

PEER GROUP 02

12/31/2015

12/31/2014

12/31/2013

12/31/2012

12/31/2011

Number of BHCs in Peer Group

142

139

126

119

95

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.22	3.28	3.25	3.26	3.47
+ Non-interest Income	0.99	1.04	1.25	1.19	1.02
- Overhead Expense	2.69	2.95	3.16	3.01	2.93
- Provision for Losses	0.11	0.11	0.15	0.33	0.50
+ Securities Gains (Losses)	0.01	0.02	0.02	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.44	1.40	1.37	1.31	1.15
Net Operating Income	0.96	0.94	1.04	0.98	0.79
Net Income	0.97	0.95	1.04	0.98	0.80
Net Income (Sub S Adjusted)	1.02	1.39	1.52	1.43	1.13

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	3.93	4.06	4.13	4.35	4.69
Interest Expense	0.42	0.45	0.52	0.68	0.68
Net Interest Income (TE)	3.49	3.58	3.56	3.59	3.83

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.15	0.29	0.64	0.95
Earnings Coverage of Net Losses (X)	11.74	20.57	17.49	9.48	5.17
Ln&Ls Allowance/Total Loans & Leases	1.09	1.24	1.46	1.70	1.97
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.86	1.28	1.97	2.75	3.65
30-89 Days Past Due Loans and Leases	0.35	0.45	0.63	0.76	0.92

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	16.97	16.62	15.93	15.57	18.88
Net ST Noncore Funding Dependence	9.16	8.66	7.58	6.34	10.18
Net Loans and Leases/Total Assets	69.96	67.35	64.75	61.71	60.46

CAPITALIZATION:

Tier 1 Leverage Ratio	10.02	10.19	10.37	10.17	10.04
Equity Capital/Total Assets	10.86	11.24	11.25	11.05	11.00
Equity Capital+Minority Int/Total Assets	10.93	11.37	11.37	11.14	11.02
Tier 1 Common Eq Cap / T RWA	12.15	12.19	12.62	12.62	12.81
Net Loans&Ls/Equity Capital (X)	6.54	6.10	5.91	5.77	5.75
Cash Dividends/Net Income	29.79	30.58	29.52	32.93	29.41
Cash Dividends/Net Income (Sub S Adjusted)	34.64	31.66	57.94	95.94	15.97
Retained Earnings/Avg Equity Cap	5.80	5.46	6.12	5.36	4.87

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.02	0.01	0.01	0.01	0.05
Long-Term Debt/Equity Capital	2.27	1.82	1.74	1.71	1.64
Equity Investment in Subs/Equity Cap	103.35	102.90	103.93	103.89	104.77
Cash FR Oper+Noncash+Op Exp+Div	123.42	122.91	137.48	125.66	101.35

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.63	3.71	3.75	3.94	4.26
Less: Interest Expense	0.39	0.41	0.48	0.62	0.75
Equals: Net Interest Income (TE)	3.22	3.28	3.25	3.26	3.47
Plus: Non-Interest Income	0.99	1.04	1.25	1.19	1.02
Equals: Adj Operating Income (TE)	4.26	4.43	4.62	4.62	4.53
Less: Overhead Expense	2.69	2.95	3.16	3.01	2.93
Less: Provision for Loan and Lease Losses	0.11	0.11	0.15	0.33	0.50
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.02	0.02	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.44	1.40	1.37	1.31	1.15
Less: Applicable Income Taxes (TE)	0.47	0.44	0.41	0.37	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.96	0.94	1.04	0.98	0.79
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.97	0.95	1.04	0.98	0.80
Memo: Net Income (Last Four Qtrs)	0.97	0.95	1.04	0.99	0.80
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.49	91.82	91.30	91.07	90.89
Avg Int-Bearing Funds / Avg Assets	70.39	70.10	71.18	72.89	73.75
Int Income (TE) / Avg Earning Assets	3.93	4.06	4.13	4.35	4.69
Int Expense / Avg Earning Assets	0.42	0.45	0.52	0.68	0.83
Net Int Inc (TE) / Avg Earn Assets	3.49	3.58	3.56	3.59	3.83
YIELD OR COST:					
Total Loans and Leases (TE)	4.48	4.72	4.96	5.32	5.64
Interest-Bearing Bank Balances	0.29	0.30	0.28	0.28	0.30
Fed Funds Sold & Reverse Repos	0.36	0.21	0.31	0.21	0.28
Trading Assets	0.91	1.68	1.22	1.21	1.93
Total Earning Assets	3.85	3.99	4.06	4.25	4.58
Investment Securities (TE)	2.44	2.51	2.46	2.71	3.18
U.S. Treasury & Agency Sec (excl MBS)	1.62	1.49	1.51	1.65	2.09
Mortgage-Backed Securities	2.14	2.29	2.11	2.52	3.02
All Other Securities	3.90	4.11	4.28	4.96	5.22
Interest-Bearing Deposits	0.39	0.40	0.46	0.60	0.79
Time Deposits of \$100K or More	0.82	0.83	0.94	1.16	1.38
Time Deposits < \$100K	0.78	0.78	0.92	1.20	1.42
Other Domestic Deposits	0.24	0.23	0.25	0.30	0.41
Foreign Deposits	0.11	0.23	0.29	0.36	0.38
Fed Funds Purchased and Repos	0.50	0.54	0.58	0.83	0.93
Other Borrowed Funds & Trading Liab	1.45	1.70	2.21	2.65	2.55
All Interest-Bearing Funds	0.55	0.53	0.60	0.79	1.02

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	87	84	83	79	72
Avg Assets per Employee (\$000)	6,335	5,724	5,413	5,229	5,008
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.62	3.01	2.87	2.65	3.27
Overhead Exp / NII + Non-Int Income	64.94	67.89	68.85	66.61	67.01
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.69	2.95	3.16	3.01	2.93
Personnel Expense	1.46	1.55	1.63	1.53	1.47
Net Occupancy Expense	0.34	0.37	0.39	0.37	0.37
Other Operating Expenses	0.86	0.99	1.10	1.09	1.07
Overhead Less Non-Interest Income	1.67	1.81	1.79	1.70	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.87	66.84	67.80	65.77	65.57
Personnel Expense	34.95	35.49	35.31	33.80	33.16
Net Occupancy Expense	8.24	8.53	8.46	8.06	8.39
Other Operating Expenses	19.89	21.83	22.94	22.88	23.68
Total Non-Interest Income	22.41	22.44	25.65	24.90	22.31
Fiduciary Activities Income	1.87	1.69	1.73	1.76	1.96
Serv Charges on Deposit Accts - Domestic	4.51	4.70	5.12	5.21	6.52
Trading Revenue	0.07	0.06	0.10	0.29	0.27
Investment Banking Fees & Commissions	1.02	1.18	1.18	1.19	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.31	0.34	0.50	0.24	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.59	0.63	0.81	0.73	0.70
Net Gain (Loss) - Sales Loans, OREO, Oth	2.66	1.99	2.78	2.04	-0.26
Other Non-Interest Income	7.49	7.70	8.27	8.59	9.73
Overhead Less Non-Interest Income	40.46	42.39	40.76	39.09	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.22	26.67	25.81	24.02	23.96
Appl Inc Tax+TE/Pretax NOI+TE	33.40	32.40	31.08	30.24	31.93

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	51.85	48.92	46.82	44.69	43.81
Commercial and Industrial Loans	10.47	10.63	10.72	9.84	10.38
Loans to Individuals	2.58	2.52	2.45	2.57	2.93
Loans to Depository Institutions	0.00	0.00	0.01	0.00	0.02
Agricultural Loans	0.42	0.45	0.43	0.39	0.55
Other Loans and Leases	2.10	2.17	2.01	1.78	1.81
Net Loans and Leases	69.96	67.35	64.75	61.71	60.46
Debt Securities Over 1 Year	15.71	16.23	17.18	17.29	20.04
Mutual Funds and Equity Securities	0.08	0.09	0.10	0.09	0.06
Subtotal	86.84	85.08	83.57	80.75	81.65
Interest-Bearing Bank Balances	2.41	2.61	3.03	4.12	4.09
Federal Funds Sold & Reverse Repos	0.02	0.04	0.08	0.07	0.07
Debt Securities 1 Year or Less	1.98	2.10	2.21	2.20	2.10
Trading Assets	0.03	0.05	0.07	0.16	0.14
Total Earning Assets	91.92	91.06	90.18	89.70	89.36
Non-Int Cash and Due From Dep Inst	1.21	1.37	1.59	1.84	1.78
Other Real Estate Owned	0.14	0.26	0.38	0.50	0.75
All Other Assets	6.76	7.31	8.02	8.04	8.57
MEMORANDA:					
Short-Term Investments	4.77	5.23	5.92	7.23	6.97
U.S. Treasury Securities	0.26	0.19	0.12	0.12	0.15
U.S. Agency Securities (excl MBS)	1.85	2.21	2.46	2.69	3.08
Municipal Securities	2.86	2.64	2.83	2.69	3.26
Mortgage-Backed Securities	10.36	10.88	11.18	11.18	13.19
Asset-Backed Securities	0.26	0.15	0.19	0.15	0.05
Other Debt Securities	0.62	0.63	0.67	0.51	0.54
RE Loans Secured by 1-4 Family	16.96	16.85	17.29	16.85	15.15
Revolving	2.96	2.83	2.83	2.79	2.91
Closed-End, Sec by First Liens	13.14	13.03	13.37	12.98	11.06
Closed-End, Sec by Junior Liens	0.52	0.63	0.71	0.75	0.88
Commercial Real Estate Loans	32.02	29.10	26.60	25.26	26.53
Construction and Land Dev	4.26	3.71	3.20	3.42	4.27
Multi family	4.26	3.39	2.64	2.32	2.13
Nonfarm Nonresidential	21.52	20.02	19.06	18.25	19.47
RE Loans Secured by Farmland	0.65	0.65	0.64	0.61	0.84
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.85	71.76	72.12	72.38	71.84
RE Loans Secured by 1-4 Family	24.58	24.90	26.56	27.26	24.86
Revolving	4.21	4.11	4.24	4.39	4.63
Closed-End	19.90	20.31	21.84	22.59	19.90
Commercial Real Estate Loans	45.54	42.57	41.78	41.67	43.67
Construction and Land Dev	6.11	5.48	4.87	5.60	7.14
Multi family	5.95	5.01	4.34	3.97	3.45
Nonfarm Nonresidential	30.90	29.47	29.89	29.87	32.07
RE Loans Secured by Farmland	1.02	1.00	1.03	1.09	1.45
Loans to Depository Institutions	0.00	0.00	0.01	0.01	0.03
Commercial and Industrial Loans	15.46	16.37	16.95	16.46	16.94
Loans to Individuals	4.08	3.99	3.96	4.41	4.97
Credit Card Loans	0.04	0.05	0.08	0.11	0.14
Agricultural Loans	0.66	0.69	0.69	0.70	0.94
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.13	3.38	3.51	3.06	3.02

PERCENT OF TOTAL ASSETS	PEER GROUP 02 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	4.77	5.23	5.92	7.23	6.97
Liquid Assets	18.02	19.39	21.13	23.09	25.43
Investment Securities	18.50	19.08	20.07	20.44	22.69
Net Loans and Leases	69.96	67.35	64.75	61.71	60.46
Net Lns, Ls & Stby Ltrs of Credit	70.49	67.96	65.39	62.41	61.32
Core Deposits	67.06	65.47	65.65	63.52	63.72
Noncore Funding	19.76	19.78	19.30	20.19	22.38
Time Deposits of \$100K or More	8.90	8.58	9.00	9.48	11.11
Foreign Deposits	0.00	0.00	0.00	0.00	0.01
Fed Funds Purchased and Repos	1.74	1.93	2.06	2.32	3.63
Net Fed Funds Purchased (Sold)	1.76	1.94	2.02	2.26	3.34
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.07	2.77	2.11	1.18	1.40
Earning Assets Repr in 1 Year	31.06	30.76	31.96	33.63	34.61
Int-Bearing Liab Repr in 1 Year	14.90	17.54	19.04	20.86	23.00
Long-Term Debt Repr in 1 Year	0.19	0.33	0.54	0.21	0.32
Net Assets Repriceable in 1 Year	14.94	11.46	11.22	11.20	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.97	16.62	15.93	15.57	18.88
Net ST Noncore Funding Dependence	9.16	8.66	7.58	6.34	10.18
Short-Term Inv/ST Noncore Funding	46.61	52.28	62.30	65.87	53.93
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.90	8.63	11.76	14.17	14.27
Net Loans and Leases/Total Deposits	89.87	87.94	83.99	80.30	77.94
Net Loans and Leases/Core Deposits	106.38	105.08	100.66	99.12	97.81
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.39	0.71	-0.60	1.42	1.44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.25	1.52	-1.29	4.51	4.36
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.02	-0.35	-0.04	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	14.46	13.00	10.89	8.57	9.96
Available-For-Sale Securities	85.54	86.68	89.11	91.03	90.04
U.S. Treasury Securities	1.42	1.09	0.68	0.64	0.77
U.S. Agency Securities (excl MBS)	10.91	11.78	12.96	13.75	14.57
Municipal Securities	16.22	13.72	14.26	13.61	15.26
Mortgage-Backed Securities	56.83	59.42	59.32	57.53	58.53
Asset-Backed Securities	1.41	0.87	1.02	0.79	0.26
Other Debt Securities	3.69	3.18	3.24	2.54	2.47
Mutual Funds and Equity Securities	0.57	0.55	0.59	0.54	0.39
Debt Securities 1 Year or Less	11.83	10.99	11.40	12.03	10.96
Debt Securities 1 To 5 Years	23.86	23.02	21.22	23.58	24.65
Debt Securities Over 5 Years	59.79	60.44	63.86	58.68	60.96
Pledged Securities	50.83	50.59	50.54	50.86	56.11
Structured Notes, Fair Value	0.45	0.99	1.22	1.07	1.88

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.11	0.11	0.15	0.33	0.50
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.15	0.22	0.56	0.81
Provision for Ln&Ls Losses/Net Losses	153.46	175.96	75.32	99.57	94.55
Ln&Ls Allowance/Total Loans & Leases	1.09	1.24	1.46	1.70	1.97
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.38	14.12	10.11	5.20	3.23
ALLL/Nonaccrual Assets	221.98	181.45	139.64	123.33	112.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	188.69	152.93	116.74	101.15	93.90
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.27	0.44	0.78	1.12
Recoveries/Avg Loans and Leases	0.08	0.11	0.13	0.12	0.15
Net Losses/Avg Loans and Leases	0.09	0.15	0.29	0.64	0.95
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	46.53	34.55	21.96	15.47	11.47
Earnings Coverage of Net Losses (X)	11.74	20.57	17.49	9.48	5.17
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.09	0.24	0.62	1.02
RE Loans Secured By 1-4 Family	0.07	0.12	0.29	0.54	0.78
Revolving	0.08	0.11	0.30	0.55	0.69
Closed-End	0.06	0.13	0.28	0.53	0.71
Commercial Real Estate Loans	0.01	0.06	0.22	0.67	1.22
Construction and Land Dev	-0.04	-0.11	0.46	2.37	4.05
Multi family	-0.01	0.02	0.17	0.46	0.69
Nonfarm Nonresidential	0.02	0.08	0.20	0.45	0.59
RE Loans Secured by Farmland	0.01	0.02	0.03	0.12	0.17
Commercial and Industrial Loans	0.18	0.18	0.32	0.63	0.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	6.25
Loans to Individuals	0.76	0.88	1.09	1.21	1.27
Credit Card Loans	1.61	1.57	2.67	2.64	3.38
Agricultural Loans	0.01	0.02	0.05	0.07	0.18
Loans to Foreign Governments & Inst	0.00	0.00	4.64	0.00	0.00
Other Loans and Leases	0.18	0.36	0.24	0.30	0.78

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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PERCENT OF LOANS AND LEASES

12/31/2015

12/31/2014

12/31/2013

12/31/2012

12/31/2011

30-89 Days PD Loans and Leases	0.35	0.45	0.63	0.76	0.92
90+ Days PD Loans and Leases	0.07	0.14	0.23	0.38	0.55
Nonaccrual Loans and Leases	0.63	0.87	1.28	1.86	2.40
90+ Days PD and Nonaccrual Loans and Leases	0.74	1.13	1.71	2.53	3.29
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	0.17	0.25	0.38	0.52	0.52

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.35	0.45	0.63	0.76	0.92
90+ Days Past Due Assets	0.07	0.14	0.23	0.38	0.55
Nonaccrual Assets	0.64	0.87	1.29	1.88	2.42
30+ Days PD & Nonaccrual Assets	1.11	1.60	2.41	3.37	4.25

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.51	0.72	1.08	1.45	2.03
90+ PD & Nonaccrual Assets + OREO	0.67	1.00	1.50	1.96	2.82

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

Total Assets	0.90	1.23	1.69	2.15	2.85
Allowance for Loan & Lease Losses	131.33	166.63	201.84	229.75	250.27
Equity Cap + ALLL	7.99	10.20	13.82	17.81	24.43
Tier 1 Cap + ALLL	8.69	11.01	15.01	19.96	26.38
Loans & Leases + RE Acquired	1.29	1.92	2.71	3.67	4.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.34	0.47	0.66	0.83	0.96
- 90+ Days Past Due	0.08	0.17	0.30	0.49	0.67
- Nonaccrual	0.64	1.01	1.50	2.29	2.86
Coml & Indl - 30-89 Days PD	0.22	0.34	0.31	0.39	0.64
- 90+ Days Past Due	0.02	0.06	0.07	0.14	0.28
- Nonaccrual	0.74	0.71	0.95	1.21	1.77
Individuals - 30-89 Days PD	0.67	1.03	1.18	1.25	1.38
- 90+ Days Past Due	0.05	0.07	0.13	0.13	0.20
- Nonaccrual	0.23	0.24	0.30	0.33	0.37
Dep Inst Lns - 30-89 Days PD	0.20	0.15	0.00	0.00	0.14
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	5.88
Agricultural - 30-89 Days PD	0.12	0.06	0.16	0.14	0.37
- 90+ Days Past Due	0.01	0.01	0.05	0.10	0.15
- Nonaccrual	0.27	0.22	0.25	0.30	0.37
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	2.43	1.16	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.12	0.23	0.21	0.17	0.22
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.03
- Nonaccrual	0.12	0.13	0.30	0.19	0.37
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.61	0.78	1.03	1.13	1.35
- 90+ Days Past Due	0.11	0.20	0.29	0.38	0.49
- Nonaccrual	0.84	1.33	1.83	2.45	2.16
Revolving - 30-89 Days PD	0.42	0.43	0.56	0.58	0.62
- 90+ Days Past Due	0.05	0.05	0.06	0.12	0.16
- Nonaccrual	0.64	0.88	0.99	1.06	0.92
Closed-End - 30-89 Days PD	0.65	0.83	1.09	1.25	1.50
- 90+ Days Past Due	0.12	0.22	0.35	0.43	0.57
- Nonaccrual	0.90	1.41	2.02	2.51	2.43
- Jr Lien 30-89 Days PD	0.03	0.04	0.06	0.07	0.11
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.03	0.04
- Jr Lien Nonaccrual	0.07	0.09	0.13	0.18	0.18
Commercial RE - 30-89 Days PD	0.20	0.27	0.42	0.61	0.76
- 90+ Days Past Due	0.06	0.13	0.24	0.39	0.72
- Nonaccrual	0.52	0.86	1.50	2.40	3.27
Const & Dev - 30-89 Days PD	0.16	0.25	0.35	0.95	0.96
- 90+ Days Past Due	0.03	0.15	0.36	0.96	1.94
- Nonaccrual	0.63	1.28	2.91	6.51	8.77
Multi family - 30-89 Days PD	0.04	0.11	0.17	0.31	0.56
- 90+ Days Past Due	0.02	0.05	0.15	0.24	0.47
- Nonaccrual	0.17	0.28	0.55	1.21	1.52
Nonfarm Nres- 30-89 Days PD	0.20	0.25	0.39	0.55	0.70
- 90+ Days Past Due	0.06	0.13	0.21	0.31	0.44
- Nonaccrual	0.55	0.88	1.41	1.97	2.14
Farmland - 30-89 Days PD	0.19	0.22	0.30	0.39	0.45
- 90+ Days Past Due	0.04	0.08	0.13	0.23	0.66
- Nonaccrual	0.77	0.84	1.87	1.55	1.74
Credit Card - 30-89 Days PD	0.79	0.85	1.10	0.95	1.20
- 90+ Days Past Due	0.28	0.33	0.93	0.27	0.37
- Nonaccrual	0.05	0.02	0.09	0.03	0.23

CAPITAL RATIOS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.02	10.19	10.37	10.17	10.04
Tier 1 RBC Ratio	N/A	13.49	14.20	14.72	15.11
Total Risk-Based Capital Ratio	N/A	14.77	15.49	16.09	16.63
Tangible Tier 1 Leverage Ratio	N/A	10.06	10.21	10.06	9.94
Tangible Common Eq Cap/Tan Assets	N/A	9.15	9.09	8.77	8.62
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.90	15.67	14.77	13.08	13.00
Standby Letters of Credit	0.47	0.47	0.56	0.61	0.76
Commercial & Similar Letters of Credit	0.01	0.02	0.02	0.01	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	5.96	4.80	4.81	5.23	4.88
Interest Rate Contracts	5.78	4.61	4.51	4.68	4.15
Interest Rate Futures & Forward Contr	0.32	0.38	0.25	0.72	0.41
Written Options Contr (Int Rate)	0.35	0.37	0.27	0.59	0.41
Purchased Options Contr (Int Rate)	0.05	0.04	0.10	0.12	0.11
Interest Rate Swaps	4.40	3.16	3.28	2.38	2.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.01	0.02
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.01	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.01	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	26.33	24.89	23.84	22.19	21.67

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	99.77	99.61	98.50	98.27	99.34
Foreign Exchange Contracts	0.04	0.06	0.02	0.34	0.18
Equity, Comm, & Other Contracts	0.01	0.03	0.35	0.26	0.04
Futures and Forwards	13.76	18.45	15.82	20.96	18.80
Written Options	13.26	16.03	14.59	17.95	25.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	12.89	15.77	14.37	17.50	25.02
Purchased Options	1.25	1.14	2.33	3.55	1.85
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.04	1.05	2.20	3.38	1.74
Swaps	61.97	54.60	57.66	43.61	46.42
Held for Trading	12.71	22.85	23.50	13.05	13.82
Interest Rate Contracts	13.36	21.43	14.76	13.07	13.95
Foreign Exchange Contracts	0.00	0.00	0.00	0.14	0.08
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	87.29	77.15	76.50	86.95	86.18
Interest Rate Contracts	85.98	75.34	73.80	84.46	83.86
Foreign Exchange Contracts	0.00	0.00	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.00	0.02	0.20	0.22	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	81.03	76.67	80.61	76.94	70.56
One Year or Less	15.89	18.25	19.82	26.53	24.64
Over 1 Year to 5 Years	20.87	20.26	19.77	16.38	19.09
Over 5 Years	30.11	22.82	28.62	16.92	15.56
Gross Negative Fair Value (Abs Val)	1.04	1.17	1.10	1.82	2.16
Gross Positive Fair Value	1.03	1.14	1.27	1.43	1.61
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.01	0.01
Current Credit Exposure (X)	0.00	0.00	0.00	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.05	0.06	0.07	0.09	0.12

INSURANCE ACTIVITIES	12/31/2015	12/31/2014	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	60.00	57.15	60.81	56.39	34.09
Ins Under Assets(L/H)/Tot Ins Und Ast	40.00	42.85	39.19	43.61	65.91
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.59	0.63	0.81	0.73	0.70
Premium Inc/Ins Activities Revenue	0.00	0.20	0.46	0.38	0.36
Credit Rel Prem Inc/Tot Prem Inc	75.00	42.86	44.44	44.44	62.50
Other Prem Inc/Total Prem Inc	25.00	57.14	55.56	55.56	37.50
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	14.13	33.94	13.98	1.08	7.82
Ins Net Inc (L/H)/Equity (L/H)	N/A	21.13	14.90	8.00	6.66
Insur Ben, Losses, Exp/Insur Premiums	116.51	75.49	110.11	87.09	90.46
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.86	2.41	2.10	3.83	5.10
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	2.04	1.73	1.80	1.21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.27	11.59	10.85	9.32	9.07
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.03	0.02	0.02	0.05
Cost: Interest-Bearing Deposits	0.11	0.23	0.29	0.36	0.38
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.64	0.46	0.44	25.31	24.16
Foreign Governments and Inst	0.00	0.00	4.64	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	371.22	-5.30	-9.76	13.23	76.37
Total Selected Assets	9.51	11.55	-3.85	50.53	49.91
Deposits	170.33	-35.31	103.71	-32.22	-16.63

PROFITABILITY:

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.68	8.34	8.89	8.56	7.27
Bank Net Inc/Avg Eq Inv in Banks	9.37	9.40	9.66	9.50	8.03
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.91	8.76	5.30	4.60	6.44
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.48	5.78	8.80	5.65	3.95
Bank Net Income/Parent Net Income	104.08	91.70	89.35	91.46	105.84
Nonbank Net Income/Parent Net Income	1.07	1.36	1.28	1.63	1.24
Sub BHCs Net Inc/Parent Net Income	105.29	95.63	95.05	93.08	94.99

LEVERAGE:

Total Liabilities/Equity	9.90	10.27	12.08	13.11	14.72
Total Debt/Equity Capital	2.53	1.94	1.87	1.81	1.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.10	7.90	9.04	9.63	11.95
Tot Debt+Lns Guaranteed for Affl/Equity	2.57	2.03	1.98	1.92	2.08
Total Debt/Eq Cap - Exc Over Fair Value	2.54	1.96	1.90	1.81	1.88
Long-Term Debt/Equity Capital	2.27	1.82	1.74	1.71	1.64
Short-Term Debt/Equity Capital	0.02	0.01	0.01	0.01	0.05
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.01	0.02	0.03	0.05
Long-Term Debt/Consolidated LT Debt	8.22	6.03	6.26	6.18	3.40

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.35	102.90	103.93	103.89	104.77
Total Investment in Subs/Equity	103.89	103.68	104.60	104.88	105.95
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	96.44	95.52	95.36	95.23
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	97.25	96.27	96.29	96.31

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.31	0.33	0.33	0.41	0.51
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.43	1.82	1.88	2.02	2.44

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	124.21	125.03	142.70	134.03	93.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	123.42	122.91	137.48	125.66	101.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.61	106.95	102.77	111.64	80.19
Pretax Oper Inc + Int Exp/Int Expense	15981.3	14819.6	10006.9	10982.2	17415.7
Div + Int From Subs/Int Exp + Div	146.44	174.32	176.01	167.12	108.50
Fees+Other Inc From Subs/Sal + Oth Exp	6.52	7.91	11.19	10.32	9.23
Net Inc/Curr Port of LT Debt+Pfd Div(X)	165.61	127.59	134.51	28.14	16.36

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.68	1.71	1.42	1.48	1.94
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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	4.62	11.98	8.47	2.37	4.21
Total	4.62	11.98	8.47	2.37	4.21

GUARANTEED LOANS AS % OF EQUITY CAP:

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

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.19	0.27	0.36	0.43	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	74.26	75.70	75.35	73.72	104.41
Dividends Paid/Net Income	29.79	30.54	29.52	32.93	29.41
Net Income - Dividends/Avg Equity	5.80	5.46	6.13	5.36	4.87
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	145.58	166.84	157.53	147.91	100.77
Dividends From Nonbank Subs	2.62	2.01	3.29	6.26	4.06
Dividends From Subsidiary BHCs	0.00	2.68	1.02	1.48	4.61
Dividends From All Subsidiaries	154.34	182.23	195.80	184.95	126.96
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	44.10	44.65	47.59	49.60	31.42
Interest Income From Bank Subs	0.14	0.12	0.17	0.16	0.20
Mgt & Service Fees From Bank Subs	0.98	1.42	1.68	2.06	2.21
Other Income From Bank Subs	0.00	0.00	0.01	0.00	0.00
Operating Income From Bank Subs	50.43	49.17	58.59	59.76	38.26
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	76.47	52.54	59.79	80.38	58.42
Interest Income From Nonbank Subs	0.54	0.48	0.16	0.50	1.55
Mgt & Serv Fees From Nonbank Subs	0.68	0.73	2.17	2.19	1.85
Other Income From Nonbank Subs	0.00	0.02	0.00	0.00	0.39
Operating Inc From Nonbank Subs	87.90	63.04	76.08	114.11	77.24
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.43	32.59	48.48	30.87	38.98
Interest Inc From Subsidiary BHCs	0.02	0.03	0.02	0.04	0.06
Mgt & Serv Fees From Sub BHCs	0.00	0.59	1.84	2.29	3.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	27.45	33.20	50.34	33.20	42.21
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	68.80	63.90	60.51	54.81	44.47
Interest Income From Bank Subs	2.48	1.47	2.53	3.46	3.29
Mgt & Serv Fees From Bank Subs	1.96	2.66	2.70	4.81	5.11
Other Income From Bank Subs	0.01	0.05	0.05	0.00	0.00
Operating Income From Bank Subs	91.63	76.30	77.77	73.92	63.73
Dividends From Nonbank Subs	2.01	1.01	1.34	2.95	4.26
Interest Income From Nonbank Subs	0.01	0.02	0.02	0.01	0.10
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.01	0.01	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.80	2.16	2.80	4.11	8.27
Dividends From Subsidiary BHCs	0.00	1.87	0.19	0.91	0.96
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.02
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	1.91	0.26	1.13	1.67
Loans and Adv From Subs/ST Debt	406.38	-----	659.04	314.11	54714.6
Loans and Adv From Subs/Total Debt	112.92	122.21	226.69	195.64	1004.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									142
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.22	2.06	2.49	2.93	3.25	3.50	3.88	4.05	142
+ Non-interest Income	0.98	0.19	0.29	0.54	0.91	1.35	1.80	2.48	142
- Overhead Expense	2.69	1.55	1.77	2.14	2.62	3.15	3.83	4.32	142
- Provision for Losses	0.10	-0.07	0.00	0.02	0.09	0.17	0.25	0.34	142
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.02	0.05	0.10	142
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	142
= Pretax Net Oper Income (TE)	1.44	0.36	0.72	1.10	1.45	1.71	2.09	2.44	142
Net Operating Income	0.96	0.19	0.55	0.73	0.94	1.14	1.41	1.67	142
Net Income	0.96	0.22	0.55	0.73	0.94	1.14	1.41	1.67	142
Net Income (Sub S Adjusted)	1.02	0.56	0.59	0.70	0.98	1.15	1.21	1.43	12
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.92	2.73	3.04	3.57	3.92	4.27	4.63	4.84	142
Interest Expense	0.42	0.07	0.16	0.28	0.39	0.53	0.75	0.96	142
Net Interest Income (TE)	3.48	2.18	2.64	3.14	3.50	3.86	4.23	4.53	142
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.06	-0.03	0.01	0.07	0.14	0.24	0.37	142
Earnings Coverage of Net Losses (X)	11.74	-151.61	-58.32	3.31	14.87	27.34	77.58	113.68	141
Ln&Ls Allowance/Total Loans & Leases	1.09	0.40	0.61	0.82	1.04	1.33	1.65	1.95	142
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	0.85	0.12	0.22	0.46	0.77	1.11	1.75	2.29	142
30-89 Days Past Due Loans and Leases	0.35	0.03	0.06	0.15	0.28	0.49	0.87	1.11	142
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.96	-12.25	0.05	7.42	17.77	25.98	33.14	35.89	142
Net ST Noncore Funding Dependence	9.16	-16.93	-4.12	3.61	8.52	16.34	21.47	25.87	142
Net Loans and Leases/Total Assets	69.95	44.77	52.26	63.06	70.99	77.27	82.00	85.42	142
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.02	7.57	8.10	8.94	9.79	10.77	12.56	14.94	142
Equity Capital/Total Assets	10.86	7.20	8.02	9.09	10.71	12.41	13.58	15.16	142
Equity Capital+Minority Int/Total Assets	10.92	7.22	8.07	9.20	10.80	12.42	13.82	15.16	142
Tier 1 Common Eq Cap / T RWA	12.15	8.04	8.87	10.16	11.78	13.65	17.41	20.22	142
Net Loans&Ls/Equity Capital (X)	6.54	3.64	4.27	5.43	6.44	7.48	9.19	9.95	142
Cash Dividends/Net Income	29.78	0.00	0.00	10.25	33.14	49.22	66.77	78.25	141
Cash Dividends/Net Income (Sub S Adjusted)	34.64	-4.55	-4.53	-0.30	29.19	48.48	60.58	75.68	12
Retained Earnings/Avg Equity Cap	5.80	0.36	1.80	4.08	5.58	7.37	9.41	11.00	142
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.18	142
Long-Term Debt/Equity Capital	2.26	0.00	0.00	0.00	0.00	3.72	12.44	16.95	142
Equity Investment in Subs/Equity Cap	103.34	85.88	91.39	98.68	101.70	108.85	116.11	120.99	142
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	123.42	-3.38	13.95	82.13	111.13	162.85	259.89	349.83	139

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.63	2.59	2.88	3.35	3.64	3.97	4.19	4.52	142
Less: Interest Expense	0.39	0.06	0.14	0.25	0.36	0.49	0.70	0.92	142
Equals: Net Interest Income (TE)	3.22	2.06	2.49	2.93	3.25	3.50	3.88	4.05	142
Plus: Non-Interest Income	0.98	0.19	0.29	0.54	0.91	1.35	1.80	2.48	142
Equals: Adj Operating Income (TE)	4.26	2.59	3.00	3.75	4.30	4.84	5.40	5.92	142
Less: Overhead Expense	2.69	1.55	1.77	2.14	2.62	3.15	3.83	4.32	142
Less: Provision for Loan and Lease Losses	0.10	-0.07	0.00	0.02	0.09	0.17	0.25	0.34	142
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.02	0.05	0.10	142
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	142
Equals: Pretax Net Oper Inc (TE)	1.44	0.36	0.72	1.10	1.45	1.71	2.09	2.44	142
Less: Applicable Income Taxes (TE)	0.47	0.01	0.06	0.36	0.48	0.62	0.75	0.92	142
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equals: Net Operating Income	0.96	0.19	0.55	0.73	0.94	1.14	1.41	1.67	142
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equals: Net Income	0.96	0.22	0.55	0.73	0.94	1.14	1.41	1.67	142
Memo: Net Income (Last Four Qtrs)	0.96	0.34	0.57	0.74	0.94	1.14	1.41	1.67	139
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.49	86.86	88.53	90.71	92.52	94.18	95.80	96.68	142
Avg Int-Bearing Funds / Avg Assets	70.38	54.28	58.49	64.94	70.09	76.54	82.84	85.04	142
Int Income (TE) / Avg Earning Assets	3.92	2.73	3.04	3.57	3.92	4.27	4.63	4.84	142
Int Expense / Avg Earning Assets	0.42	0.07	0.16	0.28	0.39	0.53	0.75	0.96	142
Net Int Inc (TE) / Avg Earn Assets	3.48	2.18	2.64	3.14	3.50	3.86	4.23	4.53	142
YIELD OR COST:									
Total Loans and Leases (TE)	4.48	3.44	3.66	4.06	4.43	4.88	5.41	5.70	142
Interest-Bearing Bank Balances	0.29	0.02	0.11	0.21	0.27	0.37	0.47	0.70	142
Fed Funds Sold & Reverse Repos	0.36	0.00	0.00	0.03	0.23	0.52	1.40	2.38	62
Trading Assets	0.91	0.00	0.00	0.00	0.00	2.16	3.17	5.24	46
Total Earning Assets	3.84	2.71	3.01	3.52	3.81	4.21	4.57	4.77	142
Investment Securities (TE)	2.44	1.23	1.63	2.02	2.40	2.83	3.38	3.67	142
U.S. Treasury & Agency Sec (excl MBS)	1.61	0.45	0.76	1.14	1.56	2.03	2.57	2.98	128
Mortgage-Backed Securities	2.13	1.40	1.64	1.87	2.09	2.33	2.79	3.20	141
All Other Securities	3.89	1.44	1.81	2.63	3.95	4.97	6.05	6.77	141
Interest-Bearing Deposits	0.39	0.09	0.14	0.26	0.35	0.54	0.69	0.76	142
Time Deposits of \$100K or More	0.82	0.30	0.42	0.62	0.79	1.00	1.26	1.49	141
Time Deposits < \$100K	0.78	0.20	0.30	0.50	0.76	1.02	1.32	1.57	141
Other Domestic Deposits	0.24	0.06	0.08	0.13	0.21	0.35	0.46	0.64	142
Foreign Deposits	0.11	0.00	0.00	0.00	0.06	0.16	0.21	0.23	5
Fed Funds Purchased and Repos	0.49	0.02	0.05	0.14	0.25	0.55	1.95	3.43	121
Other Borrowed Funds & Trading Liab	1.44	0.09	0.19	0.45	1.27	2.27	3.54	4.14	138
All Interest-Bearing Funds	0.54	0.11	0.22	0.37	0.53	0.69	0.91	1.08	142

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	86.98	54.43	58.94	69.96	84.87	101.61	121.36	141.12	142
Avg Assets per Employee (\$000)	6334.78	3493.18	3748.29	4528.00	5549.70	7597.37	10905.8	13649.7	142

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.61	0.00	0.00	0.00	2.05	4.84	7.98	10.13	141
Overhead Exp / NOI + Non-Int Income	64.93	43.93	49.78	58.70	64.98	71.20	77.92	82.16	142

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.69	1.55	1.77	2.14	2.62	3.15	3.83	4.32	142
Personnel Expense	1.46	0.81	0.93	1.16	1.43	1.69	2.09	2.60	142
Net Occupancy Expense	0.34	0.14	0.19	0.27	0.35	0.40	0.46	0.56	142
Other Operating Expenses	0.85	0.42	0.53	0.62	0.83	1.03	1.30	1.67	142
Overhead Less Non-Interest Income	1.66	0.80	1.06	1.36	1.64	1.98	2.27	2.48	142

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.86	42.54	49.03	57.48	64.22	69.92	76.98	82.08	142
Personnel Expense	34.95	20.70	25.98	31.41	35.13	38.79	44.69	46.71	142
Net Occupancy Expense	8.23	4.77	5.46	6.81	7.92	9.52	11.66	12.85	142
Other Operating Expenses	19.88	12.75	14.03	16.54	19.60	22.53	28.28	33.81	142
Total Non-Interest Income	22.40	6.52	9.05	13.70	22.27	29.87	36.83	44.86	142
Fiduciary Activities Income	1.86	0.00	0.00	0.00	0.75	3.75	6.65	11.31	142
Serv Charges on Deposit Accts - Domestic	4.51	0.45	1.37	2.84	4.22	6.01	8.22	10.82	142
Trading Revenue	0.06	-0.04	0.00	0.00	0.00	0.00	0.45	1.25	142
Investment Banking Fees & Commissions	1.02	0.00	0.00	0.16	0.74	1.73	3.02	5.40	142
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	142
Net Servicing Fees	0.31	0.00	0.00	0.00	0.12	0.47	1.14	2.77	142
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Insurance Activities Revenue	0.59	0.00	0.00	0.00	0.03	0.76	3.28	4.52	142
Net Gain (Loss) - Sales Loans, OREO, Oth	2.66	-0.66	-0.11	0.31	1.81	3.88	8.99	22.04	142
Other Non-Interest Income	7.48	1.28	2.68	4.06	7.32	9.69	14.23	17.84	142
Overhead Less Non-Interest Income	40.46	18.74	24.82	32.62	39.70	47.89	55.64	61.07	142

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.22	0.05	5.00	23.65	31.45	34.73	37.41	40.60	141
Appl Inc Tax+TE/Pretax NOI+TE	33.39	3.43	9.81	32.22	35.29	37.72	40.45	44.16	141

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.84	18.85	30.30	42.50	51.79	63.12	71.59	76.53	142
Commercial and Industrial Loans	10.46	2.25	3.67	5.29	8.69	14.43	24.24	28.75	142
Loans to Individuals	2.58	0.04	0.09	0.35	0.95	3.77	9.57	15.80	142
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	142
Agricultural Loans	0.42	0.00	0.00	0.00	0.01	0.59	2.22	3.70	142
Other Loans and Leases	2.10	0.00	0.04	0.38	1.52	3.14	6.38	8.70	142
Net Loans and Leases	69.95	44.77	52.26	63.06	70.99	77.27	82.00	85.42	142
Debt Securities Over 1 Year	15.70	2.48	4.57	9.63	13.52	21.92	28.79	36.60	142
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.14	0.36	0.62	142
Subtotal	86.84	73.33	79.93	84.15	87.69	89.55	91.53	92.99	142
Interest-Bearing Bank Balances	2.40	0.09	0.18	0.57	1.70	3.94	6.36	9.31	142
Federal Funds Sold & Reverse Repos	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.31	142
Debt Securities 1 Year or Less	1.98	0.01	0.06	0.31	1.04	2.87	6.86	10.75	142
Trading Assets	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.39	142
Total Earning Assets	91.91	87.97	88.72	90.25	91.82	93.82	95.08	95.58	142
Non-Int Cash and Due From Dep Inst	1.21	0.29	0.46	0.79	1.17	1.56	2.11	2.28	142
Other Real Estate Owned	0.14	0.00	0.00	0.01	0.07	0.22	0.44	0.74	142
All Other Assets	6.76	3.30	3.81	4.91	6.76	8.50	9.58	10.33	142
MEMORANDA:									
Short-Term Investments	4.76	0.64	0.81	1.48	3.74	7.10	12.04	18.53	142
U.S. Treasury Securities	0.25	0.00	0.00	0.00	0.00	0.23	1.73	2.53	142
U.S. Agency Securities (excl MBS)	1.85	0.00	0.00	0.14	1.22	3.26	6.60	11.23	142
Municipal Securities	2.85	0.00	0.00	0.64	2.12	4.26	7.44	12.12	142
Mortgage-Backed Securities	10.36	0.83	2.65	5.55	9.42	14.37	21.33	24.97	142
Asset-Backed Securities	0.26	0.00	0.00	0.00	0.00	0.17	1.29	4.68	142
Other Debt Securities	0.61	0.00	0.00	0.00	0.15	1.05	2.80	4.12	142
RE Loans Secured by 1-4 Family	16.96	2.97	5.02	9.10	15.55	23.76	33.37	41.14	142
Revolving	2.95	0.00	0.13	0.93	2.67	4.70	6.76	7.51	142
Closed-End, Sec by First Liens	13.14	2.29	3.58	6.79	11.73	18.79	26.74	34.82	142
Closed-End, Sec by Junior Liens	0.52	0.00	0.07	0.19	0.38	0.72	1.43	1.76	142
Commercial Real Estate Loans	32.01	10.55	14.98	23.86	30.63	39.95	53.14	58.32	142
Construction and Land Dev	4.26	0.17	0.54	1.97	3.71	6.71	9.14	10.13	142
Multi family	4.26	0.16	0.54	1.69	2.73	5.39	11.66	22.07	142
Nonfarm Nonresidential	21.51	5.57	10.75	16.18	20.93	27.51	33.06	37.26	142
RE Loans Secured by Farml and	0.65	0.00	0.00	0.00	0.17	1.00	2.58	4.25	142
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.85	37.66	50.36	62.21	76.73	85.91	91.50	95.52	142
RE Loans Secured by 1-4 Family	24.58	4.40	7.53	12.60	24.58	33.68	46.32	52.96	142
Revolving	4.20	0.00	0.17	1.24	3.61	6.71	9.71	10.88	142
Closed-End	19.90	3.27	6.12	10.33	17.53	28.81	38.31	46.74	142
Commercial Real Estate Loans	45.54	18.27	25.50	35.90	43.72	56.36	68.25	74.54	142
Construction and Land Dev	6.11	0.26	0.76	3.07	5.14	9.18	12.84	14.72	142
Multi family	5.94	0.26	0.92	2.41	3.92	7.24	14.60	36.50	142
Nonfarm Nonresidential	30.89	10.31	17.78	22.74	30.69	37.62	45.29	49.18	142
RE Loans Secured by Farml and	1.02	0.00	0.00	0.00	0.23	1.69	4.42	7.24	142
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	142
Commercial and Industrial Loans	15.46	3.28	5.15	8.22	13.25	20.09	33.51	39.70	142
Loans to Individuals	4.07	0.05	0.13	0.53	1.26	6.90	15.79	25.43	142
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.02	0.26	0.46	142
Agricultural Loans	0.66	0.00	0.00	0.00	0.02	0.88	3.19	5.03	142
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Other Loans and Leases	3.13	0.00	0.05	0.59	2.26	4.73	9.62	13.82	142

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.76	0.64	0.81	1.48	3.74	7.10	12.04	18.53	142
Liquid Assets	18.02	6.52	7.96	11.55	16.21	23.57	30.87	37.32	142
Investment Securities	18.49	5.81	7.30	11.43	16.31	25.28	32.58	41.96	142
Net Loans and Leases	69.95	44.77	52.26	63.06	70.99	77.27	82.00	85.42	142
Net Lns, Ls & Stdbly Ltrs of Credit	70.49	45.11	52.66	63.41	71.33	78.42	82.75	86.01	142
Core Deposits	67.05	46.46	53.65	60.47	66.92	73.70	79.69	83.13	142
Noncore Funding	19.76	4.23	6.41	12.65	19.28	27.67	32.68	37.26	142
Time Deposits of \$100K or More	8.89	2.33	3.22	5.00	7.50	12.08	18.32	22.46	142
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Fed Funds Purchased and Repos	1.74	0.00	0.00	0.02	1.11	3.00	5.76	8.84	142
Net Fed Funds Purchased (Sold)	1.75	-0.02	0.00	0.00	1.08	2.96	5.70	8.75	142
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Oth Borrowings W/Rem Mat 1 Yr or Less	3.07	0.00	0.00	0.28	2.03	5.80	9.76	11.31	142
Earning Assets Repr in 1 Year	31.05	7.10	14.48	20.89	30.46	39.29	51.52	57.99	142
Int-Bearing Liab Repr in 1 Year	14.90	3.83	4.81	7.39	10.91	17.73	43.54	53.90	142
Long-Term Debt Repr in 1 Year	0.18	0.00	0.00	0.00	0.00	0.00	1.63	2.67	142
Net Assets Repriceable in 1 Year	14.94	-21.36	-12.50	5.01	14.51	25.97	37.99	44.74	142
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.96	-12.25	0.05	7.42	17.77	25.98	33.14	35.89	142
Net ST Noncore Funding Dependence	9.16	-16.93	-4.12	3.61	8.52	16.34	21.47	25.87	142
Short-Term Inv/ST Noncore Funding	46.61	3.29	5.25	11.52	30.61	62.79	130.70	291.62	141
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.89	-15.90	-12.48	-5.00	5.62	14.04	37.47	41.26	142
Net Loans and Leases/Total Deposits	89.87	54.22	67.31	78.38	91.76	99.97	110.25	116.16	142
Net Loans and Leases/Core Deposits	106.37	60.81	73.20	88.89	105.29	122.46	141.07	154.67	142
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.38	-0.52	-0.24	0.00	0.15	0.63	1.88	2.25	107
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.24	-2.14	-1.77	-0.71	0.31	0.86	2.22	5.59	142
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.16	-0.04	-0.00	0.00	0.01	0.03	0.05	47
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	14.46	0.00	0.00	0.00	8.04	29.56	47.22	53.60	142
Available-For-Sale Securities	85.53	44.60	52.19	69.91	91.74	99.99	100.00	100.00	142
U. S. Treasury Securities	1.42	0.00	0.00	0.00	0.00	1.13	8.32	18.78	142
U. S. Agency Securities (excl MBS)	10.91	0.00	0.00	0.73	6.92	21.32	34.34	46.59	142
Municipal Securities	16.21	0.00	0.08	3.95	13.37	25.49	39.78	47.41	142
Mortgage-Backed Securities	56.82	6.06	22.09	38.36	60.12	72.84	84.02	90.79	142
Asset-Backed Securities	1.40	0.00	0.00	0.00	0.00	1.05	6.63	18.67	142
Other Debt Securities	3.69	0.00	0.00	0.00	1.07	6.81	16.23	26.73	142
Mutual Funds and Equity Securities	0.56	0.00	0.00	0.00	0.17	0.81	2.97	3.85	142
Debt Securities 1 Year or Less	11.83	0.07	0.41	2.01	6.77	19.43	36.44	58.37	142
Debt Securities 1 To 5 Years	23.85	0.55	2.82	9.54	17.41	39.09	51.33	63.64	142
Debt Securities Over 5 Years	59.79	4.60	20.15	38.53	61.99	81.94	92.26	95.45	142
Pledged Securities	50.83	4.70	14.59	31.34	51.05	68.55	82.60	88.04	142
Structured Notes, Fair Value	0.44	0.00	0.00	0.00	0.00	0.44	2.04	6.69	142

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.07	0.00	0.02	0.09	0.17	0.25	0.34	142
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	-0.13	0.00	0.04	0.14	0.24	0.35	0.48	142
Provision for Ln&Ls Losses/Net Losses	153.46	-538.78	-242.97	19.55	102.93	207.50	611.15	1244.18	141
Ln&Ls Allowance/Total Loans & Leases	1.09	0.40	0.61	0.82	1.04	1.33	1.65	1.95	142
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.37	2.68	3.13	5.43	8.91	18.15	46.00	59.49	110
ALLL/Nonaccrual Assets	221.98	45.07	69.04	112.05	170.65	299.98	542.33	772.48	141
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	188.68	40.81	54.77	97.00	141.86	247.79	452.11	664.70	141
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.01	0.02	0.07	0.15	0.27	0.40	0.62	142
Recoveries/Avg Loans and Leases	0.08	0.00	0.01	0.03	0.06	0.11	0.22	0.29	142
Net Losses/Avg Loans and Leases	0.09	-0.06	-0.03	0.01	0.07	0.14	0.24	0.37	142
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Recoveries/Prior Year-End Losses	46.52	8.55	10.91	19.21	36.88	57.47	121.58	164.68	137
Earnings Coverage of Net Losses (X)	11.74	-151.61	-58.32	3.31	14.87	27.34	77.58	113.68	141
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.12	-0.06	-0.00	0.02	0.07	0.14	0.15	141
RE Loans Secured By 1-4 Family	0.07	-0.06	-0.01	0.00	0.04	0.11	0.21	0.33	141
Revolving	0.08	-0.16	-0.04	0.00	0.05	0.17	0.27	0.36	134
Closed-End	0.06	-0.08	-0.01	0.00	0.04	0.10	0.20	0.29	141
Commercial Real Estate Loans	0.00	-0.19	-0.13	-0.03	0.00	0.05	0.11	0.15	141
Construction and Land Dev	-0.03	-0.80	-0.39	-0.07	0.00	0.01	0.18	0.33	139
Multi family	-0.00	-0.22	-0.15	-0.00	0.00	0.00	0.08	0.14	138
Nonfarm Nonresidential	0.01	-0.22	-0.11	-0.01	0.00	0.06	0.13	0.21	141
RE Loans Secured by Farmland	0.01	-0.02	-0.00	0.00	0.00	0.00	0.08	0.22	107
Commercial and Industrial Loans	0.17	-0.21	-0.09	0.00	0.09	0.31	0.63	0.97	140
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Loans to Individuals	0.76	0.04	0.13	0.28	0.58	0.94	2.29	3.71	118
Credit Card Loans	1.61	-2.07	0.00	0.00	1.11	2.37	5.41	7.29	47
Agricultural Loans	0.01	-0.12	-0.01	0.00	0.00	0.00	0.06	0.24	92
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	0.18	-0.21	-0.01	0.00	0.00	0.19	0.87	1.78	137

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.35	0.03	0.06	0.15	0.28	0.49	0.87	1.11	142
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.01	0.10	0.33	0.53	142
Nonaccrual Loans and Leases	0.63	0.12	0.18	0.37	0.59	0.84	1.15	1.69	142
90+ Days PD and Nonaccrual Loans and Leases	0.73	0.13	0.22	0.44	0.68	1.00	1.38	1.87	142
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	142
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	142
Nonaccrual Restructured	0.17	0.00	0.00	0.04	0.11	0.28	0.47	0.60	142
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.35	0.03	0.06	0.15	0.28	0.49	0.87	1.11	142
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.01	0.10	0.33	0.53	142
Nonaccrual Assets	0.63	0.12	0.18	0.37	0.59	0.84	1.15	1.69	142
30+ Days PD & Nonaccrual Assets	1.10	0.19	0.38	0.68	1.00	1.47	2.18	3.06	142
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.50	0.06	0.16	0.32	0.47	0.71	0.94	1.13	142
90+ PD & Nonaccrual Assets + OREO	0.66	0.06	0.20	0.37	0.58	0.90	1.35	1.72	142
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.89	0.16	0.29	0.51	0.78	1.22	1.78	2.60	142
Allowance for Loan & Lease Losses	131.33	30.37	39.60	68.52	112.12	178.23	263.13	394.43	141
Equity Cap + ALLL	7.99	1.62	2.31	4.36	6.66	10.03	19.65	22.73	142
Tier 1 Cap + ALLL	8.69	1.63	2.66	4.68	7.35	11.40	19.51	25.48	142
Loans & Leases + RE Acquired	1.29	0.31	0.40	0.72	1.13	1.70	2.84	3.51	142

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.34	0.03	0.05	0.13	0.28	0.45	0.85	1.06	141
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.12	0.36	0.67	141
	- Nonaccrual	0.63	0.11	0.20	0.37	0.59	0.85	1.22	1.73	141
Coml & Indl	- 30-89 Days PD	0.22	0.00	0.00	0.03	0.13	0.34	0.73	1.27	140
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.32	140
	- Nonaccrual	0.74	0.00	0.02	0.14	0.49	1.23	2.05	2.63	140
Individuals	- 30-89 Days PD	0.66	0.00	0.00	0.19	0.54	1.05	2.03	2.91	141
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.08	0.20	0.45	141
	- Nonaccrual	0.23	0.00	0.00	0.00	0.12	0.39	0.90	1.53	141
Dep Inst Lns	- 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.90	13
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	13
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.10	0.72	1.28	92
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.29	92
	- Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.15	1.37	3.27	92
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	0.12	0.00	0.00	0.00	0.00	0.11	0.66	1.46	137
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	137
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.01	0.50	1.96	137
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.60	0.00	0.07	0.28	0.49	0.82	1.60	1.88	141
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.15	0.48	0.99	141
	- Nonaccrual	0.84	0.04	0.09	0.40	0.76	1.15	1.84	2.69	141
Revolving	- 30-89 Days PD	0.42	0.00	0.00	0.09	0.31	0.67	1.24	1.94	134
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.04	0.26	0.56	134
	- Nonaccrual	0.64	0.00	0.00	0.14	0.41	0.96	2.26	3.71	134
Closed-End	- 30-89 Days PD	0.64	0.00	0.05	0.27	0.57	0.90	1.54	2.17	141
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.16	0.65	1.36	141
	- Nonaccrual	0.90	0.02	0.09	0.43	0.81	1.24	1.97	3.06	141
	- Jr Lien 30-89 Days PD	0.02	0.00	0.00	0.00	0.02	0.04	0.09	0.13	141
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	141
	- Jr Lien Nonaccrual	0.07	0.00	0.00	0.00	0.04	0.10	0.26	0.39	141
Commercial RE	- 30-89 Days PD	0.19	0.00	0.00	0.03	0.11	0.30	0.65	0.73	141
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.45	141
	- Nonaccrual	0.52	0.04	0.11	0.21	0.44	0.70	1.23	1.55	141
Const & Dev	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.03	0.23	0.76	1.04	139
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.94	139
	- Nonaccrual	0.62	0.00	0.00	0.00	0.28	1.22	2.43	3.40	139
Multi Family	- 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.04	0.27	0.50	138
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.32	138
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.20	0.94	1.56	138
Nonfarm Nres	- 30-89 Days PD	0.20	0.00	0.00	0.03	0.13	0.31	0.71	0.91	141
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.31	0.56	141
	- Nonaccrual	0.55	0.03	0.08	0.21	0.45	0.75	1.32	1.93	141
Farmland	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.23	0.75	2.51	107
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.79	107
	- Nonaccrual	0.76	0.00	0.00	0.00	0.19	0.93	2.90	14.58	107
Credit Card	- 30-89 Days PD	0.78	0.00	0.00	0.00	0.44	1.26	2.33	3.99	47
	- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.27	1.29	2.83	47
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.14	1.15	47

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.02	7.57	8.10	8.94	9.79	10.77	12.56	14.94	142
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.90	3.50	7.64	12.14	15.91	20.89	28.30	30.76	142
Standby Letters of Credit	0.47	0.00	0.02	0.18	0.34	0.69	1.34	1.57	142
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.15	142
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	142
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	142
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.96	0.00	0.00	0.65	4.60	11.61	19.70	23.20	142
Interest Rate Contracts	5.78	0.00	0.00	0.58	4.31	11.37	18.99	21.70	142
Interest Rate Futures & Forward Contr	0.32	0.00	0.00	0.00	0.03	0.46	1.48	3.60	142
Written Options Contr (Int Rate)	0.34	0.00	0.00	0.00	0.15	0.66	1.34	3.49	142
Purchased Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.81	142
Interest Rate Swaps	4.39	0.00	0.00	0.00	2.07	7.86	17.28	21.23	142
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	142
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	142
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	142
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.33	6.13	12.48	19.96	25.14	34.10	39.86	45.68	142

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.76	75.08	98.52	100.00	100.00	100.00	100.00	100.00	127
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.67	127
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	127
Futures and Forwards	13.75	0.00	0.00	0.00	2.89	28.30	52.74	68.33	127
Written Options	13.26	0.00	0.00	0.00	6.44	25.56	49.45	92.78	127
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-The-Counter	12.89	0.00	0.00	0.00	6.44	22.88	49.45	92.78	127
Purchased Options	1.25	0.00	0.00	0.00	0.00	0.00	9.78	16.09	127
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-The-Counter	1.04	0.00	0.00	0.00	0.00	0.00	8.51	15.24	127
Swaps	61.97	0.00	0.00	9.31	79.25	97.18	100.00	100.00	127
Held for Trading	12.70	0.00	0.00	0.00	0.00	1.87	93.89	100.00	127
Interest Rate Contracts	13.36	0.00	0.00	0.00	0.00	0.00	91.45	99.97	127
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	127
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Non-Traded	87.29	0.00	4.24	87.50	100.00	100.00	100.00	100.00	127
Interest Rate Contracts	85.97	0.00	4.24	64.29	100.00	100.00	100.00	100.00	127
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	127
Deriv Contr (Excl Fut & FX LE 14 Days)	81.03	0.26	41.40	61.13	87.32	100.00	100.00	100.00	127
One Year or Less	15.89	0.00	0.00	0.00	6.34	31.63	60.57	68.57	127
Over 1 Year to 5 Years	20.87	0.00	0.00	0.00	17.42	40.78	64.15	76.57	127
Over 5 Years	30.11	0.00	0.00	0.00	29.23	54.12	77.75	91.72	127
Gross Negative Fair Value (Abs Val)	1.04	0.00	0.00	0.25	1.11	1.75	2.33	3.11	127
Gross Positive Fair Value	1.03	0.00	0.08	0.41	0.97	1.51	2.15	2.63	127
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	142
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	142
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	142
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	142
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	142
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
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	142
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.05	0.00	0.00	0.00	0.00	0.09	0.22	0.37	142

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	142
Ins Under Assets(P/C)/Tot Ins Und Ast	60.00	0.00	0.00	0.00	50.00	100.00	100.00	100.00	5
Ins Under Assets(L/H)/Tot Ins Und Ast	40.00	0.00	0.00	0.00	0.00	75.00	100.00	100.00	5
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.59	0.00	0.00	0.00	0.03	0.76	3.28	4.52	142
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Credit Rel Prem Inc/Tot Prem Inc	75.00	0.00	0.00	0.00	100.00	100.00	100.00	100.00	4
Other Prem Inc/Total Prem Inc	25.00	0.00	0.00	0.00	0.00	0.00	60.00	80.00	4
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Ins Net Inc (P/C)/Equity (P/C)	14.12	1.94	1.94	1.94	9.41	18.55	21.54	22.54	3
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Insur Ben, Losses, Exp/Insur Premiums	116.50	55.95	55.95	55.95	106.89	132.80	155.34	162.85	4
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.85	0.00	0.00	0.00	0.00	2.14	6.00	7.29	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
CSV Life Insurance/Tier 1 Cap + ALLL	13.26	0.00	0.37	7.90	13.70	18.89	21.75	24.78	142
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	142
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	0.11	0.00	0.00	0.00	0.06	0.16	0.21	0.23	5
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	0.63	0.39	0.39	0.39	0.39	0.63	0.78	0.82	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	371.21	-100.00	-99.61	-67.70	-11.05	24.61	185.76	2426.81	37
Total Selected Assets	9.51	-100.00	-98.22	-42.78	-6.73	9.32	108.30	425.31	49
Deposits	170.33	-100.00	-100.00	-100.00	-47.09	155.64	425.37	515.28	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.26	0.00	1.58	36.35	73.45	105.04	156.73	278.57	117
Dividends Paid/Net Income	29.78	0.00	0.00	10.25	33.14	49.22	66.77	78.25	141
Net Income - Dividends/Avg Equity	5.80	0.36	1.80	4.08	5.58	7.37	9.41	11.00	142
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	145.57	0.00	0.00	77.77	120.70	193.07	430.01	690.60	119
Dividends From Nonbank Subs	2.61	0.00	0.00	0.00	0.11	2.41	17.77	23.51	119
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Dividends From All Subsidiaries	154.34	0.00	0.00	93.52	136.71	194.95	430.05	690.60	119
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	44.10	0.00	0.00	5.37	42.02	74.24	108.85	153.86	133
Interest Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.09	0.70	2.19	133
Mgt & Service Fees From Bank Subs	0.97	0.00	0.00	0.00	0.00	0.00	8.48	13.60	133
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	133
Operating Income From Bank Subs	50.42	0.00	0.00	13.11	45.27	79.61	133.01	213.55	133
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	76.47	0.00	0.00	5.31	82.91	100.00	137.29	413.14	77
Interest Income From Nonbank Subs	0.54	0.00	0.00	0.00	0.00	0.00	0.00	13.34	77
Mgt & Serv Fees From Nonbank Subs	0.68	0.00	0.00	0.00	0.00	0.00	0.00	20.34	77
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Operating Inc From Nonbank Subs	87.90	0.00	0.00	19.47	92.89	100.00	195.95	456.54	77
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.42	0.00	0.00	0.00	1.29	21.07	74.95	100.42	7
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.10	7
Mgt & Serv Fees From Sub BHCs	-0.00	-0.03	-0.03	-0.00	0.00	0.00	0.00	0.00	7
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating Income From Sub BHCs	27.44	0.00	0.00	0.00	1.29	21.07	74.99	100.50	7
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	68.80	0.00	0.00	45.95	94.20	99.55	99.94	100.00	133
Interest Income From Bank Subs	2.48	0.00	0.00	0.00	0.00	0.19	4.97	81.18	133
Mgt & Serv Fees From Bank Subs	1.95	0.00	0.00	0.00	0.00	0.00	14.34	34.89	133
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	133
Operating Income From Bank Subs	91.63	0.00	0.55	86.71	98.56	99.85	100.00	100.00	133
Dividends From Nonbank Subs	2.01	0.00	0.00	0.00	0.00	0.82	12.14	31.52	133
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	133
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	133
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating Inc From Nonbank Subs	2.80	0.00	0.00	0.00	0.05	1.60	15.82	34.49	133
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Loans and Adv From Subs/ST Debt	406.37	0.00	0.00	31.21	158.34	476.49	732.18	1338.04	11
Loans and Adv From Subs/Total Debt	112.91	0.00	0.00	0.00	31.43	122.04	421.80	897.37	50

BHCPR Reporters for Quarter Ending 12/31/2015
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
1107205	3,838,126	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	5,597,184	AMERIS BANCORP	MOULTRIE, GA	
3153130	8,235,555	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,692,848	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,765,822	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,306,891	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,073,477	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	9,879,459	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	9,796,298	BANNER CORPORATION	WALLA WALLA, WA	
2961879	7,912,648	BBCN BANCORP, INC.	LOS ANGELES, CA	
3762457	6,490,200	BCI FINANCIAL GROUP, INC.	MIAMI, FL	Name change from CM FLORIDA HOLDINGS, INC.
3846629	4,830,265	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	7,832,810	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,506,306	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	Moved from Peer 3
3141650	5,668,183	BNC BANCORP	HIGH POINT, NC	
3814310	6,662,215	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	3,781,959	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,263,535	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,060,940	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,030,997	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	Moved from Peer 3
1201671	3,876,706	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	8,811,877	CADENCE BANCORP LLC	HOUSTON, TX	
2687795	3,184,365	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	Moved from Peer 3
1130249	3,709,871	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	Moved from Peer 3
4160939	7,454,167	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	
4226910	9,148,091	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	4,029,921	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	4,022,717	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	5,131,288	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,947,441	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	9,188,797	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,713,127	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,351,767	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,815,697	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	8,951,697	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	4,171,785	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	8,552,669	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,903,934	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	4,016,143	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	8,401,313	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,671,200	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	5,032,872	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,321,896	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	3,161,259	DURANT BANCORP, INC.	DURANT, OK	
2652104	6,077,024	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,589,013	EASTERN BANK CORPORATION	BOSTON, MA	
4759669	3,573,104	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	3,608,483	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,397,868	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
3944628	7,331,486	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	3,847,923	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	

BHCPR Reporters for Quarter Ending 12/31/2015
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
1032464	3,381,024	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,458,074	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	3,362,964	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,130,772	FIRST BANCSHARES, INC.	WHITING, IN	Moved from Peer 3
1118797	6,048,871	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,998,976	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,566,890	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	8,147,411	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,665,070	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1123670	8,723,214	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	6,762,726	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	9,732,676	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	4,823,002	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	3,130,343	FIRST OF LONG ISLAND CORPORATION	GLEN HEAD, NY	Moved from Peer 3
2393274	5,704,634	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	3,116,932	FREMONT BANCORPORATION	FREMONT, CA	
2003975	9,091,045	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,196,988	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,101,474	GREAT SOUTHERN BANCORP, INC.	REEDS SPRING, MO	
4809920	9,957,215	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
3474835	3,786,343	GREEN BANCORP, INC.	HOUSTON, TX	Moved from Peer 3
2900261	4,234,521	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	7,694,754	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,650,792	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1491409	9,289,122	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	4,894,380	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,062,072	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
1136803	7,210,038	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	5,055,027	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,362,317	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,431,618	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,209,717	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,405,046	KEARNY FINANCIAL CORPORATION	KEARNY, NJ	
1404799	3,869,722	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,767,458	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	7,693,255	LEGACYTEXAS FINANCIAL GROUP	PLANO, TX	
3814208	4,363,234	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	3,385,408	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN	
1135972	8,163,493	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,524,708	MERIDIAN BANCORP, INC.	PEABODY, MA	
3932072	4,286,554	MIDDLESEX BANCORP MHC	NATICK, MA	
3973888	4,683,907	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1117026	9,598,902	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	8,262,646	NBT BANCORP INC.	NORWICH, NY	
3212091	6,794,404	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
3132863	3,202,482	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
4122722	9,006,768	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,308,799	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	7,099,149	OFG BANCORP	SAN JUAN, PR	
1885307	3,971,343	ORIGIN BANCORP, INC.	RUSTON, LA	Name change from COMMUNITY TRUST FINANCIAL CORPORATION
2692892	3,513,119	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	

BHCPR Reporters for Quarter Ending 12/31/2015
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
1142336	7,311,354	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	3,364,659	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1070578	3,258,970	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	9,337,686	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	8,715,414	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	8,911,657	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	7,926,496	RENASANT CORPORATION	TUPELO, MS	
1097025	4,230,289	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	6,318,354	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,845,568	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,655,380	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	5,537,749	SANTANDER BANCORP	SAN JUAN, PR	
1085013	3,534,780	SEACOAST BANKING CORPORATION	STUART, FL	
3635319	5,095,509	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	7,553,700	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	6,603,511	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,565,099	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	5,162,076	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
4036324	3,470,067	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	3,667,296	STATE BANKSHARES, INC.	FARGO, ND	
1126046	3,212,859	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
3609682	6,595,105	TALMER BANCORP INC.	TROY, MI	
2367921	5,689,995	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,220,722	TRICO BANCSHARES	CHICO, CA	
3475074	3,302,863	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1048513	4,734,675	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,700,620	UNION BANKSHARES CORPORATION	RICHMOND, VA	
1249347	9,627,902	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	6,261,832	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
3536386	3,632,449	USAMERI BANCORP, INC.	CLEARWATER, FL	
1050712	3,194,727	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	5,305,272	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,772,688	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	8,475,363	WESBANCO, INC.	WHEELING, WV	
1025541	5,172,723	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	4,713,463	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,690,636	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	5,585,962	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	4,474,627	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	
1199602	5,188,073	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 142 bank holding companies.