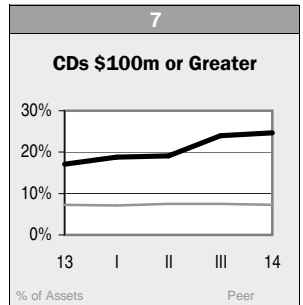
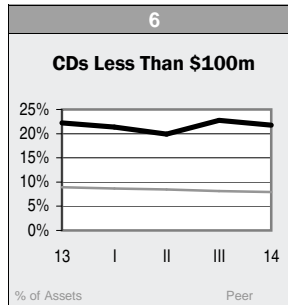
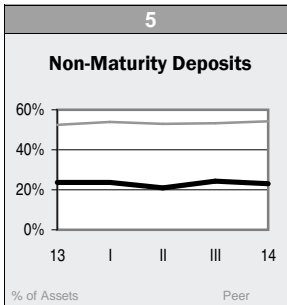
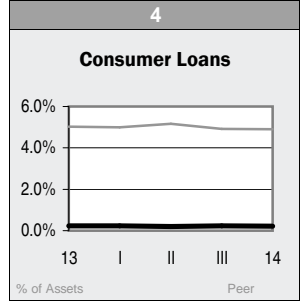
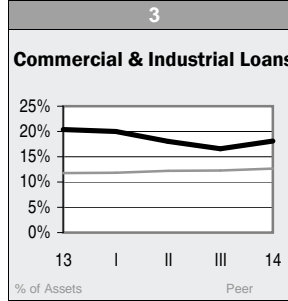
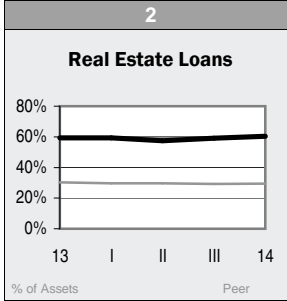


Quarterly Data: December 31, 2014

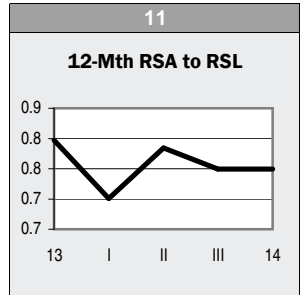
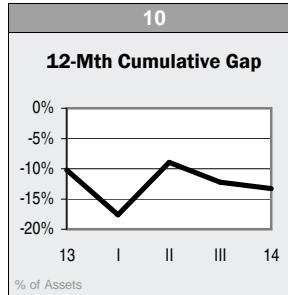
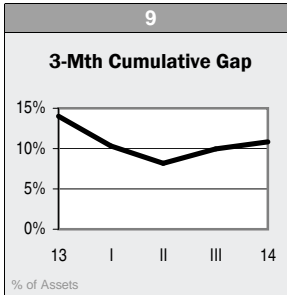
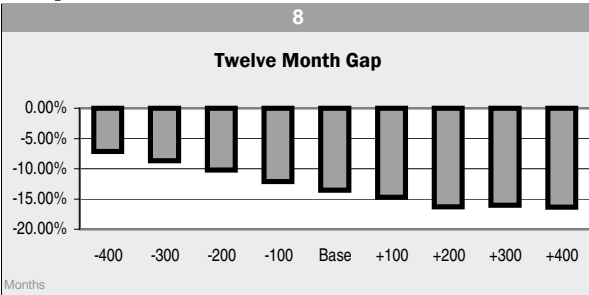
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Balance Sheet Summary

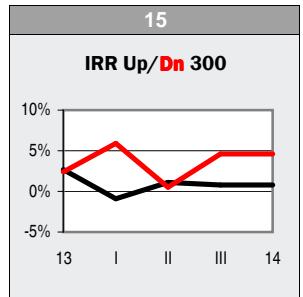
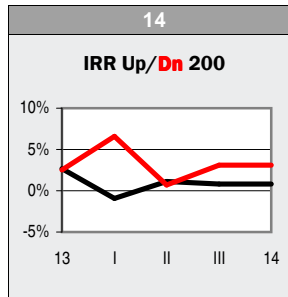
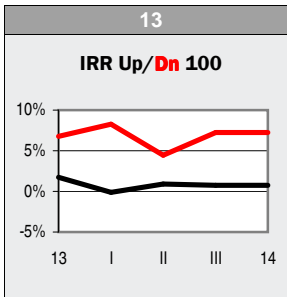
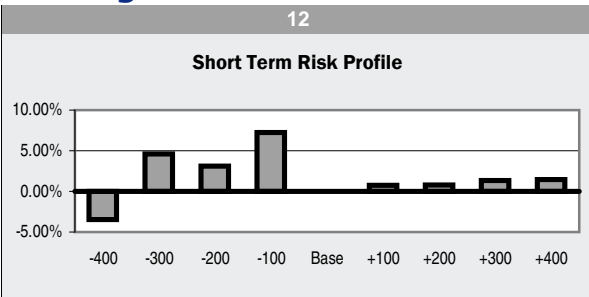
(Thousands of \$)	Current	1 Yr Δ
Cash	454,263 7.7%	(174,248)
Total Securities	200,560 3.4%	(3,205)
Fed Funds Sold	0 0.0%	0
Net Loans	4,522,146 76.7%	(1,743,216)
Real Estate Loans	3,561,979 60.4%	(1,167,873)
C&I Loans	1,069,323 18.1%	(555,412)
Consumer Loans	13,133 0.2%	(5,893)
Other Assets	547,895 9.3%	(90,517)
Total Assets	5,898,515 100.0%	(2,072,638)
Transaction Accts	807,937 13.7%	(278,856)
MMDAs	306,671 5.2%	(186,366)
Savings	242,887 4.1%	(66,201)
Time Deposits	2,740,239 46.5%	(393,039)
CDs < \$100m	1,283,918 21.8%	(485,128)
CDs > \$100m	1,456,321 24.7%	92,089
Fed Funds Purch.	0 0.0%	0
Other Borrowings	1,111,860 18.8%	(858,277)
All Other Liabilities	261,553 4.4%	(16,866)
Total Liabilities	5,471,296 92.8%	(1,799,456)
Total Equity	427,219 7.2%	(273,182)
Total Liab. & Eq.	5,898,515 100.0%	(2,072,638)



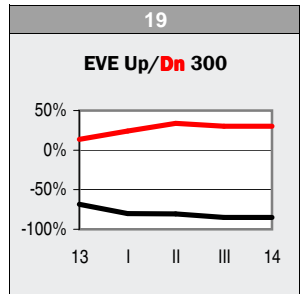
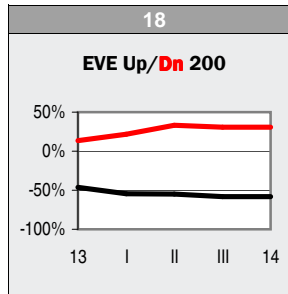
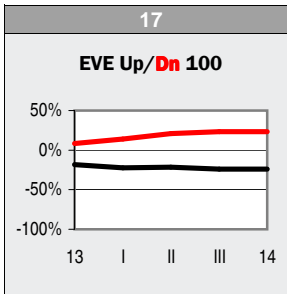
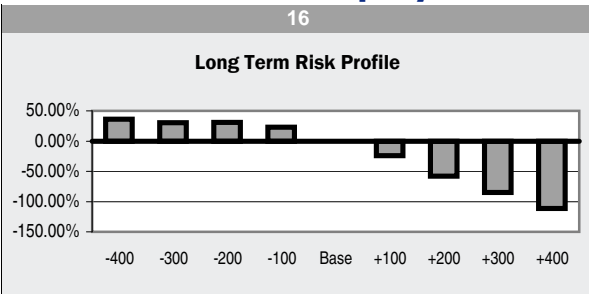
Gap



Earnings at Risk



Economic Value of Equity

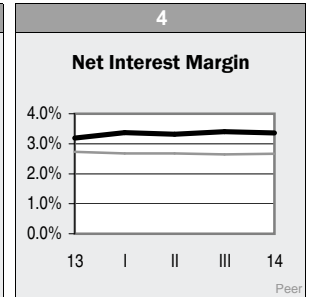
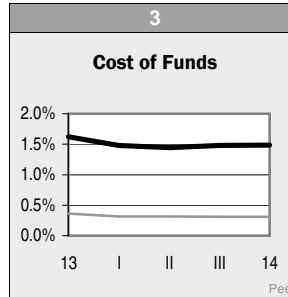
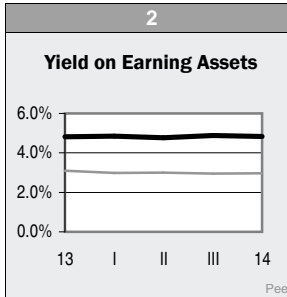


Quarterly Data: December 31, 2014

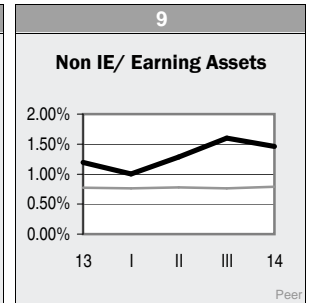
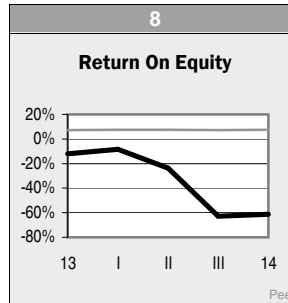
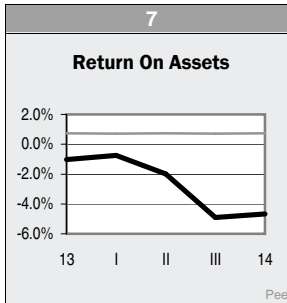
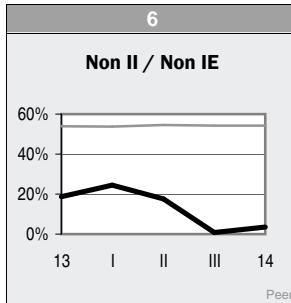
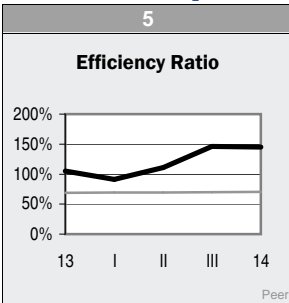
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Income Summary

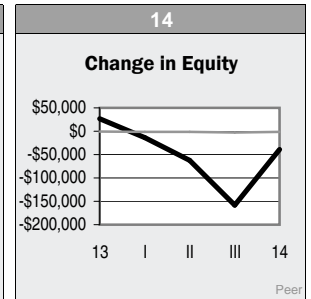
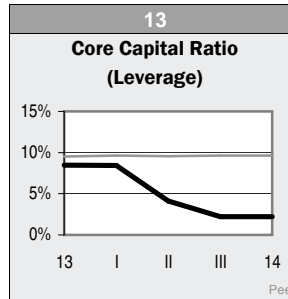
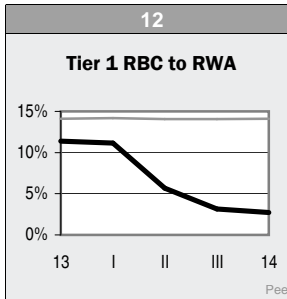
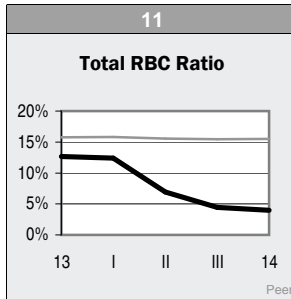
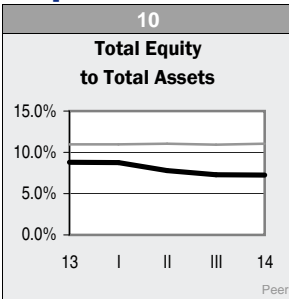
1		
(Thousands of \$)	Qtr	YTD
Interest Income	62,512	302,408
Interest Expense	19,841	92,662
Net Interest Income	42,671	209,746
Non Interest Income	9,247	11,137
Non Interest Expense	73,721	320,407
Other	28,687	222,985
Pre-tax NOI	-50,490	-322,509



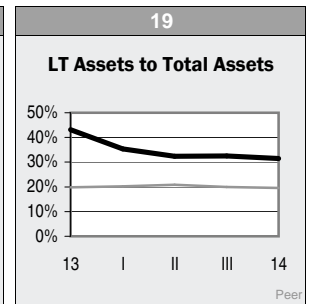
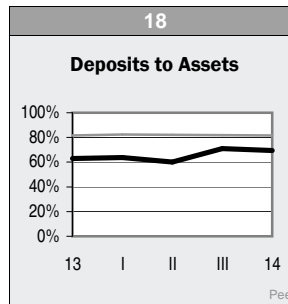
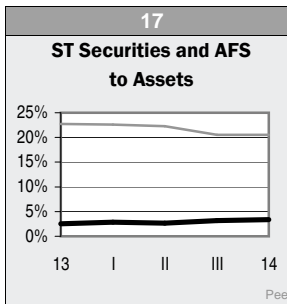
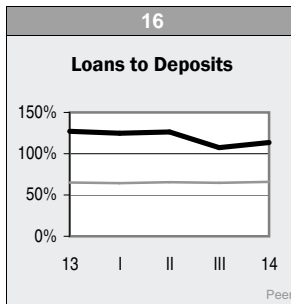
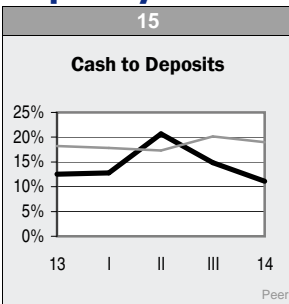
Profitability



Capital



Liquidity



Funding/Asset Quality

