

	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	475	497	490	486
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.37	3.33	3.34	3.42
+ Non-interest Income	0.84	0.94	0.94	0.93
- Overhead Expense	3.03	3.13	3.15	3.15
- Provision for Losses	0.11	0.17	0.16	0.34
+ Securities Gains (Losses)	0.03	0.03	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.17	1.10	1.07	1.02
Net Operating Income	0.85	0.80	0.79	0.72
Net Income	0.85	0.80	0.79	0.72
Net Income (Sub S Adjusted)	0.91	0.87	0.87	0.83
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.16	4.23	4.22	4.52
Interest Expense	0.52	0.62	0.60	0.80
Net Interest Income (TE)	3.63	3.60	3.61	3.71
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.18	0.32	0.33	0.58
Earnings Coverage of Net Losses (X)	12.63	10.66	11.52	8.65
Ln&Ls Allowance/Total Loans & Leases	1.48	1.66	1.59	1.76
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.87	2.68	2.39	3.36
30-89 Days Past Due Loans and Leases	0.56	0.68	0.73	0.93
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	14.57	14.29	14.17	13.56
Net ST Noncore Funding Dependence	5.34	4.88	4.92	3.76
Net Loans and Leases/Total Assets	65.39	63.53	63.90	62.97
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.21	10.03	10.05	9.67
Equity Capital/Total Assets	10.04	9.58	9.65	9.67
Equity Capital+Minority Int/Total Assets	10.12	9.67	9.74	9.75
Tier 1 Common Eq Cap / T RWA	13.11	12.77	12.83	12.24
Net Loans&Ls/Equity Capital (X)	6.78	6.98	6.94	6.86
Cash Dividends/Net Income	21.93	19.45	22.33	23.90
Cash Dividends/Net Income (Sub S Adjusted)	15.53	17.76	14.13	10.98
Retained Earnings/Avg Equity Cap	6.22	6.17	5.76	5.02
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.15	0.17	0.12	0.24
Long-Term Debt/Equity Capital	1.84	2.05	1.94	2.00
Equity Investment in Subs/Equity Cap	108.15	110.28	108.99	110.85
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	119.12	124.74	134.70	109.42

PERCENT OF AVERAGE ASSETS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.86	3.91	3.90	4.16	4.48
Less: Interest Expense	0.48	0.57	0.55	0.74	0.99
Equals: Net Interest Income (TE)	3.37	3.33	3.34	3.42	3.50
Plus: Non-Interest Income	0.84	0.94	0.94	0.93	0.80
Equals: Adj Operating Income (TE)	4.26	4.35	4.35	4.41	4.34
Less: Overhead Expense	3.03	3.13	3.15	3.15	3.11
Less: Provision for Loan and Lease Losses	0.11	0.17	0.16	0.34	0.56
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.03	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.17	1.10	1.07	1.02	0.75
Less: Applicable Income Taxes (TE)	0.29	0.29	0.28	0.27	0.25
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.85	0.80	0.79	0.72	0.49
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.85	0.80	0.79	0.72	0.49
Memo: Net Income (Last Four Qtrs)	0.81	0.77	0.79	0.72	0.48
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.17	92.68	92.74	92.36	92.18
Avg Int-Bearing Funds / Avg Assets	74.69	75.72	75.54	76.68	78.68
Int Income (TE) / Avg Earning Assets	4.16	4.23	4.22	4.52	4.88
Int Expense / Avg Earning Assets	0.52	0.62	0.60	0.80	1.07
Net Int Inc (TE) / Avg Earn Assets	3.63	3.60	3.61	3.71	3.81
YIELD OR COST:					
Total Loans and Leases (TE)	5.01	5.23	5.21	5.54	5.78
Interest-Bearing Bank Balances	0.31	0.30	0.30	0.29	0.31
Fed Funds Sold & Reverse Repos	0.18	0.18	0.17	0.20	0.18
Trading Assets	1.23	0.58	0.49	0.83	1.59
Total Earning Assets	4.06	4.13	4.12	4.43	4.77
Investment Securities (TE)	2.50	2.35	2.38	2.67	3.22
U.S. Treasury & Agency Sec (excl MBS)	1.60	1.47	1.48	1.68	2.04
Mortgage-Backed Securities	2.18	1.91	1.96	2.39	3.00
All Other Securities	4.02	3.97	4.07	4.48	5.09
Interest-Bearing Deposits	0.50	0.59	0.57	0.76	1.03
Time Deposits of \$100K or More	0.93	1.06	1.04	1.26	1.55
Time Deposits < \$100K	0.92	1.08	1.05	1.33	1.67
Other Domestic Deposits	0.24	0.28	0.27	0.35	0.51
Foreign Deposits	N/A	0.20	0.20	0.32	0.32
Fed Funds Purchased and Repos	0.33	0.43	0.43	0.64	0.77
Other Borrowed Funds & Trading Liab	2.15	2.56	2.49	2.98	3.08
All Interest-Bearing Funds	0.64	0.75	0.73	0.96	1.25

	PEER GROUP 04 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	54	53	71	69	66
Avg Assets per Employee (\$000)	4,489	4,305	4,301	4,260	4,211
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	72.79	73.66	74.16	73.37	73.81
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.13	3.15	3.15	3.11
Personnel Expense	1.66	1.69	1.70	1.67	1.60
Net Occupancy Expense	0.38	0.39	0.39	0.39	0.39
Other Operating Expenses	0.97	1.03	1.04	1.08	1.10
Overhead Less Non-Interest Income	2.14	2.13	2.16	2.17	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.38	72.24	72.72	72.02	72.32
Personnel Expense	39.30	39.31	39.55	38.15	37.29
Net Occupancy Expense	8.83	8.87	8.88	8.82	8.99
Other Operating Expenses	22.74	23.63	23.91	24.61	25.44
Total Non-Interest Income	19.16	20.91	20.78	20.39	17.92
Fiduciary Activities Income	0.83	0.71	0.78	0.72	0.84
Serv Charges on Deposit Accts - Domestic	4.97	5.16	5.14	5.33	5.80
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.62	0.59	0.58	0.51	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.44	0.50	0.53	0.35	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.28	0.30	0.33	0.31	0.31
Net Gain (Loss) - Sales Loans, OREO, Oth	1.76	2.72	2.30	2.27	0.22
Other Non-Interest Income	7.12	7.48	7.46	7.62	7.25
Overhead Less Non-Interest Income	51.26	50.59	51.09	50.85	53.65
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.89	18.40	18.01	17.75	16.95
Appl Inc Tax+TE/Pretax NOI+TE	25.81	25.89	25.94	25.90	26.95

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	51.40	50.64	50.69	50.45	50.86
Commercial and Industrial Loans	7.96	7.77	7.82	7.63	7.90
Loans to Individuals	1.91	1.79	1.83	1.75	1.82
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.37	1.06	1.07	0.96	0.98
Other Loans and Leases	0.85	0.78	0.79	0.75	0.82
Net Loans and Leases	65.39	63.53	63.90	62.97	63.29
Debt Securities Over 1 Year	19.32	19.68	19.56	18.70	18.81
Mutual Funds and Equity Securities	0.07	0.08	0.08	0.08	0.07
Subtotal	85.48	84.03	84.33	82.55	82.83
Interest-Bearing Bank Balances	3.77	4.15	4.15	5.22	4.96
Federal Funds Sold & Reverse Repos	0.13	0.18	0.18	0.25	0.35
Debt Securities 1 Year or Less	1.82	1.97	1.93	2.09	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.24	91.54	91.76	91.32	91.16
Non-Int Cash and Due From Dep Inst	1.62	1.89	1.73	1.98	1.83
Other Real Estate Owned	0.37	0.59	0.52	0.73	0.90
All Other Assets	6.05	6.48	6.43	6.61	6.91
MEMORANDA:					
Short-Term Investments	6.44	7.14	7.05	8.43	7.82
U.S. Treasury Securities	0.26	0.14	0.16	0.11	0.14
U.S. Agency Securities (excl MBS)	4.28	4.42	4.40	4.15	4.10
Municipal Securities	5.31	5.13	5.19	4.79	4.52
Mortgage-Backed Securities	8.30	8.84	8.70	8.95	9.14
Asset-Backed Securities	0.05	0.04	0.05	0.04	0.02
Other Debt Securities	0.28	0.36	0.36	0.37	0.27
RE Loans Secured by 1-4 Family	18.65	18.39	18.41	18.52	17.26
Revolving	2.41	2.43	2.42	2.48	2.70
Closed-End, Sec by First Liens	15.15	14.75	14.80	14.84	13.26
Closed-End, Sec by Junior Liens	0.67	0.74	0.72	0.79	0.93
Commercial Real Estate Loans	28.20	28.29	28.23	28.12	29.89
Construction and Land Dev	4.15	4.02	4.09	4.23	5.06
Multi family	2.33	2.29	2.28	2.20	2.02
Nonfarm Nonresidential	20.85	21.13	21.06	20.85	22.07
RE Loans Secured by Farmland	2.19	1.80	1.83	1.73	1.80
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.46	79.39	79.13	79.71	79.61
RE Loans Secured by 1-4 Family	28.58	28.90	28.81	29.28	27.13
Revolving	3.69	3.80	3.76	3.91	4.20
Closed-End	24.51	24.65	24.61	24.93	22.45
Commercial Real Estate Loans	43.18	44.46	44.20	44.64	46.88
Construction and Land Dev	6.27	6.30	6.35	6.66	7.87
Multi family	3.52	3.54	3.49	3.45	3.15
Nonfarm Nonresidential	32.07	33.34	33.11	33.20	34.73
RE Loans Secured by Farmland	3.38	2.86	2.89	2.80	2.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.18	12.12	12.14	12.08	12.35
Loans to Individuals	3.10	2.98	3.00	2.94	2.98
Credit Card Loans	0.08	0.08	0.07	0.08	0.08
Agricultural Loans	2.13	1.69	1.68	1.57	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.32	1.23	1.23	1.20	1.30

PERCENT OF TOTAL ASSETS	PEER GROUP 04 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	6.44	7.14	7.05	8.43	7.82
Liquid Assets	20.97	22.38	22.01	23.20	22.95
Investment Securities	21.82	22.33	22.19	21.62	21.34
Net Loans and Leases	65.39	63.53	63.90	62.97	63.29
Net Lns, Ls & Stbby Ltrs of Credit	65.81	63.97	64.32	63.41	63.81
Core Deposits	68.60	68.59	68.76	67.89	65.79
Noncore Funding	19.26	19.64	19.44	20.15	22.71
Time Deposits of \$100K or More	12.28	12.78	12.55	13.31	14.67
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.14	1.24	1.20	1.16	1.33
Net Fed Funds Purchased (Sold)	1.05	1.08	1.05	0.91	0.98
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.32	1.17	1.20	1.10	1.03
Earning Assets Repr in 1 Year	26.32	27.37	27.23	29.92	31.13
Int-Bearing Liab Repr in 1 Year	20.47	21.46	21.43	23.45	27.54
Long-Term Debt Repr in 1 Year	0.27	0.27	0.29	0.33	0.39
Net Assets Repriceable in 1 Year	5.02	5.20	5.16	5.70	2.97
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.57	14.29	14.17	13.56	17.38
Net ST Noncore Funding Dependence	5.34	4.88	4.92	3.76	6.24
Short-Term Inv/ST Noncore Funding	71.34	74.23	74.33	82.77	66.39
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.47	15.14	14.56	16.04	13.48
Net Loans and Leases/Total Deposits	79.92	77.31	77.75	76.73	77.33
Net Loans and Leases/Core Deposits	97.08	94.07	94.40	94.20	97.83
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.33	-0.16	-0.32	0.86	0.83
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.94	-1.62	-2.28	4.79	4.39
Struct Notes Appr(Depr)/T1 Cap	-0.21	-0.70	-0.74	0.02	0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.95	6.75	7.43	5.06	4.13
Available-For-Sale Securities	92.05	93.25	92.57	94.94	95.87
U.S. Treasury Securities	1.16	0.61	0.70	0.49	0.68
U.S. Agency Securities (excl MBS)	20.24	20.97	20.70	20.65	20.55
Municipal Securities	23.77	22.15	22.63	21.48	20.70
Mortgage-Backed Securities	41.48	42.77	42.52	43.41	45.24
Asset-Backed Securities	0.20	0.22	0.24	0.20	0.07
Other Debt Securities	1.42	1.85	1.78	2.07	1.46
Mutual Funds and Equity Securities	0.41	0.52	0.49	0.47	0.38
Debt Securities 1 Year or Less	8.67	9.81	9.62	10.86	9.67
Debt Securities 1 To 5 Years	25.62	23.70	23.58	25.12	25.72
Debt Securities Over 5 Years	61.96	62.31	62.47	59.19	60.22
Pledged Securities	44.22	42.30	43.37	43.38	46.87
Structured Notes, Fair Value	1.74	1.73	1.80	1.95	2.99

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.11	0.17	0.16	0.34	0.56
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.26	0.25	0.52	0.84
Provision for Ln&Ls Losses/Net Losses	116.12	106.84	97.55	117.20	114.12
Ln&Ls Allowance/Total Loans & Leases	1.48	1.66	1.59	1.76	1.90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.11	11.27	10.06	6.29	4.00
ALLL/Nonaccrual Assets	215.35	160.46	170.89	122.91	100.68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	195.09	149.91	155.98	115.89	95.96
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.42	0.44	0.70	1.01
Recoveries/Avg Loans and Leases	0.10	0.10	0.11	0.10	0.10
Net Losses/Avg Loans and Leases	0.18	0.32	0.33	0.58	0.89
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	21.92	13.67	19.92	13.22	11.34
Earnings Coverage of Net Losses (X)	12.63	10.66	11.52	8.65	5.35
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.12	0.28	0.28	0.54	0.85
RE Loans Secured By 1-4 Family	0.14	0.25	0.26	0.43	0.67
Revolving	0.10	0.20	0.21	0.39	0.46
Closed-End	0.14	0.25	0.26	0.43	0.71
Commercial Real Estate Loans	0.10	0.31	0.31	0.65	0.99
Construction and Land Dev	0.05	0.61	0.63	1.60	2.76
Multi family	0.02	0.06	0.08	0.21	0.37
Nonfarm Nonresidential	0.10	0.23	0.23	0.44	0.54
RE Loans Secured by Farmland	0.00	0.01	0.02	0.08	0.08
Commercial and Industrial Loans	0.22	0.33	0.37	0.68	1.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.70	0.81	0.83	0.91	1.13
Credit Card Loans	1.39	1.67	1.68	1.68	2.10
Agricultural Loans	0.00	0.00	0.01	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.50	0.48	0.54	0.73	0.87

## BHCPR PEER GROUP DATA

## PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 04 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
30-89 Days PD Loans and Leases	0.56	0.68	0.73	0.93	1.02
90+ Days PD Loans and Leases	0.05	0.05	0.05	0.06	0.08
Nonaccrual Loans and Leases	1.22	1.71	1.55	2.19	2.85
90+ Days PD and Nonaccrual Loans and Leases	1.31	1.81	1.66	2.31	2.98
30-89 Days PD Restructured	0.01	0.01	0.02	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.34	0.46	0.43	0.61	0.66
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.56	0.68	0.74	0.93	1.02
90+ Days Past Due Assets	0.05	0.05	0.05	0.06	0.08
Nonaccrual Assets	1.23	1.74	1.57	2.22	2.88
30+ Days PD & Nonaccrual Assets	1.96	2.58	2.48	3.34	4.11
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.86	1.16	1.06	1.48	1.95
90+ PD & Nonaccrual Assets + OREO	1.29	1.80	1.62	2.25	2.92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.76	2.37	2.18	2.89	3.65
Allowance for Loan & Lease Losses	185.60	224.58	215.58	255.90	288.12
Equity Cap + ALLL	16.40	22.88	20.95	27.66	36.21
Tier 1 Cap + ALLL	15.74	21.35	19.69	26.92	36.12
Loans & Leases + RE Acquired	2.72	3.69	3.39	4.49	5.55

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	0.56	0.68	0.75	0.95	1.04
- 90+ Days Past Due	0.04	0.04	0.05	0.06	0.08
- Nonaccrual	1.33	1.85	1.70	2.45	3.18
Coml & Indl - 30-89 Days PD	0.38	0.41	0.41	0.58	0.67
- 90+ Days Past Due	0.02	0.01	0.01	0.02	0.04
- Nonaccrual	0.81	1.16	1.04	1.26	1.65
Individuals - 30-89 Days PD	0.83	0.84	0.99	1.04	1.17
- 90+ Days Past Due	0.04	0.04	0.05	0.05	0.07
- Nonaccrual	0.24	0.27	0.27	0.31	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	0.05	0.04	0.06	0.07	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.06	0.05	0.08	0.14
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	0.14	0.16	0.14	0.15	0.20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.09	0.07	0.08	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.79	0.95	1.07	1.32	1.28
- 90+ Days Past Due	0.05	0.06	0.06	0.06	0.10
- Nonaccrual	1.21	1.55	1.46	1.80	2.13
Revolving - 30-89 Days PD	0.33	0.45	0.45	0.52	0.46
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.02
- Nonaccrual	0.43	0.56	0.54	0.58	0.60
Closed-End - 30-89 Days PD	0.73	1.01	1.16	1.42	1.47
- 90+ Days Past Due	0.06	0.06	0.06	0.06	0.10
- Nonaccrual	1.34	1.71	1.60	2.01	2.47
- Jr Lien 30-89 Days PD	0.03	0.05	0.05	0.06	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.09	0.09	0.12	0.15
Commercial RE - 30-89 Days PD	0.38	0.47	0.49	0.67	0.85
- 90+ Days Past Due	0.02	0.02	0.02	0.03	0.05
- Nonaccrual	1.57	2.11	1.90	2.92	3.91
Const & Dev - 30-89 Days PD	0.30	0.43	0.33	0.56	0.74
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.05
- Nonaccrual	1.99	3.23	3.07	6.12	8.71
Multi family - 30-89 Days PD	0.08	0.08	0.09	0.18	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.36	0.59	0.42	0.93	1.17
Nonfarm Nres- 30-89 Days PD	0.35	0.44	0.48	0.61	0.78
- 90+ Days Past Due	0.02	0.02	0.01	0.02	0.03
- Nonaccrual	1.26	1.70	1.49	2.30	2.70
Farmland - 30-89 Days PD	0.16	0.14	0.18	0.26	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.52	0.59	0.59	1.03	1.56
Credit Card - 30-89 Days PD	0.92	0.95	0.97	1.11	1.12
- 90+ Days Past Due	0.26	0.21	0.28	0.29	0.43
- Nonaccrual	0.03	0.00	0.01	0.01	0.00



CAPITAL RATIOS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.21	10.03	10.05	9.67	9.35
Tier 1 RBC Ratio	14.75	14.70	14.63	14.30	13.64
Total Risk-Based Capital Ratio	16.15	16.16	16.08	15.80	15.20
Tangible Tier 1 Leverage Ratio	10.13	9.94	9.96	9.60	9.28
Tangible Common Eq Cap/Tan Assets	9.02	8.43	8.50	8.44	7.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.17	11.58	11.42	10.45	10.13
Standby Letters of Credit	0.35	0.36	0.34	0.36	0.41
Commercial & Similar Letters of Credit	0.00	0.00	0.00	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	0.69	0.79	0.69	0.98	0.72
Interest Rate Contracts	0.68	0.77	0.67	0.98	0.72
Interest Rate Futures & Forward Contr	0.10	0.14	0.10	0.24	0.14
Written Options Contr (Int Rate)	0.12	0.15	0.11	0.21	0.16
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.16	0.17	0.17	0.14	0.15
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	19.33	18.53	18.45	16.97	15.99

## 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	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	31.08	32.62	31.59	33.47	29.51
Written Options	34.31	33.46	32.86	32.04	34.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	33.71	32.37	31.85	30.89	32.53
Purchased Options	0.07	0.08	0.41	0.18	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.00	0.18	0.06	0.60
Swaps	31.30	30.68	31.45	30.99	32.38
Held for Trading	1.08	2.20	2.50	3.18	1.71
Interest Rate Contracts	1.08	2.20	2.50	3.18	1.70
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	98.92	97.80	97.50	96.82	98.29
Interest Rate Contracts	98.89	88.02	97.20	87.29	87.70
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)	60.44	63.51	63.31	64.82	63.60
One Year or Less	29.75	32.77	30.88	36.30	31.43
Over 1 Year to 5 Years	7.67	5.93	7.38	6.46	17.90
Over 5 Years	10.21	11.84	11.03	10.51	7.71
Gross Negative Fair Value (Abs Val)	0.99	1.16	1.01	1.67	1.75
Gross Positive Fair Value	0.57	0.71	0.61	0.57	0.65
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	35.10	30.24	28.18	25.25	18.38
Ins Under Assets(L/H)/Tot Ins Und Ast	64.90	69.76	71.82	74.75	81.62
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	8.10
Ins Activities Revenue/Adj Oper Inc	0.28	0.30	0.33	0.31	0.31
Premium Inc/Ins Activities Revenue	0.03	0.03	0.08	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	42.75	47.79	51.62	67.87	74.67
Other Prem Inc/Total Prem Inc	57.25	52.21	48.38	32.13	25.33
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	12.29	-0.17	31.35	134.52	71.74
Ins Net Inc (L/H)/Equity (L/H)	-0.19	0.02	0.14	1.21	1.30
Insur Ben, Losses, Exp/Insur Premiums	79.55	72.87	80.10	64.22	77.84
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.85	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.02	1.00	0.89	0.98	0.61
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.71	11.23	11.52	10.98	10.66
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	0.20	0.20	0.32	0.32
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.01	0.01	N/A	1.04
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-15.80	-13.90	-12.56	-24.63	-17.11
Total Selected Assets	-23.44	-18.39	-20.10	-13.67	-8.87
Deposits	N/A	-100.00	-100.00	-52.44	-50.63

## PROFITABILITY:

	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.01	7.86	7.61	6.92	4.50
Bank Net Inc/Avg Eq Inv in Banks	8.99	8.76	8.59	7.78	5.62
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.21	3.38	3.67	3.52	2.88
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.09	4.70	5.31	4.23	3.00
Bank Net Income/Parent Net Income	106.81	108.55	107.42	108.37	110.52
Nonbank Net Income/Parent Net Income	0.27	0.30	0.24	0.39	0.49
Sub BHCs Net Inc/Parent Net Income	96.83	93.62	93.23	93.82	92.66

## LEVERAGE:

Total Liabilities/Equity	11.81	14.04	13.09	14.58	16.95
Total Debt/Equity Capital	2.42	2.65	2.45	2.77	3.19
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.32	12.15	11.39	12.65	14.82
Tot Debt+Lns Guaranteed for Affl/Equity	2.46	2.69	2.47	2.86	3.31
Total Debt/Eq Cap - Exc Over Fair Value	2.43	2.67	2.46	2.79	3.21
Long-Term Debt/Equity Capital	1.84	2.05	1.94	2.00	2.10
Short-Term Debt/Equity Capital	0.15	0.17	0.12	0.24	0.40
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.03	0.03	0.03	0.07
Long-Term Debt/Consolidated LT Debt	8.33	7.88	7.36	5.99	4.57

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	108.15	110.28	108.99	110.85	113.10
Total Investment in Subs/Equity	108.44	110.68	109.36	111.27	113.56
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.70	101.37	100.67	101.67	101.97
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.95	101.68	100.97	102.06	102.44

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.78	1.26	1.01	1.14	1.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.91	4.58	3.51	3.68	4.80

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	109.11	110.00	124.22	101.49	84.78
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	119.12	124.74	134.70	109.42	99.60
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.82	103.11	108.70	100.39	102.38
Pretax Oper Inc + Int Exp/Int Expense	3915.08	2273.82	4068.39	2843.12	1728.77
Div + Int From Subs/Int Exp + Div	128.61	144.44	181.02	132.97	111.29
Fees+Other Inc From Subs/Sal + Oth Exp	2.88	2.57	2.95	2.46	4.95
Net Inc/Curr Port of LT Debt+Pfd Div(X)	27.84	24.47	26.31	15.39	11.43

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.06	-0.11	0.01	-0.19	-0.60
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## PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	10.26	12.45	14.42	12.80	18.62
Total	10.26	12.45	14.42	12.80	18.62

## 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	0.14	0.17	0.15	0.17	0.24
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				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	68.77	67.27	62.32	70.96	75.07
Dividends Paid/Net Income	21.88	19.35	22.14	23.97	24.45
Net Income - Dividends/Avg Equity	6.23	6.19	5.80	5.04	2.80
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	134.06	153.99	181.84	137.35	113.39
Dividends From Nonbank Subs	0.21	0.21	0.28	0.52	0.44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	139.69	157.87	186.15	142.67	118.99
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.03	30.28	37.80	34.38	31.02
Interest Income From Bank Subs	0.02	0.02	0.02	0.03	0.05
Mgt & Service Fees From Bank Subs	0.12	0.09	0.15	0.13	0.68
Other Income From Bank Subs	0.01	0.01	0.01	0.01	0.02
Operating Income From Bank Subs	33.01	32.76	40.38	37.04	36.13
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	61.27	60.67	63.11	67.09	66.23
Interest Income From Nonbank Subs	0.02	0.17	0.32	0.22	0.24
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.03	0.00
Operating Inc From Nonbank Subs	64.47	64.84	71.96	78.18	72.64
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	2.91	3.20	4.36	9.52	9.15
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.92	3.21	4.36	9.58	9.17
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	68.11	66.79	72.98	66.69	58.31
Interest Income From Bank Subs	0.95	1.25	0.41	2.52	2.76
Mgt & Serv Fees From Bank Subs	0.25	0.24	0.24	0.32	1.76
Other Income From Bank Subs	0.02	0.03	0.02	0.02	0.04
Operating Income From Bank Subs	77.80	78.24	82.33	79.41	73.90
Dividends From Nonbank Subs	0.86	0.67	0.44	1.79	1.97
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.01	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.73	2.69	1.29	4.18	4.36
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	949.00	936.02	495.72	534.07	678.47
Loans and Adv From Subs/Total Debt	154.08	142.21	137.73	162.05	210.47

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									475
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.37	2.46	2.73	3.03	3.34	3.71	4.05	4.34	475
+ Non-interest Income	0.83	0.18	0.31	0.50	0.75	1.09	1.64	2.16	475
- Overhead Expense	3.02	1.95	2.17	2.51	2.95	3.48	4.04	4.86	475
- Provision for Losses	0.11	-0.13	-0.02	0.01	0.09	0.19	0.31	0.46	475
+ Securities Gains (Losses)	0.02	-0.01	-0.00	0.00	0.00	0.04	0.10	0.17	475
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	475
= Pretax Net Oper Income (TE)	1.16	0.06	0.38	0.72	1.15	1.58	2.03	2.35	475
Net Operating Income	0.84	0.05	0.25	0.51	0.80	1.12	1.62	1.89	475
Net Income	0.84	0.05	0.24	0.51	0.80	1.12	1.61	1.88	475
Net Income (Sub S Adjusted)	0.91	0.16	0.34	0.58	0.97	1.21	1.35	1.52	115
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.15	3.16	3.41	3.76	4.14	4.52	4.93	5.21	475
Interest Expense	0.52	0.18	0.23	0.35	0.50	0.67	0.88	0.99	475
Net Interest Income (TE)	3.63	2.61	2.91	3.27	3.59	4.01	4.33	4.67	475
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.17	-0.12	-0.04	0.02	0.10	0.27	0.66	0.98	475
Earnings Coverage of Net Losses (X)	12.62	-91.62	-27.93	1.58	8.57	22.75	61.85	138.18	470
Ln&Ls Allowance/Total Loans & Leases	1.47	0.68	0.91	1.12	1.37	1.78	2.30	2.74	475
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.87	0.21	0.33	0.72	1.46	2.54	4.98	6.59	475
30-89 Days Past Due Loans and Leases	0.56	0.01	0.07	0.20	0.45	0.84	1.38	2.07	475
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	14.57	-10.13	-2.38	7.12	14.23	22.18	31.79	37.68	475
Net ST Noncore Funding Dependence	5.33	-14.47	-7.58	0.01	5.58	11.42	17.57	21.45	475
Net Loans and Leases/Total Assets	65.38	41.31	47.09	56.82	66.93	74.33	80.45	83.59	475
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.21	6.88	7.68	8.80	10.11	11.49	13.13	14.21	438
Equity Capital/Total Assets	10.04	5.97	7.02	8.34	9.88	11.55	13.56	15.24	475
Equity Capital+Minority Int/Total Assets	10.12	6.23	7.16	8.40	9.98	11.59	13.57	15.24	475
Tier 1 Common Eq Cap / T RWA	13.10	6.48	7.94	10.01	12.64	15.62	20.57	22.77	438
Net Loans&Ls/Equity Capital (X)	6.78	3.38	3.86	5.20	6.57	8.06	10.41	11.75	475
Cash Dividends/Net Income	21.92	0.00	0.00	0.00	19.49	42.30	59.55	74.77	455
Cash Dividends/Net Income (Sub S Adjusted)	15.52	-26.15	-11.73	0.00	10.37	29.01	55.07	74.26	115
Retained Earnings/Avg Equity Cap	6.21	-0.24	1.24	3.66	6.05	8.72	10.99	15.42	475
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.14	0.00	0.00	0.00	0.00	0.00	0.75	4.60	475
Long-Term Debt/Equity Capital	1.84	0.00	0.00	0.00	0.00	0.45	12.45	22.78	475
Equity Investment in Subs/Equity Cap	108.14	86.57	93.67	98.97	102.22	117.34	132.82	151.39	475
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	119.11	-19.81	2.74	67.93	101.29	147.09	282.30	687.02	454

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.86	2.95	3.15	3.51	3.87	4.18	4.57	4.81	475
Less: Interest Expense	0.48	0.16	0.21	0.32	0.46	0.62	0.80	0.92	475
Equals: Net Interest Income (TE)	3.37	2.46	2.73	3.03	3.34	3.71	4.05	4.34	475
Plus: Non-Interest Income	0.83	0.18	0.31	0.50	0.75	1.09	1.64	2.16	475
Equals: Adj Operating Income (TE)	4.26	3.07	3.37	3.70	4.21	4.74	5.44	6.00	475
Less: Overhead Expense	3.02	1.95	2.17	2.51	2.95	3.48	4.04	4.86	475
Less: Provision for Loan and Lease Losses	0.11	-0.13	-0.02	0.01	0.09	0.19	0.31	0.46	475
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Plus: Realized G/L on AFS Sec	0.02	-0.01	-0.00	0.00	0.00	0.04	0.10	0.17	475
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	475
Equals: Pretax Net Oper Inc (TE)	1.16	0.06	0.38	0.72	1.15	1.58	2.03	2.35	475
Less: Applicable Income Taxes (TE)	0.29	0.00	0.00	0.10	0.28	0.47	0.62	0.75	475
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	475
Equals: Net Operating Income	0.84	0.05	0.25	0.51	0.80	1.12	1.62	1.89	475
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Equals: Net Income	0.84	0.05	0.24	0.51	0.80	1.12	1.61	1.88	475
Memo: Net Income (Last Four Qtrs)	0.80	-0.17	0.16	0.48	0.80	1.08	1.53	1.80	444
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.16	87.06	89.18	91.47	93.34	95.17	96.39	97.16	475
Avg Int-Bearing Funds / Avg Assets	74.68	58.94	63.56	69.49	74.77	79.94	84.75	87.36	438
Int Income (TE) / Avg Earning Assets	4.15	3.16	3.41	3.76	4.14	4.52	4.93	5.21	475
Int Expense / Avg Earning Assets	0.52	0.18	0.23	0.35	0.50	0.67	0.88	0.99	475
Net Int Inc (TE) / Avg Earn Assets	3.63	2.61	2.91	3.27	3.59	4.01	4.33	4.67	475
YIELD OR COST:									
Total Loans and Leases (TE)	5.01	4.16	4.30	4.59	4.97	5.42	5.83	6.31	475
Interest-Bearing Bank Balances	0.31	0.00	0.05	0.19	0.27	0.37	0.67	0.95	472
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.00	0.13	0.24	0.60	1.34	252
Trading Assets	1.23	0.00	0.00	0.00	0.00	2.54	4.51	5.98	29
Total Earning Assets	4.06	3.07	3.33	3.70	4.04	4.41	4.82	5.13	475
Investment Securities (TE)	2.50	1.18	1.65	2.02	2.41	2.98	3.59	4.05	474
U.S. Treasury & Agency Sec (excl MBS)	1.60	0.47	0.76	1.15	1.59	2.06	2.46	2.72	432
Mortgage-Backed Securities	2.17	1.22	1.46	1.80	2.11	2.47	3.05	3.92	453
All Other Securities	4.01	1.43	2.11	3.00	3.84	4.94	6.18	7.61	452
Interest-Bearing Deposits	0.50	0.20	0.23	0.34	0.48	0.66	0.80	0.90	475
Time Deposits of \$100K or More	0.93	0.42	0.51	0.69	0.91	1.15	1.40	1.57	475
Time Deposits < \$100K	0.92	0.37	0.50	0.68	0.89	1.14	1.39	1.64	475
Other Domestic Deposits	0.24	0.07	0.10	0.15	0.22	0.32	0.44	0.54	475
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.32	0.00	0.00	0.09	0.24	0.48	1.05	1.85	343
Other Borrowed Funds & Trading Liab	2.15	0.15	0.32	1.13	2.06	3.21	4.06	4.55	412
All Interest-Bearing Funds	0.63	0.24	0.31	0.45	0.61	0.82	1.01	1.15	438

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	54.23	38.52	41.79	45.89	52.18	62.01	72.14	79.75	475
Avg Assets per Employee (\$000)	4489.45	2734.97	3089.08	3523.10	4229.34	5152.58	6879.25	7872.14	475

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	472
Overhead Exp / NOI + Non-Int Income	72.78	50.10	55.38	64.23	72.13	81.55	90.24	96.07	475

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.02	1.95	2.17	2.51	2.95	3.48	4.04	4.86	475
Personnel Expense	1.66	1.02	1.17	1.39	1.63	1.88	2.24	2.60	475
Net Occupancy Expense	0.37	0.18	0.22	0.28	0.36	0.46	0.57	0.66	475
Other Operating Expenses	0.96	0.54	0.62	0.75	0.93	1.14	1.41	1.78	475
Overhead Less Non-Interest Income	2.13	1.22	1.43	1.81	2.16	2.44	2.79	3.12	475

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	71.38	49.41	54.09	62.39	70.90	80.39	89.57	95.01	475
Personnel Expense	39.29	27.24	28.94	34.68	39.16	43.96	49.19	51.57	475
Net Occupancy Expense	8.82	4.64	5.47	6.79	8.58	10.87	12.86	14.06	475
Other Operating Expenses	22.73	14.09	15.92	18.65	21.82	26.36	32.20	36.38	475
Total Non-Interest Income	19.15	5.47	8.22	12.94	18.10	24.45	32.83	40.00	475
Fiduciary Activities Income	0.82	0.00	0.00	0.00	0.00	1.33	4.59	8.41	475
Serv Charges on Deposit Accts - Domestic	4.97	0.64	1.29	2.70	4.52	6.91	9.90	12.02	475
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Investment Banking Fees & Commissions	0.61	0.00	0.00	0.00	0.14	1.21	2.62	3.66	475
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Net Servicing Fees	0.43	0.00	0.00	0.00	0.01	0.78	2.02	2.95	475
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Insurance Activities Revenue	0.27	0.00	0.00	0.00	0.00	0.18	1.36	5.58	475
Net Gain (Loss) - Sales Loans, OREO, Oth	1.75	-3.08	-1.25	-0.03	0.77	2.83	7.79	13.61	475
Other Non-Interest Income	7.11	1.63	2.79	4.54	6.52	9.24	12.94	16.26	475
Overhead Less Non-Interest Income	51.25	24.90	31.60	41.52	51.17	61.06	70.33	77.70	475

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.88	-0.18	0.00	2.15	22.65	30.86	36.25	38.62	457
Appl Inc Tax+TE/Pretax NOI+TE	25.81	0.00	0.48	12.43	32.32	36.50	39.93	42.07	457



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.39	26.08	33.53	41.72	51.11	61.09	68.29	72.93	475
Commercial and Industrial Loans	7.96	1.16	2.46	4.40	7.07	10.87	16.13	19.55	475
Loans to Individuals	1.91	0.06	0.15	0.54	1.34	2.71	5.99	9.45	475
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Agricultural Loans	1.36	0.00	0.00	0.00	0.11	2.12	7.38	13.21	475
Other Loans and Leases	0.85	0.00	0.00	0.05	0.43	1.49	2.99	4.79	475
Net Loans and Leases	65.38	41.31	47.09	56.82	66.93	74.33	80.45	83.59	475
Debt Securities Over 1 Year	19.31	3.16	5.41	10.84	18.35	27.43	36.46	41.55	475
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.07	0.40	0.93	475
Subtotal	85.48	71.68	76.46	82.12	86.42	89.33	91.37	92.15	475
Interest-Bearing Bank Balances	3.76	0.06	0.25	1.03	2.73	5.84	10.38	14.31	475
Federal Funds Sold & Reverse Repos	0.13	0.00	0.00	0.00	0.00	0.06	0.77	2.24	475
Debt Securities 1 Year or Less	1.82	0.00	0.01	0.27	1.04	2.77	5.86	8.36	475
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Total Earning Assets	92.24	87.23	88.97	90.71	92.35	93.80	95.08	95.79	475
Non-Int Cash and Due From Dep Inst	1.61	0.39	0.61	1.09	1.55	2.07	2.73	3.53	475
Other Real Estate Owned	0.36	0.00	0.00	0.06	0.21	0.59	1.32	2.03	475
All Other Assets	6.04	2.68	3.31	4.49	5.93	7.49	9.01	10.14	475
MEMORANDA:									
Short-Term Investments	6.43	0.75	1.24	2.76	5.46	9.45	14.76	19.25	475
U.S. Treasury Securities	0.26	0.00	0.00	0.00	0.00	0.11	1.70	3.80	475
U.S. Agency Securities (excl MBS)	4.28	0.00	0.00	0.80	3.18	7.52	14.26	18.02	475
Municipal Securities	5.30	0.00	0.00	0.83	4.74	9.54	14.27	17.69	475
Mortgage-Backed Securities	8.29	0.00	0.14	3.30	7.08	12.61	19.15	25.24	475
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.32	1.06	475
Other Debt Securities	0.28	0.00	0.00	0.00	0.00	0.33	1.71	3.24	475
RE Loans Secured by 1-4 Family	18.65	4.82	6.73	10.46	17.57	25.50	35.95	41.80	475
Revolving	2.41	0.00	0.10	0.78	2.19	3.71	5.84	7.10	475
Closed-End, Sec by First Liens	15.14	3.42	4.74	8.09	13.73	21.35	30.09	37.20	475
Closed-End, Sec by Junior Liens	0.66	0.02	0.08	0.26	0.53	1.02	1.66	2.01	475
Commercial Real Estate Loans	28.19	9.93	13.34	19.96	27.82	36.13	43.83	48.26	475
Construction and Land Dev	4.14	0.52	0.94	1.90	3.69	5.96	9.36	10.92	475
Multi family	2.32	0.15	0.41	0.99	1.85	3.45	5.76	7.80	475
Nonfarm Nonresidential	20.85	6.69	9.89	14.73	20.32	26.59	33.52	39.21	475
RE Loans Secured by Farml and	2.18	0.00	0.00	0.05	0.67	3.99	9.51	13.01	475
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.46	53.17	59.24	70.40	79.43	87.21	92.52	96.19	475
RE Loans Secured by 1-4 Family	28.57	7.86	11.00	17.27	26.43	38.74	52.02	61.27	475
Revolving	3.68	0.00	0.17	1.30	3.25	5.73	8.44	10.11	475
Closed-End	24.50	6.03	8.89	14.23	22.59	33.22	47.59	55.06	475
Commercial Real Estate Loans	43.18	16.93	23.23	32.17	42.76	53.44	64.29	69.65	475
Construction and Land Dev	6.27	0.84	1.58	3.13	5.55	8.85	13.04	15.91	475
Multi family	3.52	0.27	0.64	1.48	2.86	5.13	8.20	10.72	475
Nonfarm Nonresidential	32.06	11.24	15.55	23.04	31.71	40.27	50.60	57.31	475
RE Loans Secured by Farml and	3.37	0.00	0.00	0.07	1.11	6.12	14.56	20.54	475
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Commercial and Industrial Loans	12.17	1.87	3.77	7.29	11.19	16.60	23.63	27.14	475
Loans to Individuals	3.09	0.09	0.22	0.83	1.96	4.46	10.45	13.95	475
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.12	0.48	0.74	475
Agricultural Loans	2.12	0.00	0.00	0.00	0.16	3.40	11.88	19.26	475
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Other Loans and Leases	1.31	0.00	0.00	0.10	0.67	2.26	4.88	7.37	475

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.43	0.75	1.24	2.76	5.46	9.45	14.76	19.25	475
Liquid Assets	20.97	7.40	9.49	13.09	19.54	27.83	37.09	44.63	475
Investment Securities	21.82	3.75	7.24	12.95	20.20	30.07	40.57	46.75	475
Net Loans and Leases	65.38	41.31	47.09	56.82	66.93	74.33	80.45	83.59	475
Net Lns, Ls & Stdbly Ltrs of Credit	65.80	41.71	47.45	57.45	67.13	74.75	80.65	84.13	475
Core Deposits	68.59	48.57	54.76	62.22	69.42	75.24	79.15	81.24	475
Noncore Funding	19.25	7.06	9.05	12.60	18.22	24.81	32.59	38.52	475
Time Deposits of \$100K or More	12.28	4.37	5.33	7.77	11.10	16.47	22.36	26.10	475
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Fed Funds Purchased and Repos	1.14	0.00	0.00	0.00	0.27	2.27	4.54	7.42	475
Net Fed Funds Purchased (Sold)	1.05	-1.42	-0.42	0.00	0.13	2.24	4.38	6.75	475
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Oth Borrowings W/Rem Mat 1 Yr or Less	1.31	0.00	0.00	0.00	0.54	2.37	5.36	7.66	475
Earning Assets Repr in 1 Year	26.31	10.97	13.31	19.08	25.20	33.47	41.84	47.49	475
Int-Bearing Liab Repr in 1 Year	20.47	5.87	8.07	11.73	16.36	24.91	49.73	59.04	475
Long-Term Debt Repr in 1 Year	0.26	0.00	0.00	0.00	0.00	0.00	1.78	3.30	475
Net Assets Repriceable in 1 Year	5.02	-33.32	-21.90	-2.47	7.32	14.43	24.09	28.98	475
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.57	-10.13	-2.38	7.12	14.23	22.18	31.79	37.68	475
Net ST Noncore Funding Dependence	5.33	-14.47	-7.58	0.01	5.58	11.42	17.57	21.45	475
Short-Term Inv/ST Noncore Funding	71.33	4.55	10.02	24.26	51.92	99.79	196.72	331.74	475
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.46	-11.24	-7.39	1.10	10.25	24.44	44.65	64.45	475
Net Loans and Leases/Total Deposits	79.92	49.06	56.41	68.72	80.87	91.31	100.41	105.27	475
Net Loans and Leases/Core Deposits	97.07	56.48	65.42	79.79	94.98	111.53	136.64	152.20	475
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.32	-1.04	-0.31	0.00	0.02	0.58	1.62	2.80	191
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.94	-3.70	-2.45	-0.64	0.51	2.48	5.12	7.49	434
Struct Notes Appr(Depr)/T1 Cap	-0.21	-2.04	-0.81	-0.27	-0.06	0.00	0.02	0.06	193
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.95	0.00	0.00	0.00	0.00	9.66	48.50	80.38	474
Available-For-Sale Securities	92.04	18.63	50.95	89.87	100.00	100.00	100.00	100.00	474
U. S. Treasury Securities	1.16	0.00	0.00	0.00	0.00	0.62	7.72	15.42	474
U. S. Agency Securities (excl MBS)	20.24	0.00	0.00	4.77	16.80	34.82	55.21	75.38	474
Municipal Securities	23.76	0.00	0.00	5.46	24.34	41.29	54.73	63.31	474
Mortgage-Backed Securities	41.48	0.00	1.51	19.56	42.88	60.08	84.14	93.02	474
Asset-Backed Securities	0.20	0.00	0.00	0.00	0.00	0.00	1.30	4.72	474
Other Debt Securities	1.42	0.00	0.00	0.00	0.00	1.64	8.41	14.97	474
Mutual Funds and Equity Securities	0.41	0.00	0.00	0.00	0.00	0.37	2.44	7.82	474
Debt Securities 1 Year or Less	8.66	0.00	0.05	1.49	5.71	14.14	22.81	33.75	474
Debt Securities 1 To 5 Years	25.62	0.37	2.95	9.51	21.89	41.21	56.66	68.60	474
Debt Securities Over 5 Years	61.95	6.83	22.05	44.87	64.82	82.57	92.84	96.47	474
Pledged Securities	44.22	1.06	6.98	21.88	42.95	65.82	84.63	91.90	474
Structured Notes, Fair Value	1.73	0.00	0.00	0.00	0.00	2.51	9.49	18.00	474

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.11	-0.13	-0.02	0.01	0.09	0.19	0.31	0.46	475
Provision for Ln&Ls Losses/Avg Lns&Ls	0.16	-0.23	-0.03	0.02	0.15	0.27	0.48	0.69	475
Provision for Ln&Ls Losses/Net Losses	116.11	-418.71	-87.35	6.35	91.28	181.13	444.44	782.90	470
Ln&Ls Allowance/Total Loans & Leases	1.47	0.68	0.91	1.12	1.37	1.78	2.30	2.74	475
Ln&Ls Allowance/Net Ln&Ls Losses (X)	16.11	1.48	2.11	4.15	9.85	19.91	53.86	110.17	388
ALLL/Nonaccrual Assets	215.34	37.01	48.88	77.85	138.59	264.47	641.85	1345.47	469
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	195.08	33.69	46.10	76.15	127.82	252.59	572.30	1147.32	473
Gross Ln&Ls Losses/Avg Loans & Leases	0.27	0.01	0.03	0.08	0.19	0.40	0.81	1.15	475
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.06	0.14	0.30	0.44	475
Net Losses/Avg Loans and Leases	0.17	-0.12	-0.04	0.02	0.10	0.27	0.66	0.98	475
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Recoveries/Prior Year-End Losses	21.91	2.10	3.60	7.49	15.60	30.32	63.89	99.52	443
Earnings Coverage of Net Losses (X)	12.62	-91.62	-27.93	1.58	8.57	22.75	61.85	138.18	470
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.12	-0.16	-0.06	0.00	0.06	0.19	0.51	0.79	475
RE Loans Secured By 1-4 Family	0.14	-0.07	-0.02	0.00	0.08	0.23	0.48	0.74	475
Revolving	0.10	-0.09	-0.01	0.00	0.00	0.15	0.53	0.97	448
Closed-End	0.13	-0.10	-0.02	0.00	0.07	0.24	0.46	0.76	475
Commercial Real Estate Loans	0.10	-0.27	-0.14	-0.01	0.01	0.18	0.60	1.03	474
Construction and Land Dev	0.04	-1.85	-0.69	-0.01	0.00	0.05	0.86	2.46	471
Multi family	0.02	-0.03	0.00	0.00	0.00	0.00	0.04	0.89	464
Nonfarm Nonresidential	0.09	-0.18	-0.06	-0.00	0.00	0.15	0.52	1.01	474
RE Loans Secured by Farmland	-0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.03	388
Commercial and Industrial Loans	0.22	-0.52	-0.23	-0.03	0.03	0.35	1.20	2.65	472
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	0.69	0.05	0.08	0.20	0.46	0.95	2.07	3.11	342
Credit Card Loans	1.39	-0.17	0.00	0.00	0.87	2.13	4.05	7.50	158
Agricultural Loans	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.06	310
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	0.49	-0.20	-0.00	0.00	0.00	0.29	3.67	7.74	424

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.56	0.01	0.07	0.20	0.45	0.84	1.38	2.07	475
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.00	0.07	0.24	0.46	475
Nonaccrual Loans and Leases	1.21	0.05	0.16	0.48	0.96	1.76	3.27	4.56	475
90+ Days PD and Nonaccrual Loans and Leases	1.31	0.12	0.20	0.58	1.02	1.86	3.46	4.72	475
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.21	475
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Nonaccrual Restructured	0.34	0.00	0.00	0.00	0.18	0.59	1.25	1.94	475
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.56	0.01	0.07	0.20	0.45	0.84	1.38	2.07	475
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.00	0.07	0.24	0.46	475
Nonaccrual Assets	1.23	0.06	0.17	0.48	0.97	1.79	3.31	4.56	475
30+ Days PD & Nonaccrual Assets	1.95	0.29	0.49	0.97	1.63	2.63	4.51	5.95	475
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.86	0.05	0.14	0.38	0.68	1.29	2.06	3.19	475
90+ PD & Nonaccrual Assets + OREO	1.29	0.14	0.27	0.53	0.98	1.80	3.23	4.65	475
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.76	0.19	0.34	0.70	1.40	2.57	4.32	5.91	475
Allowance for Loan & Lease Losses	185.59	21.70	43.54	85.12	157.15	279.21	398.12	491.29	475
Equity Cap + ALLL	16.39	1.80	2.91	6.65	12.49	23.24	41.40	56.89	475
Tier 1 Cap + ALLL	15.74	1.90	3.06	6.41	12.61	23.35	38.59	50.54	438
Loans & Leases + RE Acquired	2.71	0.30	0.46	1.15	2.15	3.86	6.71	8.53	475

BHCPR PERCENTILE DISTRIBUTION REPORT  
 PEER GROUP 4  
 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	0.56	0.00	0.03	0.19	0.43	0.84	1.38	1.89	475
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.35	475
- Nonaccrual	1.33	0.02	0.16	0.48	1.05	1.90	3.58	5.33	475
Coml & Indl - 30-89 Days PD	0.37	0.00	0.00	0.00	0.15	0.56	1.62	2.78	472
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.52	472
- Nonaccrual	0.81	0.00	0.00	0.05	0.37	1.38	3.24	5.58	472
Individuals - 30-89 Days PD	0.82	0.00	0.00	0.18	0.56	1.38	2.77	3.70	470
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.25	0.56	470
- Nonaccrual	0.24	0.00	0.00	0.00	0.08	0.40	1.03	1.85	470
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Agri cul tural - 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.62	310
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	310
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.46	2.01	310
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.00	0.93	2.32	424
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	424
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.04	1.08	424
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.78	0.00	0.01	0.21	0.60	1.11	1.99	2.80	475
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.32	0.47	475
- Nonaccrual	1.21	0.00	0.03	0.39	0.93	1.77	3.13	3.98	475
Revol vi ng - 30-89 Days PD	0.32	0.00	0.00	0.00	0.07	0.60	1.43	2.45	448
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	448
- Nonaccrual	0.43	0.00	0.00	0.00	0.11	0.76	1.81	3.42	448
Closed-End - 30-89 Days PD	0.73	0.00	0.00	0.21	0.58	1.16	2.05	3.02	475
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.34	0.51	475
- Nonaccrual	1.34	0.00	0.01	0.37	1.01	1.91	3.36	4.63	475
- Jr Li en 30-89 Days PD	0.03	0.00	0.00	0.00	0.00	0.06	0.14	0.30	475
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	475
- Jr Li en Nonaccrual	0.06	0.00	0.00	0.00	0.02	0.10	0.32	0.52	475
Commercial RE - 30-89 Days PD	0.37	0.00	0.00	0.01	0.23	0.70	1.23	1.97	474
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.28	474
- Nonaccrual	1.56	0.00	0.01	0.29	1.04	2.21	4.65	6.65	474
Const & Dev - 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.36	1.59	3.66	471
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	471
- Nonaccrual	1.98	0.00	0.00	0.00	0.36	3.14	10.04	17.76	471
Mul ti fami ly - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.45	2.36	464
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.00	2.34	7.25	464
Nonfarm Nres- 30-89 Days PD	0.35	0.00	0.00	0.00	0.16	0.61	1.31	2.27	474
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.31	474
- Nonaccrual	1.26	0.00	0.00	0.21	0.85	2.06	4.13	6.33	474
Farml and - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.13	0.87	2.67	388
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	388
- Nonaccrual	0.51	0.00	0.00	0.00	0.00	0.23	3.01	10.01	388
Credi t Card - 30-89 Days PD	0.92	0.00	0.00	0.00	0.73	1.47	2.66	4.60	158
- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.29	1.17	2.57	158
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.19	158

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.21	6.88	7.68	8.80	10.11	11.49	13.13	14.21	438
Tier 1 RBC Ratio	14.74	9.42	10.49	12.17	14.14	16.98	21.27	23.31	438
Total Risk-Based Capital Ratio	16.14	11.20	12.02	13.56	15.49	18.27	22.72	24.62	438
Tangible Tier 1 Leverage Ratio	10.13	6.87	7.61	8.79	10.05	11.42	13.02	13.98	438
Tangible Common Eq Cap/Tan Assets	9.02	5.03	5.85	7.22	9.02	10.52	12.58	13.76	438
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.17	3.09	5.31	8.03	11.92	15.89	19.91	22.87	475
Standby Letters of Credit	0.34	0.00	0.00	0.09	0.26	0.50	0.96	1.22	475
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	475
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.69	0.00	0.00	0.00	0.00	1.00	3.86	7.53	475
Interest Rate Contracts	0.67	0.00	0.00	0.00	0.00	0.93	3.86	7.53	475
Interest Rate Futures & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.72	1.50	475
Written Options Contr (Int Rate)	0.12	0.00	0.00	0.00	0.00	0.01	0.71	2.43	475
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Interest Rate Swaps	0.16	0.00	0.00	0.00	0.00	0.00	1.27	3.12	475
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.32	5.58	8.75	13.57	18.54	24.82	31.44	37.07	475









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.77	0.00	0.00	32.98	82.72	101.40	122.21	202.99	318
Dividends Paid/Net Income	21.88	0.00	0.00	0.00	19.60	42.00	59.18	74.81	454
Net Income - Dividends/Avg Equity	6.22	-0.24	1.20	3.68	6.06	8.72	10.99	15.42	475
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	134.06	0.00	0.00	84.85	108.25	173.86	370.55	721.10	328
Dividends From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.09	0.98	5.18	328
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Dividends From All Subsidiaries	139.69	0.00	0.00	91.52	110.86	183.44	380.10	723.56	328
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.02	0.00	0.00	0.00	30.13	56.34	83.86	103.82	431
Interest Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.56	431
Mgt & Service Fees From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	6.92	431
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	431
Operating Income From Bank Subs	33.00	0.00	0.00	0.77	31.94	58.47	88.26	111.78	431
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	61.27	0.00	0.00	0.00	100.00	100.00	100.00	132.77	147
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.54	147
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Operating Inc From Nonbank Subs	64.46	0.00	0.00	1.79	100.00	100.00	100.00	223.80	147
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	2.91	0.00	0.00	0.00	0.00	0.26	13.48	26.26	31
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating Income From Sub BHCs	2.91	0.00	0.00	0.00	0.00	0.31	13.48	26.26	31
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	68.11	0.00	0.00	0.00	97.25	99.95	100.00	100.00	416
Interest Income From Bank Subs	0.94	0.00	0.00	0.00	0.00	0.00	0.69	67.77	416
Mgt & Serv Fees From Bank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.00	14.79	416
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.58	416
Operating Income From Bank Subs	77.79	0.00	0.00	80.00	99.50	100.00	100.00	100.00	416
Dividends From Nonbank Subs	0.86	0.00	0.00	0.00	0.00	0.05	3.03	32.03	416
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.49	416
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Operating Inc From Nonbank Subs	3.72	0.00	0.00	0.00	0.00	0.31	23.96	93.14	416
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Loans and Adv From Subs/ST Debt	949.00	0.00	0.00	0.00	220.02	855.73	5256.85	9439.39	62
Loans and Adv From Subs/Total Debt	154.07	0.00	0.00	0.00	53.13	254.73	532.34	1749.01	154

BHCPR Reporters for Quarter Ending 09/30/2014  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
1055623	640,225	ADBANC, INC.	OGALLALA, NE	
2467474	676,550	ADIRONDACK BANCORP, INC.	UTICA, NY	
1208933	532,314	ALBANK CORPORATION	CHICAGO, IL	
2127068	626,861	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	558,199	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	601,167	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	749,379	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	966,343	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	598,210	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1136269	627,794	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	516,531	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1095414	717,264	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2312837	615,606	AMERICAN RIVER BANCSHARES	RANCHO CORDOVA, CA	
1066441	669,998	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
2632571	604,866	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1107193	713,059	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	799,335	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
3688061	621,796	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	514,257	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	749,229	ASB BANCORP, INC.	ASHEVILLE, NC	
2863946	508,754	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3840029	715,103	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	781,136	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	973,371	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	666,605	B. P. C. CORPORATION	COOKEVILLE, TN	
1095058	505,823	BACKLUND INVESTMENT CO.	PEORIA, IL	
1141870	554,294	BAKER BOYER BANCORP	WALLA WALLA, WA	
3554250	701,069	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	
1895397	576,485	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	930,151	BANCTENN CORP.	KINGSPORT, TN	
1030040	977,757	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	559,316	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	714,254	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	753,136	BANKFIVE, MHC	FALL RIVER, MA	
1201363	863,708	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	683,237	BANCSHARES, INC., THE	WINTER PARK, FL	
3553815	895,515	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
1202708	982,983	BAYLAKE CORP.	STURGEON BAY, WI	
3274996	559,229	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
1143511	604,454	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
1128219	562,226	BERESFORD BANCORPORATION, INC.	BRITTON, SD	
2728157	767,447	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	598,596	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	634,688	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	899,720	BNCCORP, INC.	BISMARCK, ND	
2935142	873,034	BOU BANCORP, INC.	OGDEN, UT	
1471960	531,077	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3189728	543,610	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	697,825	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2324997	810,359	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
4346751	983,252	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	

New Y-9C/BHCPR reporter

Moved from Peer 3

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
1127294	782,584	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	669,112	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
1203451	685,392	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	646,777	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	556,368	CB FINANCIAL SERVICES, INC.	CARMICHAELS, PA	
2254508	941,166	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1118283	631,729	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	859,645	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	732,830	CENTRABANC CORPORATION	WACO, TX	
1025662	794,556	CENTRAL BANCORPORATION	PROVO, UT	
1203899	718,802	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	835,793	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	604,336	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	810,026	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	853,441	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
3632756	595,679	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	776,769	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	540,533	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	767,126	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	659,128	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	572,893	CHEVLOT FINANCIAL CORPORATION	CINCINNATI, OH	
3434633	625,813	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	903,894	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1139532	501,496	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	Moved from Peer 5
2244545	654,394	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
2519038	569,109	CITIZENS BANCORP	CORVALLIS, OR	
1140239	663,021	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	888,778	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
1131077	537,239	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	675,727	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	663,283	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	731,271	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	569,815	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	913,045	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	889,893	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	519,031	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	786,488	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	514,488	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	637,266	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
3153242	978,430	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	842,605	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1245460	779,523	CNB BANK SHARES, INC.	CARLINVILLE, IL	
3444801	757,545	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	609,906	COCONUT GROVE BANCSHARES, INC.	MIAMI, FL	
2146359	741,789	COLOEAST BANCSHARES, INC.	LAMAR, CO	
4201748	552,709	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	741,580	COMMERCE BANCSHARES, INC.	LUBBOCK, TX	
1057588	929,602	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1838974	917,375	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	646,660	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	803,002	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	

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2332536	510, 870	COMMONWEALTH HOLDINGS, L. L. C.	BURLINGTON, KY	
1125843	525, 755	COMMUNITY BANC-CORP. OF SHEBOY	SHEBOYGAN, WI	
1115040	572, 217	COMMUNITY BANCORP	DERBY, VT	
1247398	846, 788	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	764, 414	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	865, 955	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1097986	709, 105	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2626299	572, 143	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	527, 138	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
3449431	693, 330	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	680, 122	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	697, 799	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	549, 297	CORTLAND BANCORP	CORTLAND, OH	
2524788	742, 839	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	768, 904	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	610, 982	CSB BANCORP, INC.	MILLERSBURG, OH	
1102581	625, 952	CU BANK SHARES, INC.	DALLAS, TX	
1126121	520, 715	DAIRY STATE BANCORP, INC.	RICE LAKE, WI	
2265782	749, 852	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
2497462	500, 343	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2294812	651, 617	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	928, 193	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	620, 844	DIMECO, INC	HONESDALE, PA	
1117455	695, 880	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
4126609	553, 866	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
1951770	606, 216	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	573, 927	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	671, 114	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3806511	717, 326	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	593, 963	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	850, 791	ENB FINANCIAL CORP	EPHRATA, PA	
2427665	884, 547	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
1133165	558, 680	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	Name change from MACON BANCORP
1401190	841, 352	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	594, 573	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	505, 022	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	524, 784	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	532, 127	F. S. BANCORP	LAGRANGE, IN	
1138450	843, 195	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	916, 788	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	925, 241	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	569, 256	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	671, 916	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	724, 504	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	569, 038	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	588, 203	FAUQUIER BANCSHARES, INC.	WARRENTON, VA	
3818822	687, 960	FB BANCORP	SAN ANTONIO, TX	
2348274	743, 041	FCT BANCSHARES, INC.	WACO, TX	
4183693	511, 280	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	
1891979	664, 348	FEO INVESTMENTS, INC.	NORFOLK, NE	
1203778	714, 632	FIDELITY COMPANY	DUBUQUE, IA	

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2858773	673,899	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	594,458	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	682,080	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
3547159	838,097	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1126037	526,080	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
3266302	571,917	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	655,603	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1105751	591,722	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	630,412	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	851,600	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2410854	668,916	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	845,375	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	612,855	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	540,746	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	710,519	FIRST BRECKENRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	600,161	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	594,337	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1105470	646,398	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	631,517	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	952,571	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	901,505	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	831,072	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	917,891	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	882,042	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
2339656	925,105	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	527,264	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
2568102	902,719	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	915,419	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	752,893	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095889	517,110	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	638,886	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	926,889	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	616,539	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	905,685	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1980846	530,005	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1250370	624,353	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
2624398	614,589	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	707,237	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
1057908	553,188	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
2560263	982,133	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1076123	519,410	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1051081	592,926	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
2880626	954,055	FIRST NORTHERN COMMUNITY BANCO	DIxon, CA	
3834701	566,427	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	860,701	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	705,659	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	708,420	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	734,920	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	693,403	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	780,689	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	542,036	FIRST STATE CORPORATION	WAYNESBORO, MS	

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1204177	649,047	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	950,366	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	740,206	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	874,092	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	724,364	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1108707	976,989	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	623,726	FIVE STAR BANCORP	SACRAMENTO, CA	
3557626	518,122	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	543,527	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
2902005	598,980	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	552,807	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	905,933	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	817,535	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	903,894	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	895,964	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128134	538,705	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2557405	837,919	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3367094	641,749	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
2540292	525,581	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1064915	567,091	GN BANCSHARES, INC.	GIRARD, KS	
1203714	695,637	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	973,858	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	565,893	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1060355	606,374	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
2728595	699,324	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	685,895	GSB, MHC	GREENFIELD, MA	
1096952	603,054	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	617,483	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3827927	800,872	GUARDIAN BANCORP, INC	CINCINNATI, OH	
2453084	847,540	H BANCORP LLC	COLUMBIA, MD	
3228702	705,681	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	798,167	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	841,162	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	627,336	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
4251499	926,158	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1399073	636,135	HEARTLAND BANCCORP	GAHANNA, OH	
3162486	543,550	HERITAGE BANCORP	RENO, NV	
1055089	595,525	HERITAGE GROUP, INC.	AURORA, NE	
1472220	800,399	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	610,478	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	594,124	HMN FINANCIAL, INC.	ROCHESTER, MN	
3234105	810,234	HOME STATE BANCORP	LOVELAND, CO	
1209181	596,713	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
3577419	889,404	HOME BANCORP, INC.	TAMPA, FL	
1144107	591,761	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	929,686	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	714,157	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	546,875	HSB BANCORP, INC.	HEBRON, MD	
3462485	673,590	IBT HOLDINGS CORP.	PASADENA, CA	
4299316	540,145	IF BANCORP, INC.	WATSEKA, IL	
1208054	665,580	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	

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2734064	947, 595	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	881, 395	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	860, 434	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	694, 417	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	912, 844	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
4090054	784, 597	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
2737766	511, 328	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	Moved from Peer 5
1833997	752, 184	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	896, 874	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
4208961	704, 400	JRMB II, INC	LAWTON, OK	
1140127	643, 539	KATAHDIN BANCSHARES CORPORATIO	PATTEN, ME	
4657121	789, 834	KENNEBEC SAVINGS, MHC	AUGUSTA, ME	New Y-9C/BHCPR reporter
1070831	793, 916	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1495854	580, 582	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	657, 408	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	851, 863	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1131406	597, 626	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	812, 996	LEADER BANCORP, INC	ARLINGTON, MA	
1031588	581, 712	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	610, 946	LEGEND BANCORP, INC.	BOWIE, TX	
3612543	681, 332	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1145001	585, 259	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	555, 567	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	527, 136	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	679, 891	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	774, 835	LINCOLN BANCORP	REINBECK, IA	
1097173	673, 175	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3641767	704, 677	LONE STAR STATE BANCSHARES, IN	LUBBOCK, TX	
4268349	949, 090	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1209211	674, 551	LUANA BANCORPORATION	LUANA, IA	
1246476	803, 607	LYONS BANCORP, INC.	LYONS, NY	
2052777	799, 171	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1123933	613, 943	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
1135413	882, 551	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	530, 421	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	936, 672	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	542, 264	MALVERN BANCORP, INC	PAOLI, PA	
1823608	621, 693	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	965, 826	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	540, 321	MBT BANCSHARES, INC.	KANSAS CITY, MO	
3696093	566, 459	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	625, 843	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	658, 210	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	892, 315	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	
2820211	757, 982	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	659, 645	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	764, 403	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	557, 193	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	683, 017	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	693, 966	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	637, 377	MIDWEST BANC HOLDING CO.	PIERCE, NE	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
2603450	596, 926	MIDWEST COMMUNITY BANCSHARES,	MARION, IL	New Y-9C/BHCPR reporter
3719992	692, 159	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	877, 281	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	541, 522	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
2634212	804, 134	MOUNTAINONE FINANCIAL, MHC	NORTH ADAMS, MA	
2589714	887, 485	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1107595	543, 170	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
2665739	520, 794	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
3551389	898, 093	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
3059773	558, 470	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1070756	649, 999	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1066003	583, 200	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1200124	648, 010	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3049617	669, 449	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	704, 805	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	566, 470	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3213922	576, 389	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
1070569	546, 449	NEXTIER INCORPORATED	BUTLER, PA	
1827893	663, 039	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	811, 057	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	New Y-9C/BHCPR reporter
2621182	690, 781	NORTH SHORE BANCORP	PEABODY, MA	
3109070	679, 044	NORTH STATE BANCORP	RALEIGH, NC	
1029334	927, 574	NORTH VALLEY BANCORP	REDDING, CA	
2324111	782, 291	NORTHEAST BANCORP	LEWISTON, ME	
2934305	772, 992	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	940, 537	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	781, 707	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	867, 528	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	Moved from Peer 3
2835475	996, 244	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	718, 268	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3232688	843, 118	NRBC HOLDING CORPORATION	CHICAGO, IL	
2460569	679, 617	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	706, 822	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	838, 282	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	777, 177	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	989, 925	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	865, 355	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	954, 736	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	772, 608	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	786, 857	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	713, 259	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1056769	715, 303	OTTAWA BANCSHARES, INC.	SALINA, KS	
2454586	640, 238	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	854, 769	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	631, 743	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	749, 047	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	533, 086	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	715, 056	PALM BANCORP	PALMERTON, PA	
1209716	722, 816	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	813, 880	PARKE BANCORP, INC	SEWELL, NJ	
2337081	590, 457	PASSUMPSIC BANCORP	SAIN T JOHNSBURY, VT	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
3277979	599,529	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	
1209499	632,513	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
4183536	601,284	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	753,270	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
3145966	595,938	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	661,963	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	835,906	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	791,716	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	926,359	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	543,097	PLUMAS BANCORP	QUINCY, CA	
4132084	642,884	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	640,682	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	849,701	POST OAK BANCSHARES, INC.	HOUSTON, TX	
3917006	523,101	PRESIDENTIAL HOLDINGS, INC.	BETHESDA, MD	
1842355	552,311	PRIME BANC CORP.	DIETERICH, IL	
1084575	560,388	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
4503901	570,438	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
2198563	523,950	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	646,378	PROVIDENT BANCORP	AMESBURY, MA	
3314584	525,484	PRUDENTIAL BANCORP, INC.	PHILADELPHIA, PA	
2321419	730,551	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	627,200	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1118434	994,885	QNB CORP.	QUAKERTOWN, PA	
1057962	560,687	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1130904	809,817	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4121912	699,799	RADIUS BANCORP, INC.	BOSTON, MA	Name change from FIRST TRADE UNION BANCORP, INC.
4176855	854,080	RBB BANCORP	LOS ANGELES, CA	
1132243	763,589	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
3271230	657,151	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
3180060	841,540	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	803,529	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	509,229	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	601,443	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	723,469	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2336806	744,281	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	769,170	SABINE BANCSHARES, INC.	MANY, LA	
1139466	782,987	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	638,089	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1071454	664,556	SB FINANCIAL GROUP INC	DEFIANCE, OH	
1204814	591,301	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	791,133	SBM FINANCIAL, INC.	GARDNER, ME	
1204029	516,898	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	502,658	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	828,876	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	768,179	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	799,691	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	942,795	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
1248573	690,492	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
3207659	785,077	SELECT BANCORP INC.	DUNN, NC	Name change from NEW CENTURY BANCORP, INC.
1085330	628,512	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	769,110	SEVERN BANCORP, INC.	ANNAPOLIS, MD	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
3076592	662,464	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	767,448	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	
4253073	863,380	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	784,992	SKAGIT BANCORP, INC.	BURLINGTON, WA	
1143342	762,551	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	900,248	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	868,703	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	880,773	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	996,859	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	Moved from Peer 3
2497202	568,003	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	510,271	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	657,674	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
1207824	544,200	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3325740	883,019	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	813,998	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	620,495	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	635,573	SPIRIT BANCORP, INC.	BRI STOW, OK	
1247361	831,158	SPRING BANCORP, INC.	SPRINGFIELD, IL	
3818390	668,406	ST FINANCIAL GROUP, INC.	COLLEGE STATION, TX	
1097771	981,086	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	672,681	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	861,999	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2461463	568,033	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	587,368	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	626,173	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	910,210	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	815,522	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	866,173	TGR FINANCIAL, INC.	NAPLES, FL	
2346010	602,945	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
2621548	745,565	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1095722	508,025	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	508,346	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
2730383	521,177	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1139345	863,265	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	848,535	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3395668	775,494	TWO RIVER BANCORP	TINTON FALLS, NJ	
1947102	678,827	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	573,964	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	602,666	UNION BANCSHARES, INC.	MORRISVILLE, VT	
2235598	676,811	UNITED BANCORPORATION	OSSEO, WI	
1136009	595,169	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
4460479	522,861	UNITED COMMUNITY BANCORP	LAWRENCEBURG, IN	
3015975	690,394	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	562,741	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	969,643	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	740,969	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	696,283	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	517,028	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	857,345	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	930,282	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
4105266	745,283	VERITEX HOLDINGS, INC.	DALLAS, TX	

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1128581	539,449	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
4517261	508,011	VIRGINIA NATIONAL BANKSHARES	CHARLOTTESVILLE, VA	
3292253	654,361	VISION BANCSHARES, INC.	ADA, OK	
1204104	785,860	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	622,995	WEBFIVE MHC	WEBSTER, MA	
1085255	565,287	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	894,037	WESTBRAND, INC.	MINOT, ND	
4472249	568,695	WESTBURY BANCORP, INC.	WEST BEND, WI	
1123223	731,275	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1051979	724,657	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	750,416	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	584,938	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	954,305	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	905,054	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	882,533	1854 BANCORP	CAMBRIDGE, MA	
1247576	672,297	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 475 bank holding companies.