

	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	329	343	352	303
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.33	3.37	3.33	3.38
+ Non-interest Income	0.93	0.93	1.00	0.93
- Overhead Expense	2.95	3.05	3.10	3.16
- Provision for Losses	0.09	0.09	0.12	0.31
+ Securities Gains (Losses)	0.02	0.02	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.31	1.27	1.22	1.10
Net Operating Income	0.92	0.91	0.88	0.78
Net Income	0.92	0.91	0.88	0.57
Net Income (Sub S Adjusted)	1.00	0.98	0.90	0.73
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.03	4.10	4.17	4.43
Interest Expense	0.43	0.46	0.54	0.71
Net Interest Income (TE)	3.59	3.64	3.61	3.77
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.15	0.25	0.59
Earnings Coverage of Net Losses (X)	18.14	18.32	12.56	8.55
Ln&Ls Allowance/Total Loans & Leases	1.22	1.35	1.55	1.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.14	1.46	2.06	3.06
30-89 Days Past Due Loans and Leases	0.41	0.45	0.53	0.71
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.23	14.18	13.83	13.14
Net ST Noncore Funding Dependence	6.51	6.07	5.08	4.57
Net Loans and Leases/Total Assets	68.67	67.04	64.41	62.12
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.14	10.10	9.95	9.73
Equity Capital/Total Assets	10.16	10.19	9.85	9.86
Equity Capital+Minority Int/Total Assets	10.19	10.23	9.91	9.98
Tier 1 Common Eq Cap / T RWA	12.52	12.37	12.18	11.72
Net Loans&Ls/Equity Capital (X)	6.88	6.78	6.72	6.56
Cash Dividends/Net Income	23.41	23.70	22.88	25.68
Cash Dividends/Net Income (Sub S Adjusted)	15.87	14.74	19.51	5.64
Retained Earnings/Avg Equity Cap	6.42	6.37	6.48	5.30
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.05	0.06	0.07	0.12
Long-Term Debt/Equity Capital	2.12	1.60	1.49	1.44
Equity Investment in Subs/Equity Cap	105.31	106.00	106.28	108.64
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	134.18	121.81	134.71	119.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.73	3.80	3.85	4.06	4.36
Less: Interest Expense	0.40	0.42	0.50	0.65	0.88
Equals: Net Interest Income (TE)	3.33	3.37	3.33	3.38	3.46
Plus: Non-Interest Income	0.93	0.93	1.00	1.03	0.93
Equals: Adj Operating Income (TE)	4.31	4.35	4.38	4.48	4.43
Less: Overhead Expense	2.95	3.05	3.10	3.16	3.12
Less: Provision for Loan and Lease Losses	0.09	0.09	0.12	0.31	0.58
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.03	0.06	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.31	1.27	1.22	1.10	0.86
Less: Applicable Income Taxes (TE)	0.38	0.36	0.33	0.31	0.28
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.92	0.91	0.88	0.78	0.56
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.92	0.91	0.88	0.78	0.57
Memo: Net Income (Last Four Qtrs)	0.93	0.91	0.88	0.80	0.57
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.05	92.91	92.60	92.03	91.92
Avg Int-Bearing Funds / Avg Assets	71.95	72.71	73.97	75.01	77.22
Int Income (TE) / Avg Earning Assets	4.03	4.10	4.17	4.43	4.75
Int Expense / Avg Earning Assets	0.43	0.46	0.54	0.71	0.96
Net Int Inc (TE) / Avg Earn Assets	3.59	3.64	3.61	3.69	3.77
YIELD OR COST:					
Total Loans and Leases (TE)	4.72	4.87	5.07	5.41	5.65
Interest-Bearing Bank Balances	0.34	0.31	0.27	0.26	0.29
Fed Funds Sold & Reverse Repos	0.21	0.23	0.24	0.22	0.19
Trading Assets	0.92	1.26	1.20	1.13	0.95
Total Earning Assets	3.94	4.02	4.08	4.34	4.66
Investment Securities (TE)	2.42	2.44	2.37	2.64	3.15
U.S. Treasury & Agency Sec (excl MBS)	1.50	1.41	1.39	1.56	2.02
Mortgage-Backed Securities	2.08	2.22	2.05	2.41	3.02
All Other Securities	3.74	3.82	3.95	4.41	5.02
Interest-Bearing Deposits	0.41	0.43	0.50	0.66	0.91
Time Deposits of \$100K or More	0.83	0.84	0.96	1.17	1.45
Time Deposits < \$100K	0.79	0.84	0.99	1.24	1.62
Other Domestic Deposits	0.23	0.23	0.24	0.31	0.46
Foreign Deposits	0.44	0.53	0.99	1.43	1.42
Fed Funds Purchased and Repos	0.37	0.42	0.46	0.64	0.81
Other Borrowed Funds & Trading Liab	1.75	1.98	2.28	2.76	3.06
All Interest-Bearing Funds	0.55	0.58	0.65	0.83	1.13

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	79	78	76	73	69
Avg Assets per Employee (\$000)	4,938	4,790	4,701	4,516	4,524
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.92	1.92	1.89	1.69	2.15
Overhead Exp / NII + Non-Int Income	69.78	70.99	71.77	71.61	71.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.95	3.05	3.10	3.16	3.12
Personnel Expense	1.65	1.69	1.69	1.68	1.58
Net Occupancy Expense	0.37	0.39	0.39	0.39	0.39
Other Operating Expenses	0.91	0.96	1.00	1.06	1.12
Overhead Less Non-Interest Income	1.97	2.06	2.03	2.04	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	68.56	69.80	70.57	70.47	70.36
Personnel Expense	38.57	38.79	38.73	37.78	36.05
Net Occupancy Expense	8.49	8.77	8.82	8.77	8.97
Other Operating Expenses	21.08	21.81	22.59	23.56	25.25
Total Non-Interest Income	21.06	20.85	22.11	22.11	20.23
Fiduciary Activities Income	1.57	1.67	1.48	1.44	1.63
Serv Charges on Deposit Accts - Domestic	4.60	4.79	5.09	5.49	6.13
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.69	0.74	0.75	0.66	0.70
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.40	0.43	0.48	0.30	0.25
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.50	0.59	0.46	0.51	0.57
Net Gain (Loss) - Sales Loans, OREO, Oth	2.40	1.83	2.44	2.47	0.23
Other Non-Interest Income	7.40	7.10	7.68	7.99	8.12
Overhead Less Non-Interest Income	46.79	48.01	47.59	47.57	49.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.31	22.43	21.48	21.27	18.57
Appl Inc Tax+TE/Pretax NOI+TE	30.02	29.42	27.94	28.10	28.48

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	52.37	51.02	49.99	48.70	48.22
Commercial and Industrial Loans	9.81	9.74	8.84	8.36	8.80
Loans to Individuals	1.80	1.82	1.75	1.76	1.96
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.98	0.82	0.71	0.66	0.69
Other Loans and Leases	1.46	1.25	1.17	1.07	1.06
Net Loans and Leases	68.67	67.04	64.41	62.12	62.29
Debt Securities Over 1 Year	17.62	18.23	19.25	19.46	19.67
Mutual Funds and Equity Securities	0.07	0.08	0.10	0.09	0.08
Subtotal	86.93	86.24	84.84	82.78	82.92
Interest-Bearing Bank Balances	3.16	3.45	3.93	5.08	4.67
Federal Funds Sold & Reverse Repos	0.06	0.08	0.10	0.16	0.19
Debt Securities 1 Year or Less	1.53	1.58	1.78	1.82	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.32	92.06	91.59	90.94	90.75
Non-Int Cash and Due From Dep Inst	1.45	1.56	1.60	1.95	1.81
Other Real Estate Owned	0.21	0.29	0.46	0.66	0.84
All Other Assets	6.11	6.28	6.68	6.98	7.28
MEMORANDA:					
Short-Term Investments	5.14	5.57	6.42	7.70	7.29
U.S. Treasury Securities	0.22	0.21	0.14	0.13	0.13
U.S. Agency Securities (excl MBS)	2.99	3.05	3.28	3.18	3.41
Municipal Securities	4.23	3.96	4.34	4.00	3.73
Mortgage-Backed Securities	8.82	9.76	10.61	11.56	11.71
Asset-Backed Securities	0.09	0.10	0.11	0.08	0.05
Other Debt Securities	0.46	0.45	0.60	0.55	0.40
RE Loans Secured by 1-4 Family	17.97	17.66	16.77	17.11	15.63
Revolving	2.69	2.71	2.66	2.76	3.12
Closed-End, Sec by First Liens	14.35	13.93	13.05	13.19	11.29
Closed-End, Sec by Junior Liens	0.57	0.61	0.67	0.77	0.89
Commercial Real Estate Loans	30.75	29.98	29.84	28.30	29.52
Construction and Land Dev	4.94	4.43	4.12	3.93	4.63
Multi family	2.93	2.91	2.95	2.55	2.25
Nonfarm Nonresidential	21.73	21.50	21.71	20.83	21.89
RE Loans Secured by Farmland	1.55	1.37	1.31	1.22	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.33	76.22	77.38	77.81	76.66
RE Loans Secured by 1-4 Family	26.34	26.46	26.12	27.42	25.06
Revolving	3.92	4.04	4.11	4.42	4.96
Closed-End	21.97	21.96	21.58	22.48	19.69
Commercial Real Estate Loans	44.88	44.59	45.96	45.29	46.83
Construction and Land Dev	7.23	6.66	6.43	6.29	7.30
Multi family	4.24	4.30	4.51	4.05	3.52
Nonfarm Nonresidential	31.87	32.15	33.49	33.51	34.80
RE Loans Secured by Farmland	2.39	2.19	2.15	2.04	2.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.34	14.55	13.55	13.37	13.96
Loans to Individuals	2.66	2.84	2.84	2.96	3.22
Credit Card Loans	0.04	0.04	0.04	0.04	0.05
Agricultural Loans	1.47	1.30	1.19	1.13	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.18	1.90	1.84	1.75	1.71

PERCENT OF TOTAL ASSETS	PEER GROUP 03 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	5.14	5.57	6.42	7.70	7.29
Liquid Assets	18.62	20.27	22.12	24.30	24.20
Investment Securities	19.64	20.31	21.63	22.09	22.23
Net Loans and Leases	68.67	67.04	64.41	62.12	62.29
Net Lns, Ls & Stdbys Ltrs of Credit	69.16	67.52	64.96	62.66	62.92
Core Deposits	69.90	69.33	69.20	68.66	66.96
Noncore Funding	17.81	18.16	18.53	18.91	20.91
Time Deposits of \$100K or More	9.83	10.19	10.89	11.65	13.01
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.20	1.33	1.39	1.47	1.64
Net Fed Funds Purchased (Sold)	1.15	1.28	1.32	1.32	1.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.94	1.87	1.24	1.04	0.77
Earning Assets Repr in 1 Year	27.01	26.33	26.46	30.14	31.64
Int-Bearing Liab Repr in 1 Year	17.51	18.82	19.66	22.25	25.55
Long-Term Debt Repr in 1 Year	0.25	0.34	0.24	0.22	0.22
Net Assets Repriceable in 1 Year	8.85	6.66	5.95	7.14	5.61
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.23	14.18	13.83	13.14	15.79
Net ST Noncore Funding Dependence	6.51	6.07	5.08	4.57	6.08
Short-Term Inv/ST Noncore Funding	58.68	63.37	72.86	76.28	69.22
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.26	12.41	15.18	18.01	16.03
Net Loans and Leases/Total Deposits	84.84	82.87	79.12	76.02	76.11
Net Loans and Leases/Core Deposits	100.18	98.45	94.47	91.74	94.39
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.47	0.69	-0.39	1.12	1.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.57	1.38	-2.21	4.88	4.37
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.04	-0.26	0.03	0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.65	10.75	9.67	6.32	5.62
Available-For-Sale Securities	89.35	89.25	90.33	93.68	94.38
U.S. Treasury Securities	1.33	1.22	0.71	0.76	0.80
U.S. Agency Securities (excl MBS)	17.07	16.75	17.14	16.25	17.74
Municipal Securities	23.73	19.26	19.68	18.75	17.38
Mortgage-Backed Securities	45.37	48.17	48.98	52.36	52.95
Asset-Backed Securities	0.53	0.53	0.56	0.34	0.21
Other Debt Securities	2.54	2.55	3.02	2.73	1.91
Mutual Funds and Equity Securities	0.51	0.53	0.56	0.49	0.42
Debt Securities 1 Year or Less	8.90	9.07	9.72	10.27	8.97
Debt Securities 1 To 5 Years	28.90	27.89	25.16	26.57	29.13
Debt Securities Over 5 Years	58.35	58.93	60.80	58.66	57.62
Pledged Securities	47.42	48.35	46.02	45.53	48.03
Structured Notes, Fair Value	0.52	0.85	1.01	1.26	2.52

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.09	0.09	0.12	0.31	0.58
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	0.14	0.18	0.49	0.91
Provision for Ln&Ls Losses/Net Losses	130.72	113.35	92.07	112.09	111.04
Ln&Ls Allowance/Total Loans & Leases	1.22	1.35	1.55	1.80	2.01
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.47	17.31	11.41	6.34	3.50
ALLL/Nonaccrual Assets	260.08	227.13	180.35	131.80	110.67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	234.06	207.43	161.37	120.23	100.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.25	0.38	0.75	1.08
Recoveries/Avg Loans and Leases	0.08	0.09	0.12	0.14	0.12
Net Losses/Avg Loans and Leases	0.09	0.15	0.25	0.59	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	45.84	33.26	23.88	17.90	11.39
Earnings Coverage of Net Losses (X)	18.14	18.32	12.56	8.55	4.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.10	0.21	0.56	0.96
RE Loans Secured By 1-4 Family	0.08	0.12	0.24	0.51	0.74
Revolving	0.08	0.13	0.23	0.45	0.54
Closed-End	0.08	0.11	0.23	0.50	0.74
Commercial Real Estate Loans	0.04	0.10	0.19	0.60	1.10
Construction and Land Dev	-0.02	0.11	0.26	1.60	3.09
Multifamily	0.01	0.03	0.10	0.29	0.58
Nonfarm Nonresidential	0.04	0.09	0.17	0.42	0.66
RE Loans Secured by Farmland	0.00	0.00	0.03	0.06	0.16
Commercial and Industrial Loans	0.09	0.18	0.27	0.61	1.06
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.69	0.75	0.74	1.07	1.11
Credit Card Loans	1.01	1.79	1.04	1.86	2.49
Agricultural Loans	0.01	0.00	0.03	0.03	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.13	0.00	0.00
Other Loans and Leases	0.34	0.31	0.30	0.59	0.93

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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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	0.41	0.45	0.53	0.71	0.90
90+ Days PD Loans and Leases	0.03	0.03	0.06	0.07	0.10
Nonaccrual Loans and Leases	0.76	0.93	1.26	1.91	2.62
90+ Days PD and Nonaccrual Loans and Leases	0.83	1.03	1.46	2.22	2.96
30-89 Days PD Restructured	0.01	0.01	0.02	0.03	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.19	0.26	0.37	0.52	0.60
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.41	0.45	0.53	0.71	0.90
90+ Days Past Due Assets	0.03	0.03	0.06	0.07	0.10
Nonaccrual Assets	0.77	0.95	1.29	1.94	2.65
30+ Days PD & Nonaccrual Assets	1.29	1.54	2.07	3.00	3.94
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.58	0.69	0.94	1.40	1.89
90+ PD & Nonaccrual Assets + OREO	0.83	1.04	1.45	2.14	2.78
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.18	1.44	1.91	2.69	3.26
Allowance for Loan & Lease Losses	149.60	167.21	193.31	234.59	254.02
Equity Cap + ALLL	10.75	12.91	17.35	23.85	31.11
Tier 1 Cap + ALLL	10.79	12.82	17.00	24.33	30.37
Loans & Leases + RE Acquired	1.73	2.17	2.97	4.26	5.10

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	0.40	0.43	0.53	0.73	0.93
- 90+ Days Past Due	0.03	0.03	0.06	0.07	0.09
- Nonaccrual	0.80	1.02	1.40	2.11	3.00
Coml & Indl - 30-89 Days PD	0.26	0.28	0.33	0.45	0.63
- 90+ Days Past Due	0.01	0.01	0.02	0.05	0.05
- Nonaccrual	0.61	0.60	0.89	1.39	1.64
Individuals - 30-89 Days PD	0.63	0.68	0.77	0.87	1.11
- 90+ Days Past Due	0.03	0.03	0.03	0.04	0.05
- Nonaccrual	0.20	0.20	0.24	0.32	0.36
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	0.07	0.03	0.03	0.10	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.09	0.14	0.15	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.19	0.12	0.08	0.15	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.04	0.07	0.09	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.67	0.75	0.88	1.07	1.15
- 90+ Days Past Due	0.04	0.05	0.07	0.09	0.10
- Nonaccrual	0.89	1.05	1.36	1.80	2.20
Revolving - 30-89 Days PD	0.30	0.37	0.42	0.52	0.54
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.02
- Nonaccrual	0.45	0.51	0.66	0.88	0.96
Closed-End - 30-89 Days PD	0.73	0.73	0.98	1.19	1.32
- 90+ Days Past Due	0.05	0.05	0.07	0.10	0.11
- Nonaccrual	0.96	1.13	1.52	2.00	2.53
- Jr Lien 30-89 Days PD	0.03	0.03	0.05	0.07	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.05	0.07	0.09	0.14	0.19
Commercial RE - 30-89 Days PD	0.21	0.23	0.34	0.49	0.74
- 90+ Days Past Due	0.01	0.02	0.05	0.06	0.09
- Nonaccrual	0.76	1.03	1.43	2.36	3.52
Const & Dev - 30-89 Days PD	0.17	0.21	0.36	0.61	0.87
- 90+ Days Past Due	0.01	0.01	0.03	0.15	0.12
- Nonaccrual	0.70	1.39	2.77	5.13	8.85
Multi family - 30-89 Days PD	0.04	0.06	0.08	0.21	0.50
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.02
- Nonaccrual	0.23	0.34	0.51	0.90	1.74
Nonfarm Nres- 30-89 Days PD	0.21	0.22	0.32	0.46	0.65
- 90+ Days Past Due	0.01	0.02	0.04	0.04	0.07
- Nonaccrual	0.79	0.98	1.22	1.91	2.47
Farm land - 30-89 Days PD	0.15	0.11	0.20	0.20	0.41
- 90+ Days Past Due	0.00	0.00	0.02	0.01	0.01
- Nonaccrual	0.50	0.56	0.78	1.32	1.65
Credit Card - 30-89 Days PD	0.62	0.84	0.71	0.85	1.04
- 90+ Days Past Due	0.12	0.13	0.18	0.14	0.30
- Nonaccrual	0.01	0.01	0.01	0.04	0.04

CAPITAL RATIOS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.14	10.10	9.95	9.73	9.53
Tier 1 RBC Ratio	N/A	13.87	13.93	13.90	13.81
Total Risk-Based Capital Ratio	N/A	15.23	15.31	15.38	15.36
Tangible Tier 1 Leverage Ratio	N/A	10.01	9.86	9.66	9.46
Tangible Common Eq Cap/Tan Assets	N/A	8.98	8.47	8.29	7.98
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.13	14.40	13.68	12.41	12.02
Standby Letters of Credit	0.42	0.43	0.46	0.45	0.52
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.67	1.72	1.47	2.09	1.51
Interest Rate Contracts	1.66	1.71	1.45	2.05	1.46
Interest Rate Futures & Forward Contr	0.23	0.17	0.13	0.44	0.22
Written Options Contr (Int Rate)	0.19	0.16	0.13	0.35	0.23
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.69	0.75	0.65	0.50	0.45
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	23.51	22.98	22.40	20.93	19.50

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	100.00	100.00	99.99	99.98
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	29.07	19.52	21.53	25.24	29.98
Written Options	18.33	17.91	17.53	22.10	27.34
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	18.19	17.89	17.53	22.09	27.34
Purchased Options	0.28	0.52	0.43	0.84	2.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.28	0.52	0.43	0.66	2.11
Swaps	43.34	47.14	43.78	36.98	36.64
Held for Trading	3.94	4.19	5.40	3.21	3.07
Interest Rate Contracts	3.92	4.17	5.37	3.21	3.07
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.06	95.81	94.60	96.79	96.36
Interest Rate Contracts	95.60	95.11	93.87	96.27	95.22
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	75.88	75.06	77.74	71.93	68.16
One Year or Less	28.83	17.61	23.18	24.66	31.81
Over 1 Year to 5 Years	12.90	16.31	15.14	12.81	15.37
Over 5 Years	17.12	19.21	16.00	13.46	12.33
Gross Negative Fair Value (Abs Val)	0.96	1.07	0.85	1.30	1.49
Gross Positive Fair Value	0.73	0.70	0.90	0.99	0.94
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.02	0.01

INSURANCE ACTIVITIES	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	87.04	58.19	61.94	63.17	53.95
Ins Under Assets(L/H)/Tot Ins Und Ast	12.96	41.81	38.06	36.83	46.05
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.50	0.59	0.46	0.51	0.57
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	57.14	99.98	80.00	88.89	77.78
Other Prem Inc/Total Prem Inc	42.86	0.02	20.00	11.11	22.22
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	34.32	13.43	0.46	1.10	15.48
Ins Net Inc (L/H)/Equity (L/H)	1.56	18.70	25.97	17.91	-200.43
Insur Ben, Losses, Exp/Insur Premiums	35.16	77.43	72.36	168.17	245.33
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.10	-0.15	20.09	14.32	16.87
Reinsurance Recov(L/H)/Tot Assets(L/H)	50.00	16.08	25.00	20.00	16.67
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.25	11.34	10.95	10.62	10.13
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.44	0.53	0.99	1.43	1.42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.03	0.59	0.11	0.10	2.16
Foreign Governments and Inst	0.00	0.00	0.13	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-33.05	-21.47	-0.96	-15.37	-35.46
Total Selected Assets	15.99	-19.21	38.23	-5.34	24.00
Deposits	-41.47	-8.56	-12.05	-21.01	-28.41

PROFITABILITY:	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.55	8.49	8.57	7.51	5.59
Bank Net Inc/Avg Eq Inv in Banks	9.45	9.29	9.27	8.17	6.35
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.78	2.73	3.48	3.49	1.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.07	7.54	6.64	7.53	4.03
Bank Net Income/Parent Net Income	105.49	105.24	104.81	107.60	109.87
Nonbank Net Income/Parent Net Income	0.40	0.39	0.52	0.55	0.67
Sub BHCs Net Inc/Parent Net Income	96.71	93.10	83.90	94.81	92.15
LEVERAGE:					
Total Liabilities/Equity	11.45	11.79	12.96	15.17	17.25
Total Debt/Equity Capital	2.52	1.99	1.79	1.96	2.09
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.37	9.66	10.28	12.08	14.03
Tot Debt+Lns Guaranteed for Affl/Equity	2.61	2.00	1.84	2.11	2.26
Total Debt/Eq Cap - Exc Over Fair Value	2.52	1.99	1.80	1.97	2.14
Long-Term Debt/Equity Capital	2.12	1.60	1.49	1.44	1.50
Short-Term Debt/Equity Capital	0.05	0.06	0.07	0.12	0.14
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.02	0.02	0.02	0.05
Long-Term Debt/Consolidated LT Debt	8.67	6.42	5.31	4.83	3.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.31	106.00	106.28	108.64	110.89
Total Investment in Subs/Equity	105.62	106.29	106.75	109.11	111.43
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	98.76	98.56	99.72	99.25
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	98.97	98.92	100.06	99.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.48	0.49	0.49	0.71	1.22
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.99	2.09	2.26	2.60	3.30
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	136.78	124.98	125.79	113.25	91.49
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	134.18	121.81	134.71	119.06	98.00
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	109.94	118.40	124.59	96.16	97.52
Pretax Oper Inc + Int Exp/Int Expense	6386.36	5045.89	4440.39	4483.71	3100.74
Div + Int From Subs/Int Exp + Div	209.00	201.34	201.10	186.61	119.06
Fees+Other Inc From Subs/Sal + Oth Exp	7.39	7.02	7.05	7.01	7.93
Net Inc/Curr Port of LT Debt+Pfd Div(X)	60.99	40.33	33.85	29.50	28.22
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.02	0.85	0.92	0.39	0.79
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	13.25	7.77	5.05	19.72	17.91
Total	13.25	7.77	5.05	19.72	17.91
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.12	0.18	0.19	0.20	0.25
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	62.10	68.55	65.59	67.03	73.51
Dividends Paid/Net Income	23.32	23.70	22.86	25.56	24.06
Net Income - Dividends/Avg Equity	6.44	6.38	6.49	5.32	3.75
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	193.01	166.85	162.72	161.67	107.13
Dividends From Nonbank Subs	0.88	0.93	1.30	0.86	1.02
Dividends From Subsidiary BHCs	0.00	0.00	0.04	0.34	0.00
Dividends From All Subsidiaries	230.85	196.22	176.06	178.98	122.00
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	41.14	38.79	37.48	39.23	29.01
Interest Income From Bank Subs	0.04	0.04	0.06	0.07	0.05
Mgt & Service Fees From Bank Subs	1.14	1.09	1.08	1.47	2.22
Other Income From Bank Subs	0.02	0.03	0.02	0.03	0.02
Operating Income From Bank Subs	45.91	43.55	41.84	45.20	35.21
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	66.97	70.60	72.42	62.38	60.42
Interest Income From Nonbank Subs	0.31	0.13	0.00	0.02	0.00
Mgt & Serv Fees From Nonbank Subs	0.20	0.13	0.34	0.77	0.43
Other Income From Nonbank Subs	0.45	0.10	0.06	0.19	0.00
Operating Inc From Nonbank Subs	87.26	81.59	83.87	74.31	65.49
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	15.73	16.32	22.85	24.03	16.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.06	0.10	0.08	1.16	0.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.13	16.89	23.36	26.27	20.24
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.65	67.86	61.33	56.48	47.04
Interest Income From Bank Subs	1.69	0.81	1.77	1.37	4.18
Mgt & Serv Fees From Bank Subs	1.96	2.17	2.00	2.04	4.31
Other Income From Bank Subs	0.05	0.07	0.04	0.07	0.09
Operating Income From Bank Subs	82.38	80.67	75.16	72.24	70.80
Dividends From Nonbank Subs	0.52	0.99	1.48	1.14	0.67
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.98	1.62	3.59	3.26	4.10
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.21	0.00
Loans and Adv From Subs/ST Debt	649.04	692.85	943.80	587.17	515.27
Loans and Adv From Subs/Total Debt	164.30	239.76	287.90	296.84	251.26

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									329
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.33	2.46	2.74	3.03	3.33	3.61	3.93	4.12	329
+ Non-interest Income	0.93	0.23	0.34	0.57	0.82	1.25	1.68	2.54	329
- Overhead Expense	2.95	1.91	2.08	2.49	2.88	3.31	3.95	4.85	329
- Provision for Losses	0.08	-0.16	-0.07	0.01	0.07	0.15	0.24	0.30	329
+ Securities Gains (Losses)	0.01	-0.00	0.00	0.00	0.00	0.03	0.08	0.11	329
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	329
= Pretax Net Oper Income (TE)	1.30	0.42	0.65	0.98	1.31	1.58	1.97	2.22	329
Net Operating Income	0.92	0.30	0.43	0.67	0.88	1.13	1.52	1.89	329
Net Income	0.92	0.30	0.43	0.67	0.88	1.13	1.52	1.89	329
Net Income (Sub S Adjusted)	0.99	0.52	0.62	0.75	0.95	1.17	1.41	1.55	57
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.02	3.19	3.40	3.69	4.01	4.36	4.67	4.89	329
Interest Expense	0.42	0.13	0.19	0.27	0.40	0.58	0.71	0.80	329
Net Interest Income (TE)	3.58	2.71	2.94	3.28	3.59	3.92	4.22	4.47	329
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.12	-0.06	0.01	0.06	0.17	0.31	0.43	329
Earnings Coverage of Net Losses (X)	18.14	-93.47	-30.86	3.81	13.26	33.98	81.78	158.32	329
Ln&Ls Allowance/Total Loans & Leases	1.21	0.66	0.75	0.97	1.17	1.46	1.73	2.19	329
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.14	0.13	0.24	0.52	0.89	1.67	2.63	3.52	329
30-89 Days Past Due Loans and Leases	0.41	0.02	0.05	0.14	0.33	0.61	0.99	1.39	329
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.23	-5.85	-0.25	6.25	13.08	21.58	30.65	37.56	329
Net ST Noncore Funding Dependence	6.51	-9.14	-4.07	0.61	6.13	11.95	18.65	22.28	329
Net Loans and Leases/Total Assets	68.66	46.80	52.89	60.47	68.98	76.45	80.77	84.31	329
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.14	7.58	8.12	8.87	9.82	11.22	13.26	14.53	329
Equity Capital/Total Assets	10.16	7.22	7.75	8.73	10.02	11.34	13.42	15.54	329
Equity Capital+Minority Int/Total Assets	10.19	7.26	7.84	8.74	10.05	11.36	13.42	15.54	329
Tier 1 Common Eq Cap / T RWA	12.51	8.15	8.75	10.18	11.83	14.34	18.52	21.38	329
Net Loans&Ls/Equity Capital (X)	6.87	3.60	4.32	5.73	6.91	7.96	9.39	10.33	328
Cash Dividends/Net Income	23.41	0.00	0.00	1.88	23.12	41.58	57.66	72.48	325
Cash Dividends/Net Income (Sub S Adjusted)	15.87	-28.70	-18.27	-2.26	16.87	29.90	47.19	64.70	57
Retained Earnings/Avg Equity Cap	6.41	1.35	2.52	4.17	6.38	8.30	10.73	13.16	328
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.04	0.00	0.00	0.00	0.00	0.00	0.05	1.67	328
Long-Term Debt/Equity Capital	2.12	0.00	0.00	0.00	0.00	2.75	13.66	18.77	328
Equity Investment in Subs/Equity Cap	105.30	88.03	91.34	98.07	101.89	113.10	124.38	130.78	328
Cash FR Oper+Noncash+Op Exp+Di v	134.17	-5.14	18.76	77.26	107.73	175.35	339.98	465.69	320

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.73	3.01	3.12	3.42	3.73	4.03	4.33	4.54	329
Less: Interest Expense	0.39	0.12	0.17	0.25	0.37	0.54	0.65	0.74	329
Equals: Net Interest Income (TE)	3.33	2.46	2.74	3.03	3.33	3.61	3.93	4.12	329
Plus: Non-Interest Income	0.93	0.23	0.34	0.57	0.82	1.25	1.68	2.54	329
Equals: Adj Operating Income (TE)	4.31	3.10	3.37	3.81	4.26	4.69	5.33	6.39	329
Less: Overhead Expense	2.95	1.91	2.08	2.49	2.88	3.31	3.95	4.85	329
Less: Provision for Loan and Lease Losses	0.08	-0.16	-0.07	0.01	0.07	0.15	0.24	0.30	329
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Plus: Realized G/L on AFS Sec	0.01	-0.00	0.00	0.00	0.00	0.03	0.08	0.11	329
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	329
Equals: Pretax Net Oper Inc (TE)	1.30	0.42	0.65	0.98	1.31	1.58	1.97	2.22	329
Less: Applicable Income Taxes (TE)	0.37	0.00	0.05	0.21	0.38	0.54	0.65	0.73	329
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Equals: Net Operating Income	0.92	0.30	0.43	0.67	0.88	1.13	1.52	1.89	329
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Equals: Net Income	0.92	0.30	0.43	0.67	0.88	1.13	1.52	1.89	329
Memo: Net Income (Last Four Qtrs)	0.92	0.31	0.44	0.68	0.89	1.13	1.52	1.89	324
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.05	86.65	88.96	91.49	93.28	94.97	96.10	96.83	329
Avg Int-Bearing Funds / Avg Assets	71.94	56.23	59.76	66.08	71.95	78.07	83.25	86.14	329
Int Income (TE) / Avg Earning Assets	4.02	3.19	3.40	3.69	4.01	4.36	4.67	4.89	329
Int Expense / Avg Earning Assets	0.42	0.13	0.19	0.27	0.40	0.58	0.71	0.80	329
Net Int Inc (TE) / Avg Earn Assets	3.58	2.71	2.94	3.28	3.59	3.92	4.22	4.47	329
YIELD OR COST:									
Total Loans and Leases (TE)	4.71	3.87	3.99	4.34	4.68	5.09	5.42	5.70	329
Interest-Bearing Bank Balances	0.34	0.03	0.12	0.23	0.29	0.42	0.67	0.99	328
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.00	0.18	0.27	0.57	1.39	167
Trading Assets	0.91	0.00	0.00	0.00	0.00	1.86	4.37	4.96	34
Total Earning Assets	3.94	3.15	3.33	3.61	3.91	4.26	4.60	4.87	329
Investment Securities (TE)	2.41	1.40	1.61	2.00	2.36	2.76	3.40	3.81	328
U.S. Treasury & Agency Sec (excl MBS)	1.49	0.51	0.74	1.10	1.46	1.89	2.35	2.68	304
Mortgage-Backed Securities	2.08	1.26	1.54	1.79	2.04	2.32	2.69	3.10	320
All Other Securities	3.73	1.57	2.00	2.70	3.61	4.63	5.56	6.84	320
Interest-Bearing Deposits	0.40	0.12	0.18	0.26	0.38	0.54	0.71	0.77	329
Time Deposits of \$100K or More	0.83	0.32	0.47	0.62	0.82	1.02	1.22	1.32	329
Time Deposits < \$100K	0.78	0.31	0.39	0.58	0.78	0.99	1.21	1.29	329
Other Domestic Deposits	0.22	0.07	0.09	0.13	0.20	0.30	0.44	0.53	329
Foreign Deposits	0.44	0.15	0.15	0.15	0.16	0.37	0.74	0.87	3
Fed Funds Purchased and Repos	0.36	0.00	0.00	0.09	0.21	0.47	1.53	2.84	266
Other Borrowed Funds & Trading Liab	1.74	0.14	0.23	0.70	1.60	2.59	3.78	4.37	311
All Interest-Bearing Funds	0.55	0.21	0.26	0.38	0.52	0.73	0.88	0.96	329

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	79.49	54.82	59.04	66.40	76.59	90.87	107.05	124.28	329
Avg Assets per Employee (\$000)	4938.14	2872.62	3260.34	3826.51	4636.05	5948.35	7589.36	8926.16	329

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.92	0.00	0.00	0.00	0.53	3.92	7.31	10.48	328
Overhead Exp / NOI + Non-Int Income	69.78	51.04	56.49	63.02	69.56	76.71	82.81	88.06	329

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.95	1.91	2.08	2.49	2.88	3.31	3.95	4.85	329
Personnel Expense	1.65	1.04	1.17	1.36	1.60	1.87	2.27	2.87	329
Net Occupancy Expense	0.36	0.19	0.22	0.28	0.35	0.44	0.52	0.63	329
Other Operating Expenses	0.91	0.51	0.59	0.71	0.88	1.06	1.29	1.60	329
Overhead Less Non-Interest Income	1.97	1.21	1.37	1.70	1.95	2.24	2.57	2.76	329

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	68.55	48.88	54.98	62.14	68.25	75.79	82.24	87.70	329
Personnel Expense	38.57	26.94	29.54	34.50	38.58	42.37	47.07	50.62	329
Net Occupancy Expense	8.49	4.54	5.37	6.76	8.38	10.09	12.14	13.79	329
Other Operating Expenses	21.07	13.61	14.99	17.44	20.78	24.27	28.63	30.95	329

Total Non-Interest Income	21.05	7.09	9.57	14.97	19.82	26.84	34.92	41.50	329
Fiduciary Activities Income	1.56	0.00	0.00	0.00	0.00	3.12	6.53	9.18	329
Serv Charges on Deposit Accts - Domestic	4.60	0.72	1.34	2.38	4.26	6.35	9.41	10.98	329
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Investment Banking Fees & Commissions	0.68	0.00	0.00	0.00	0.35	1.39	2.39	3.05	329
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Net Servicing Fees	0.40	0.00	0.00	0.00	0.06	0.63	1.83	2.89	329
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Insurance Activities Revenue	0.49	0.00	0.00	0.00	0.01	0.28	3.59	6.96	329
Net Gain (Loss) - Sales Loans, OREO, Oth	2.39	-0.79	-0.36	0.23	1.37	3.78	8.39	16.11	329
Other Non-Interest Income	7.40	1.93	2.81	4.86	7.16	9.34	13.43	15.07	329
Overhead Less Non-Interest Income	46.79	21.96	31.42	38.70	46.53	55.09	61.77	68.71	329

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.30	0.00	0.00	15.69	27.60	32.99	36.56	39.28	325
Appl Inc Tax+TE/Pretax NOI+TE	30.02	0.06	6.21	26.73	33.87	36.94	39.94	41.29	325

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.37	29.29	35.76	43.13	51.70	61.30	69.90	73.56	329
Commercial and Industrial Loans	9.81	1.44	3.06	5.25	8.81	14.13	18.82	22.85	329
Loans to Individuals	1.79	0.03	0.08	0.41	1.08	2.44	6.20	9.78	329
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	329
Agricultural Loans	0.98	0.00	0.00	0.00	0.09	1.42	4.83	10.17	329
Other Loans and Leases	1.45	0.00	0.01	0.20	0.86	2.21	4.83	7.38	329
Net Loans and Leases	68.66	46.80	52.89	60.47	68.98	76.45	80.77	84.31	329
Debt Securities Over 1 Year	17.62	2.60	4.84	10.06	16.95	24.48	32.92	38.20	329
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.09	0.38	0.89	329
Subtotal	86.92	75.74	79.77	83.82	87.70	89.97	92.05	92.96	329
Interest-Bearing Bank Balances	3.16	0.08	0.26	0.81	2.03	5.01	9.34	11.01	329
Federal Funds Sold & Reverse Repos	0.05	0.00	0.00	0.00	0.00	0.03	0.36	0.85	329
Debt Securities 1 Year or Less	1.52	0.00	0.08	0.40	1.11	2.24	4.04	6.16	329
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	329
Total Earning Assets	92.31	87.31	89.21	90.73	92.37	94.08	95.30	95.72	329
Non-Int Cash and Due From Dep Inst	1.45	0.45	0.61	0.96	1.39	1.89	2.45	3.14	329
Other Real Estate Owned	0.20	0.00	0.00	0.02	0.12	0.31	0.73	1.16	329
All Other Assets	6.10	3.24	3.56	4.54	5.98	7.54	8.86	10.27	329
MEMORANDA:									
Short-Term Investments	5.13	0.73	1.15	2.32	4.33	7.73	11.06	13.97	329
U.S. Treasury Securities	0.22	0.00	0.00	0.00	0.00	0.12	1.56	2.85	329
U.S. Agency Securities (excl MBS)	2.98	0.00	0.00	0.61	2.55	5.24	8.32	10.84	329
Municipal Securities	4.22	0.00	0.00	0.90	3.71	7.40	12.11	15.21	329
Mortgage-Backed Securities	8.81	0.09	0.60	3.13	8.15	13.75	21.08	24.20	329
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.01	0.60	1.60	329
Other Debt Securities	0.45	0.00	0.00	0.00	0.04	0.68	2.18	3.85	329
RE Loans Secured by 1-4 Family	17.97	4.26	6.66	10.18	17.03	23.93	33.99	43.10	329
Revolving	2.68	0.05	0.24	1.00	2.47	4.15	5.96	7.47	329
Closed-End, Sec by First Liens	14.34	3.00	4.27	7.60	12.80	19.09	29.31	36.67	329
Closed-End, Sec by Junior Liens	0.56	0.04	0.11	0.25	0.46	0.82	1.27	1.72	329
Commercial Real Estate Loans	30.75	11.24	16.53	23.68	29.78	38.13	45.30	49.87	329
Construction and Land Dev	4.93	1.04	1.51	2.72	4.58	6.64	9.67	12.45	329
Multi family	2.92	0.24	0.54	1.30	2.39	4.13	6.76	10.87	329
Nonfarm Nonresidential	21.73	7.93	10.82	16.70	21.20	27.47	33.61	36.47	329
RE Loans Secured by Farml and	1.54	0.00	0.00	0.02	0.59	2.93	6.50	8.50	329
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.32	52.06	59.55	67.27	76.44	85.30	91.78	94.41	329
RE Loans Secured by 1-4 Family	26.34	6.10	9.33	15.07	24.91	35.39	48.70	57.72	329
Revolving	3.92	0.07	0.35	1.49	3.61	6.14	8.46	10.98	329
Closed-End	21.96	4.74	7.12	12.14	20.39	29.95	41.64	53.29	329
Commercial Real Estate Loans	44.88	17.72	26.11	35.94	44.72	54.78	63.48	67.77	329
Construction and Land Dev	7.22	1.48	2.32	3.98	6.75	10.21	13.61	16.47	329
Multi family	4.24	0.39	0.84	1.94	3.43	5.77	9.87	15.44	329
Nonfarm Nonresidential	31.87	11.77	16.55	25.03	31.57	39.35	46.45	51.79	329
RE Loans Secured by Farml and	2.38	0.00	0.00	0.04	0.88	4.53	9.53	13.26	329
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	329
Commercial and Industrial Loans	14.34	2.26	5.02	8.21	13.01	19.92	27.25	33.03	329
Loans to Individuals	2.66	0.05	0.12	0.61	1.67	3.65	9.88	14.52	329
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.01	0.23	0.44	329
Agricultural Loans	1.46	0.00	0.00	0.00	0.13	2.30	7.58	13.12	329
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Other Loans and Leases	2.18	0.00	0.01	0.26	1.26	3.38	7.39	10.33	329

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.13	0.73	1.15	2.32	4.33	7.73	11.06	13.97	329
Liquid Assets	18.61	7.72	8.76	12.09	17.73	24.50	30.67	36.59	329
Investment Securities	19.64	3.46	6.52	11.86	19.54	25.85	34.46	40.21	329
Net Loans and Leases	68.66	46.80	52.89	60.47	68.98	76.45	80.77	84.31	329
Net Lns, Ls & Stdbly Ltrs of Credit	69.15	46.94	53.01	61.17	69.52	77.24	81.39	84.45	329
Core Deposits	69.89	48.58	54.24	64.14	70.97	77.03	80.56	83.23	329
Noncore Funding	17.80	5.68	7.28	11.20	16.83	23.67	31.98	38.32	329
Time Deposits of \$100K or More	9.83	2.67	3.98	5.89	8.93	13.03	18.97	23.16	329
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Fed Funds Purchased and Repos	1.19	0.00	0.00	0.00	0.64	2.37	4.39	5.58	329
Net Fed Funds Purchased (Sold)	1.15	-0.21	-0.03	0.00	0.50	2.21	4.08	5.39	329
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Oth Borrowings W/Rem Mat 1 Yr or Less	1.94	0.00	0.00	0.00	0.94	3.65	7.35	11.37	329
Earning Assets Repr in 1 Year	27.00	12.41	14.85	19.80	25.63	33.33	43.44	48.98	329
Int-Bearing Liab Repr in 1 Year	17.51	4.54	5.58	8.83	12.81	21.09	51.08	56.33	329
Long-Term Debt Repr in 1 Year	0.25	0.00	0.00	0.00	0.00	0.05	1.77	3.47	329
Net Assets Repriceable in 1 Year	8.85	-32.48	-17.51	1.38	9.93	18.61	26.67	33.29	329
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.23	-5.85	-0.25	6.25	13.08	21.58	30.65	37.56	329
Net ST Noncore Funding Dependence	6.51	-9.14	-4.07	0.61	6.13	11.95	18.65	22.28	329
Short-Term Inv/ST Noncore Funding	58.68	5.38	10.21	20.32	42.00	89.18	157.60	247.22	329
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.26	-14.24	-8.16	-0.29	9.44	19.30	32.30	44.19	329
Net Loans and Leases/Total Deposits	84.83	55.20	63.62	74.20	85.50	96.15	102.72	108.60	328
Net Loans and Leases/Core Deposits	100.18	62.53	69.38	83.36	98.40	115.74	137.37	156.05	328
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.47	-0.40	-0.19	0.00	0.12	0.78	2.15	2.69	180
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.56	-2.45	-1.58	-0.38	0.31	1.63	3.17	4.91	325
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.26	-0.15	-0.04	-0.00	0.00	0.01	0.04	105
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.65	0.00	0.00	0.00	0.92	22.86	46.39	57.81	328
Available-For-Sale Securities	89.34	39.71	52.68	76.51	99.04	100.00	100.00	100.00	328
U. S. Treasury Securities	1.33	0.00	0.00	0.00	0.00	0.89	7.76	18.70	328
U. S. Agency Securities (excl MBS)	17.06	0.00	0.00	3.79	14.81	28.40	46.94	58.08	328
Municipal Securities	23.73	0.00	0.08	5.11	20.63	37.67	51.96	57.60	328
Mortgage-Backed Securities	45.36	0.69	6.22	26.20	47.03	61.74	79.37	91.77	328
Asset-Backed Securities	0.52	0.00	0.00	0.00	0.00	0.07	3.70	8.87	328
Other Debt Securities	2.53	0.00	0.00	0.00	0.31	4.33	12.03	20.82	328
Mutual Funds and Equity Securities	0.50	0.00	0.00	0.00	0.01	0.49	2.71	8.03	328
Debt Securities 1 Year or Less	8.89	0.08	0.56	2.46	6.65	13.42	23.39	36.18	328
Debt Securities 1 To 5 Years	28.90	2.06	4.84	12.61	27.10	44.84	56.26	70.89	328
Debt Securities Over 5 Years	58.34	8.51	17.94	39.41	60.29	77.19	89.83	93.83	328
Pledged Securities	47.41	1.68	11.04	26.30	46.66	68.02	85.47	91.88	328
Structured Notes, Fair Value	0.52	0.00	0.00	0.00	0.00	0.43	2.97	7.53	328

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.16	-0.07	0.01	0.07	0.15	0.24	0.30	329
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	-0.26	-0.11	0.02	0.11	0.22	0.34	0.44	329
Provision for Ln&Ls Losses/Net Losses	130.72	-871.99	-170.12	0.00	108.56	237.84	531.76	821.90	329
Ln&Ls Allowance/Total Loans & Leases	1.21	0.66	0.75	0.97	1.17	1.46	1.73	2.19	329
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.47	2.35	3.11	5.56	12.63	29.27	60.27	131.42	264
ALLL/Nonaccrual Assets	260.08	50.97	67.43	99.36	164.26	374.18	750.25	1164.47	328
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	234.05	49.39	61.96	94.82	152.19	329.35	617.68	1064.43	328
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.01	0.03	0.06	0.13	0.27	0.44	0.52	329
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.02	0.05	0.13	0.22	0.30	329
Net Losses/Avg Loans and Leases	0.09	-0.12	-0.06	0.01	0.06	0.17	0.31	0.43	329
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Recoveries/Prior Year-End Losses	45.84	4.59	7.71	16.59	33.29	62.64	122.93	251.97	324
Earnings Coverage of Net Losses (X)	18.14	-93.47	-30.86	3.81	13.26	33.98	81.78	158.32	329
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.11	-0.05	-0.00	0.02	0.09	0.21	0.33	328
RE Loans Secured By 1-4 Family	0.08	-0.11	-0.04	0.00	0.04	0.14	0.31	0.52	327
Revolving	0.07	-0.21	-0.09	0.00	0.00	0.13	0.40	0.91	318
Closed-End	0.07	-0.14	-0.04	0.00	0.03	0.14	0.29	0.45	327
Commercial Real Estate Loans	0.03	-0.18	-0.10	-0.01	0.00	0.09	0.25	0.37	328
Construction and Land Dev	-0.01	-0.92	-0.43	-0.07	0.00	0.00	0.33	0.83	327
Multi family	0.00	-0.08	-0.02	0.00	0.00	0.00	0.04	0.36	324
Nonfarm Nonresidential	0.04	-0.18	-0.05	-0.00	0.00	0.07	0.23	0.48	328
RE Loans Secured by Farmland	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.04	268
Commercial and Industrial Loans	0.09	-0.69	-0.30	-0.03	0.03	0.22	0.59	0.85	328
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.69	0.03	0.05	0.17	0.39	0.85	2.59	4.94	249
Credit Card Loans	1.01	-0.52	-0.15	0.00	0.91	1.71	2.87	4.09	99
Agricultural Loans	0.01	-0.06	-0.00	0.00	0.00	0.00	0.07	0.25	224
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	0.33	-0.16	-0.00	0.00	0.00	0.22	1.79	5.30	312

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.41	0.02	0.05	0.14	0.33	0.61	0.99	1.39	329
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.28	329
Nonaccrual Loans and Leases	0.75	0.08	0.16	0.32	0.67	1.12	1.68	2.15	329
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.10	0.17	0.36	0.70	1.21	1.87	2.48	329
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.11	329
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Nonaccrual Restructured	0.19	0.00	0.00	0.02	0.12	0.36	0.67	0.78	329
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.41	0.02	0.05	0.14	0.33	0.61	0.99	1.39	329
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.28	329
Nonaccrual Assets	0.77	0.09	0.16	0.32	0.68	1.14	1.81	2.19	329
30+ Days PD & Nonaccrual Assets	1.29	0.19	0.38	0.63	1.07	1.75	2.92	3.65	329
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.57	0.07	0.13	0.25	0.48	0.82	1.28	1.65	329
90+ PD & Nonaccrual Assets + OREO	0.83	0.10	0.18	0.37	0.67	1.25	1.87	2.40	329
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.18	0.13	0.24	0.55	1.01	1.64	2.69	3.55	329
Allowance for Loan & Lease Losses	149.59	15.90	28.19	69.65	132.88	214.57	332.76	416.51	329
Equity Cap + ALLL	10.74	1.08	2.08	4.88	8.74	16.19	25.88	31.47	328
Tier 1 Cap + ALLL	10.78	1.11	2.22	5.09	8.93	15.99	25.89	28.32	329
Loans & Leases + RE Acquired	1.73	0.21	0.36	0.80	1.43	2.61	3.96	4.95	329

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.14	7.58	8.12	8.87	9.82	11.22	13.26	14.53	329
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	15.12	5.50	7.75	10.50	14.37	19.13	24.27	27.08	329
Standby Letters of Credit	0.41	0.00	0.01	0.13	0.31	0.63	1.08	1.36	329
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	329
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.66	0.00	0.00	0.00	0.42	2.60	7.85	12.11	329
Interest Rate Contracts	1.65	0.00	0.00	0.00	0.40	2.60	7.85	12.08	329
Interest Rate Futures & Forward Contr	0.22	0.00	0.00	0.00	0.00	0.28	1.14	3.59	329
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.23	1.05	2.76	329
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	329
Interest Rate Swaps	0.69	0.00	0.00	0.00	0.00	0.92	4.34	7.27	329
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.50	9.37	12.21	17.31	22.85	29.45	36.74	40.66	329

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	99.85	100.00	100.00	100.00	100.00	100.00	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Futures and Forwards	29.07	0.00	0.00	0.00	8.48	53.76	95.24	100.00	218
Written Options	18.33	0.00	0.00	0.00	7.92	39.65	75.93	100.00	218
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Over-The-Counter	18.18	0.00	0.00	0.00	6.94	39.65	75.93	100.00	218
Purchased Options	0.28	0.00	0.00	0.00	0.00	0.00	0.00	10.69	218
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Over-The-Counter	0.28	0.00	0.00	0.00	0.00	0.00	0.00	10.69	218
Swaps	43.33	0.00	0.00	0.00	20.66	97.56	100.00	100.00	218
Held for Trading	3.94	0.00	0.00	0.00	0.00	0.00	56.63	100.00	218
Interest Rate Contracts	3.92	0.00	0.00	0.00	0.00	0.00	41.17	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Non-Traded	96.05	0.00	30.11	100.00	100.00	100.00	100.00	100.00	218
Interest Rate Contracts	95.59	0.00	17.94	100.00	100.00	100.00	100.00	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Deriv Contr (Excl Fut & FX LE 14 Days)	75.87	0.00	4.74	47.63	82.03	100.00	100.00	100.00	218
One Year or Less	28.82	0.00	0.00	0.00	13.27	49.93	100.00	100.00	218
Over 1 Year to 5 Years	12.89	0.00	0.00	0.00	0.00	22.23	71.74	100.00	218
Over 5 Years	17.11	0.00	0.00	0.00	0.00	46.71	83.60	100.00	218
Gross Negative Fair Value (Abs Val)	0.96	0.00	0.00	0.00	0.38	1.82	3.75	5.07	218
Gross Positive Fair Value	0.73	0.00	0.00	0.00	0.40	1.34	2.45	3.36	218
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	329
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	329
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	329
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	329
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
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	329
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	329

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	329
Ins Under Assets(P/C)/Tot Ins Und Ast	87.03	0.00	0.00	96.28	100.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	12.96	0.00	0.00	0.00	0.00	0.00	22.97	61.48	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.49	0.00	0.00	0.00	0.01	0.28	3.59	6.96	329
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	198
Credit Rel Prem Inc/Tot Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Ins Net Inc (P/C)/Equity (P/C)	34.31	-3.30	-3.30	6.67	27.26	38.99	58.37	79.18	7
Ins Net Inc (L/H)/Equity (L/H)	1.56	1.29	1.29	1.29	1.29	1.56	1.72	1.77	2
Insur Ben, Losses, Exp/Insur Premiums	35.16	-0.81	-0.81	-0.20	9.09	61.43	79.18	89.59	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.10	0.00	0.00	0.00	0.00	0.00	0.21	0.45	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
CSV Life Insurance/Tier 1 Cap + ALLL	12.25	0.00	0.00	5.12	14.09	19.65	23.47	27.48	328
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	329
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47
Cost: Interest-Bearing Deposits	0.44	0.15	0.15	0.15	0.16	0.37	0.74	0.87	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	1
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	-33.05	-100.00	-100.00	-100.00	-27.90	12.12	51.44	89.49	34
Total Selected Assets	15.99	-100.00	-100.00	-72.82	-7.51	15.89	90.08	808.59	56
Deposits	-41.46	-100.00	-100.00	-100.00	-67.31	-23.41	-3.22	3.49	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	62.09	0.00	0.00	21.87	68.60	100.02	119.31	173.89	247
Dividends Paid/Net Income	23.31	0.00	0.00	1.88	22.86	41.41	57.66	72.48	325
Net Income - Dividends/Avg Equity	6.44	1.35	2.54	4.26	6.41	8.36	10.73	13.16	328
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	193.01	0.00	0.00	100.00	131.24	248.79	594.36	1004.87	252
Dividends From Nonbank Subs	0.88	0.00	0.00	0.00	0.00	0.38	4.83	17.49	252
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	252
Dividends From All Subsidiaries	230.84	0.00	1.83	101.62	139.04	261.23	653.32	1105.24	252
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	41.13	0.00	0.00	2.07	38.38	70.30	105.26	166.81	307
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.02	0.24	0.84	307
Mgt & Service Fees From Bank Subs	1.14	0.00	0.00	0.00	0.00	0.00	8.50	27.09	307
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.79	307
Operating Income From Bank Subs	45.90	0.00	0.00	8.59	41.35	75.16	128.42	167.80	307
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.96	0.00	0.00	0.00	100.00	100.00	130.89	161.09	130
Interest Income From Nonbank Subs	0.30	0.00	0.00	0.00	0.00	0.00	0.00	15.58	130
Mgt & Serv Fees From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	10.89	130
Other Income From Nonbank Subs	0.44	0.00	0.00	0.00	0.00	0.00	0.02	19.56	130
Operating Inc From Nonbank Subs	87.26	0.00	0.00	15.58	100.00	102.56	200.00	372.50	130
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	15.73	0.00	0.00	0.00	0.00	22.48	81.41	89.57	22
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Mgt & Serv Fees From Sub BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.06	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	16.12	0.00	0.00	0.00	0.00	23.07	81.41	89.57	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.65	0.00	0.00	36.36	95.24	99.68	99.98	100.00	298
Interest Income From Bank Subs	1.69	0.00	0.00	0.00	0.00	0.06	2.56	59.45	298
Mgt & Serv Fees From Bank Subs	1.95	0.00	0.00	0.00	0.00	0.00	13.99	35.67	298
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.10	1.50	298
Operating Income From Bank Subs	82.38	0.00	0.00	87.38	99.07	99.97	100.00	100.00	298
Dividends From Nonbank Subs	0.51	0.00	0.00	0.00	0.00	0.16	3.10	10.83	298
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	298
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	298
Operating Inc From Nonbank Subs	0.98	0.00	0.00	0.00	0.00	0.39	5.36	17.25	298
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Loans and Adv From Subs/ST Debt	649.04	0.00	0.00	0.00	119.11	599.71	1482.31	4176.87	36
Loans and Adv From Subs/Total Debt	164.30	0.00	0.00	0.00	67.36	245.10	658.93	1183.98	115

BHCPR Reporters for Quarter Ending 12/31/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
3109904	1,178,571	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,147,925	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,118,161	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,166,546	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,744,863	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,084,816	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,207,940	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,744,250	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1201457	1,124,694	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,289,755	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,662,106	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,075,114	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,302,816	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,828,114	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,547,598	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,962,197	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,148,922	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,326,534	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,748,548	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,248,498	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,963,421	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,225,111	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,446,188	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,279,968	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,473,439	ATBANCORP	DUBUQUE, IA	
3555686	2,636,178	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,572,525	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,741,847	BANCO ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,237,473	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,598,079	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,237,675	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,141,176	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,502,297	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1205398	1,404,386	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
3590388	2,031,134	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,512,443	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,544,957	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,330,371	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,797,846	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,376,885	BANTERRA CORP	ELDORADO, IL	
1115385	1,580,055	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,094,415	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1,618,405	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,735,049	BEACON BANCORP	TAUNTON, MA	
4297853	1,920,915	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1823345	1,208,858	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,115,087	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,261,795	BNH FINANCIAL	LACONIA, NH	
2835514	1,554,336	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	2,240,297	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,081,301	BRI DGEVIEW BANCORP, INC.	BRI DGEVIEW, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
3929791	1,812,927	BSB BANCORP INC.	BELMONT, MA	
3488850	1,077,254	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
1204627	2,479,870	BYLINE BANCORP, INC.	CHI CAGO, IL	
2183493	1,404,635	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	1,654,303	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1115013	1,706,202	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
1133503	2,272,717	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
3832819	1,603,275	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,892,683	CAPE COD FIVE MUTUAL COMPANY	HARWI CH PORT, MA	
1085509	2,785,727	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	2,343,262	CARLI LE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,409,540	CAROLI NA FI NANCIAL CORPORATI ON	CHARLESTON, SC	
1848003	2,468,029	CASCADE BANCORP	BEND, OR	
3594872	2,883,546	CBFH, INC.	BEAUMONT, TX	
1493654	1,516,245	CBS BANC-CORP.	RUSSELLVI LLE, AL	
1860863	1,237,792	CBX CORPORATI ON	CARROLLTON, IL	
1053496	1,356,191	CCB FINANCIAL CORPORATI ON	KANSAS CITY, MO	
2158156	2,192,412	CENTRAL BANCSHARES, INC.	LEXINGT ON, KY	
1832048	1,433,726	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,276,736	CENTRAL VALLEY COMMUNI TY BANCO	FRESNO, CA	
4459839	1,007,398	CHARTER FI NANCIAL CORPORATI ON	WEST POINT, GA	
1133594	1,620,128	CHEMUNG FI NANCIAL CORPORATI ON	ELMI RA, NY	
1125030	1,117,034	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1143623	1,223,417	CITI ZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1118368	1,162,984	CITI ZENS FINANCIAL SERVICES	MANSFI EL D, PA	New Y-9C/BHCPR reporter
3186576	1,198,726	CITI ZENS NATIONAL BANC CORP.	MERI DI AN, MS	
1055007	1,336,446	CITYWI DE BANKS OF COLORADO, IN	DENVER, CO	
1246533	1,315,041	CIVI STA BANCSHARES, INC	SANDUSKY, OH	
3153242	1,117,822	CLAYTON HC, INC.	KNOXVI LLE, TN	
3264764	1,167,935	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,051,519	CNB CORPORATI ON	CONWAY, SC	
1118340	2,285,177	CNB FINANCIAL CORPORATI ON	CLEARFI EL D, PA	
1142475	1,456,334	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,174,149	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	2,014,295	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,702,036	COMMUNI TY BANCSHARES OF MISSI S	BRANDON, MS	
3687046	1,180,557	COMMUNI TY BANKERS TRUST CORPOR	RI CHMOND, VA	
2523389	1,143,332	COMMUNI TY FINANCIAL CORPORATIO	WALDORF, MD	
1133473	2,397,265	COMMUNI TYONE BANCORP	CHARLOTTE, NC	
1081239	1,304,476	CREWS BANKI NG CORPORATI ON	WAUCHULA, FL	
3903661	1,574,476	CROSSFI RST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,831,001	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,634,642	CU BANCORP	LOS ANGELES, CA	
1201112	1,212,580	CUMMI NS-AMERI CAN CORP.	GLENVI EW, IL	
4558901	1,725,520	C1 FINANCIAL, INC.	SAI NT PETERSBURG, FL	
2242523	1,227,722	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,235,201	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,046,991	DICKI NSON FINANCIAL CORPORATI O	KANSAS CITY, MO	
2626691	1,271,116	EASTERN VI RGI NI A BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,567,458	EMPRI SE FINANCIAL CORPORATI ON	WI CHI TA, KS	
2427665	1,031,416	ENTEGR A FINANCIAL CORP.	FRANKLI N, NC	Moved from Peer 4

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
2461016	2,285,531	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,587,691	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	1,416,725	ESB BANCORP MHC	EASTHAMPTON, MA	
3854268	1,763,414	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,374,965	EXTRACO CORPORATION	WACO, TX	
3824373	1,532,707	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,615,653	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1,775,950	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,869,902	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,761,253	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARINA, NC	
3223967	1,791,635	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,071,445	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,505,736	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,559,660	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
2385493	1,145,271	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,630,893	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,783,636	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1098796	1,532,937	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,180,450	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,227,007	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,663,396	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,462,275	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3447585	1,040,652	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3407598	2,708,885	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,337,803	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,297,966	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,260,310	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,479,644	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
1064728	1,391,909	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,975,357	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	2,592,602	FIRST FOUNDATION INC.	IRVINE, CA	
3589560	1,459,752	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	1,269,870	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1206760	2,114,499	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
4843090	1,612,601	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2560263	1,090,618	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
2880626	1,044,625	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1132104	2,887,730	FIRST SOUTH BANCORP, INC.	NASHVILLE, TN	
1099917	2,074,439	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,752,667	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,323,456	FIRST UNITED CORPORATION	OAKLAND, MD	
1050646	1,448,789	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,173,584	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1123072	2,048,735	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,193,334	FLORENCE BANCORP, MHC	FLORENCE, MA	
1137453	1,076,597	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
3846601	1,125,646	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,601,177	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	2,167,275	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
1118238	1,035,295	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1098620	2,374,044	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
3254952	2,368,525	GUARANTY BANCORP	DENVER, CO	
1862036	1,682,640	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,034,366	GUARANTY FINANCIAL, MHC	GLENDALE, WI	
3392331	1,782,423	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,070,336	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,857,018	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,200,921	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,731,326	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,993,255	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,668,291	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	2,361,579	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2253529	1,899,739	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,171,885	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,493,607	HILLS BANCORPORATION	HILLS, IA	
3851191	1,551,911	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,270,533	HOMETOWN BANC CORP	GRAND ISLAND, NE	
4366003	2,728,552	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,652,401	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,330,399	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,825,830	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,050,076	INDEPENDENT ALLIANCE BANKS, INC	FORT WAYNE, IN	
1201925	2,409,066	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,083,474	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	2,203,045	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,122,374	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,328,435	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,668,112	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,614,120	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,908,010	KLEIN FINANCIAL, INC.	CHASKA, MN	
3575750	1,518,317	LAKE SUNAPEE BANK GROUP	NEWPORT, NH	
2128917	1,220,718	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,417,829	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,119,622	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,280,531	LCNB CORP.	LEBANON, OH	
3884863	1,052,742	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,203,708	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	2,205,257	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
4268349	1,014,877	LOWELL FIVE BANCORP MHC	LOWELL, MA	Moved from Peer 4
2634696	1,729,643	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,162,865	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,286,163	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,503,189	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,074,402	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,550,561	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,432,397	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,342,313	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,903,556	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	2,271,864	MERCHANTS BANCORP	CARMEL, IN	
1023239	2,021,257	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,589,417	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2390013	2,960,239	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	

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2807614	2,905,396	METRO BANCORP, INC.	HARRISBURG, PA	
2176413	1,294,863	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,080,642	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	2,884,824	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,927,733	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,640,544	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	2,979,975	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,150,536	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,663,825	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,161,448	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,243,942	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,106,451	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,478,401	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,384,476	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,122,910	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,598,898	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,864,494	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,199,739	NATIONAL BANCSHARES, INC.	BLACKSBURG, VA	
3551389	1,763,369	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,225,135	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,866,774	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,504,571	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
1076002	2,810,740	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	2,720,391	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,213,813	NICOLET BANCSHARES, INC.	GREEN BAY, WI	
1109991	2,349,444	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,408,534	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,499,492	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,661,758	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,025,141	NORWAY BANCORP, MHC	NORWAY, ME	
3848285	1,043,379	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,598,879	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,378,023	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1200311	1,073,247	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,504,413	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,077,863	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,906,077	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	1,088,360	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,292,816	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,909,516	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,062,430	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	2,790,646	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
3021800	1,307,120	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
4210478	2,516,797	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,305,148	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3200463	1,831,559	PENN COMMUNITY MUTUAL HOLDINGS	PERKASIE, PA	
1117688	1,320,057	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,555,982	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,481,928	PEOPLES BANCORP	BELLI NGHAM, WA	
2818245	1,038,481	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,819,058	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	

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3186585	1,998,620	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1,158,793	PLAINS BANCORP, INC.	DIMMITT, TX	
3836488	1,050,731	PLAZA BANCORP	IRVINE, CA	
3802250	1,092,565	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,244,693	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,164,542	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,645,736	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,593,198	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	1,020,936	QNB CORP.	QUAKERTOWN, PA	
1130584	2,494,884	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,492,702	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,232,964	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,216,788	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,744,591	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,439,443	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,064,481	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,359,566	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,135,143	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,480,240	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,796,537	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,689,367	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,265,855	SINOPAC BANCORP	LOS ANGELES, CA	
1131497	1,024,314	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	2,536,865	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,027,537	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,840,985	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,187,936	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,155,893	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,217,507	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,337,835	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	1,036,107	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
1062621	2,357,022	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,112,583	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1245590	2,444,533	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,864,984	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,200,511	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,075,132	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1097771	1,008,108	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	1,975,914	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
3852031	1,710,429	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,817,727	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,214,138	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,466,551	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	2,168,592	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,492,429	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,208,828	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,682,504	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,429,140	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,821,117	TERRITORIAL BANCORP INC.	HONOLULU, HI	
3934562	1,313,727	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,234,897	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	

BHCPR Reporters for Quarter Ending 12/31/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
1203974	1,332,427	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,403,325	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3233126	1,691,313	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,501,912	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,140,217	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,787,977	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,990,875	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
2181426	1,084,871	UNITY BANCORP, INC.	CLINTON, NJ	
1116609	2,879,451	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1,870,301	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,284,929	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,678,577	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,761,716	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,137,290	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,748,640	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,172,276	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,339,930	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,137,680	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,086,779	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,792,526	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	2,009,632	WILSON BANK HOLDING COMPANY	LEBANON, TN	
2356073	1,556,014	YOUR COMMUNITY BANKSHARES, INC	NEW ALBANY, IN	
1399765	2,615,778	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 329 bank holding companies.