,943,272	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,489,664	MACATAWA BANK CORPORATION	HOLLAND, MI	

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2728577	1,102,818	MACHIAS BANCORP, MHC	MACHIAS, ME	
1209109	2,899,952	MAINSOURCE FINANCIAL GROUP, INC	GREENSBURG, IN	
1139363	1,193,228	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1123193	1,330,548	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,527,649	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,425,655	MASCOMA MUTUAL FINANCIAL SERVICE	LEBANON, NH	
2907822	1,251,812	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,863,105	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,717,058	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,647,603	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,475,812	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2390013	2,054,044	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,960,231	METRO BANCORP, INC.	HARRISBURG, PA	
1204627	2,453,614	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3839902	1,207,387	MIDCOUNTRY FINANCIAL CORP	MACON, GA	
2176413	1,207,727	MIDDLEBURG FINANCIAL CORPORATION	MIDDLEBURG, VA	
2868950	1,168,343	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	1,818,237	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,891,760	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,126,319	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,812,558	MIDWESTONE FINANCIAL GROUP, INC	IOWA CITY, IA	
1126354	1,053,583	MINNEHAHA BANCSHARES, INC.	SIOUX FALLS, SD	
1141348	1,515,840	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,019,242	MONARCH FINANCIAL HOLDINGS, INC	CHESAPEAKE, VA	
1138919	1,161,622	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,010,375	MOODY BANCSHARES, INC.	GALVESTON, TX	Moved from Peer 4
3175794	1,415,994	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,086,814	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,063,527	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,167,292	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,652,496	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,116,259	NATIONAL BANCSHARES, INC.	BLACKSBURG, VA	
2398082	1,829,708	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,630,320	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,457,474	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,482,541	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	2,442,760	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	1,641,314	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,168,940	NICOLET BANCSHARES, INC.	GREEN BAY, WI	
1109991	2,192,871	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,241,316	NORTHERN BANCORP, INC.	WOBBURN, MA	
3132863	2,925,246	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
3025385	1,420,665	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,589,958	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3848285	1,040,029	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,317,671	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,276,508	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1085527	1,359,655	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	1,202,311	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,033,099	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,544,983	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	

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4131751	1,338,304	OMNI AMERICAN BANCORP, INC.	FORT WORTH, TX	
1248153	1,183,392	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,492,261	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,070,921	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	2,034,248	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,097,906	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,141,640	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
4210478	2,329,568	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,106,863	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,369,685	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	2,514,521	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,227,122	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,361,600	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,360,698	PEOPLES BANCORP	BELLINGHAM, WA	
1070578	2,433,763	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,054,400	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,724,778	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	1,840,713	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1,178,137	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,030,714	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,261,368	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,106,854	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,380,097	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,450,596	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,360,996	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,380,488	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,050,982	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,112,311	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,554,951	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,130,716	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,007,212	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1085013	2,361,813	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,246,559	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,096,285	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,338,975	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,489,024	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,798,613	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,415,134	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,271,571	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,753,380	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,157,941	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,199,465	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,007,703	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,299,967	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
1062621	1,900,948	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,046,204	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3345430	2,986,922	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,283,313	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,722,018	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,061,267	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,034,793	STARK BANK GROUP, LTD.	FORT DODGE, IA	

Moved from Peer 4

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
4036324	2,647,597	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1427275	1,760,860	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
3852031	1,195,066	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,407,951	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	2,812,753	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4228240	2,044,484	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,162,699	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,793,043	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,428,669	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,820,203	SUN BANCORP, INC	VINELAND, NJ	
1066713	1,710,489	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,327,035	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,656,414	TERRITORIAL BANCORP INC.	HONOLULU, HI	
3934562	1,040,935	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,152,722	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,184,325	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,794,943	TRICO BANCSHARES	CHICO, CA	
1056161	1,471,920	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,754,293	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	1,347,798	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,494,680	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,085,645	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,713,894	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,803,424	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
1116609	2,222,196	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1,645,070	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,196,520	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,337,655	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,798,992	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	1,822,951	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,522,801	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,109,749	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,311,259	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,079,247	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,051,743	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	Moved from Peer 4
1966671	1,745,449	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,827,842	WILSON BANK HOLDING COMPANY	LEBANON, TN	
2860431	1,681,079	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,311,670	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,008,861	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	Moved from Peer 4

Note: Peer Group 3 has 346 bank holding companies.