

	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	58	464	490	486
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.41	3.38	3.34	3.42
+ Non-interest Income	1.12	0.85	0.94	0.93
- Overhead Expense	3.24	3.03	3.15	3.15
- Provision for Losses	0.09	0.11	0.16	0.34
+ Securities Gains (Losses)	0.04	0.03	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.30	1.18	1.07	1.02
Net Operating Income	0.95	0.87	0.79	0.72
Net Income	0.95	0.87	0.79	0.72
Net Income (Sub S Adjusted)	1.02	0.93	0.87	0.83
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.16	4.17	4.22	4.52
Interest Expense	0.48	0.51	0.60	0.80
Net Interest Income (TE)	3.67	3.64	3.61	3.71
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.19	0.32	0.58
Earnings Coverage of Net Losses (X)	24.29	15.40	11.51	8.65
Ln&Ls Allowance/Total Loans & Leases	1.27	1.42	1.59	1.76
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.21	1.70	2.39	3.36
30-89 Days Past Due Loans and Leases	0.53	0.62	0.73	0.93
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	15.72	14.10	14.17	13.56
Net ST Noncore Funding Dependence	7.01	5.17	4.92	3.76
Net Loans and Leases/Total Assets	66.32	65.69	63.90	62.97
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.20	10.22	10.05	9.67
Equity Capital/Total Assets	10.07	10.13	9.65	9.67
Equity Capital+Minority Int/Total Assets	10.08	10.21	9.74	9.75
Tier 1 Common Eq Cap / T RWA	12.71	13.13	12.83	12.24
Net Loans&Ls/Equity Capital (X)	6.72	6.75	6.94	6.86
Cash Dividends/Net Income	24.75	24.35	22.44	23.90
Cash Dividends/Net Income (Sub S Adjusted)	34.27	15.05	14.13	10.98
Retained Earnings/Avg Equity Cap	6.74	6.15	5.77	5.02
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.09	0.13	0.12	0.24
Long-Term Debt/Equity Capital	2.35	1.97	1.94	2.00
Equity Investment in Subs/Equity Cap	108.80	107.31	108.99	110.85
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	108.84	128.40	134.70	109.42

PERCENT OF AVERAGE ASSETS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.86	3.87	3.90	4.16	4.48
Less: Interest Expense	0.45	0.48	0.55	0.74	0.99
Equals: Net Interest Income (TE)	3.41	3.38	3.34	3.42	3.50
Plus: Non-Interest Income	1.12	0.85	0.94	0.93	0.80
Equals: Adj Operating Income (TE)	4.56	4.28	4.35	4.41	4.34
Less: Overhead Expense	3.24	3.03	3.15	3.15	3.11
Less: Provision for Loan and Lease Losses	0.09	0.11	0.16	0.34	0.56
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.03	0.03	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.30	1.18	1.07	1.02	0.75
Less: Applicable Income Taxes (TE)	0.35	0.29	0.28	0.27	0.25
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.95	0.87	0.79	0.72	0.49
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.87	0.79	0.72	0.49
Memo: Net Income (Last Four Qtrs)	0.95	0.86	0.79	0.72	0.48
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.06	93.10	92.74	92.36	92.18
Avg Int-Bearing Funds / Avg Assets	72.94	74.39	75.54	76.68	78.68
Int Income (TE) / Avg Earning Assets	4.16	4.17	4.22	4.52	4.88
Int Expense / Avg Earning Assets	0.48	0.51	0.60	0.80	1.07
Net Int Inc (TE) / Avg Earn Assets	3.67	3.64	3.61	3.71	3.81
YIELD OR COST:					
Total Loans and Leases (TE)	4.97	5.02	5.21	5.54	5.78
Interest-Bearing Bank Balances	0.47	0.32	0.30	0.29	0.31
Fed Funds Sold & Reverse Repos	0.13	0.17	0.17	0.20	0.18
Trading Assets	0.81	1.21	0.49	0.83	1.59
Total Earning Assets	4.06	4.07	4.12	4.43	4.77
Investment Securities (TE)	2.47	2.49	2.38	2.67	3.22
U.S. Treasury & Agency Sec (excl MBS)	1.67	1.61	1.48	1.68	2.04
Mortgage-Backed Securities	2.10	2.15	1.96	2.39	3.00
All Other Securities	3.93	4.06	4.06	4.48	5.09
Interest-Bearing Deposits	0.49	0.50	0.57	0.76	1.03
Time Deposits of \$100K or More	0.95	0.93	1.04	1.26	1.55
Time Deposits < \$100K	0.91	0.91	1.05	1.33	1.67
Other Domestic Deposits	0.25	0.24	0.27	0.35	0.51
Foreign Deposits	N/A	N/A	0.20	0.32	0.32
Fed Funds Purchased and Repos	0.32	0.35	0.43	0.64	0.77
Other Borrowed Funds & Trading Liab	1.93	2.16	2.50	2.98	3.08
All Interest-Bearing Funds	0.62	0.63	0.73	0.96	1.25

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	77	73	71	69	66
Avg Assets per Employee (\$000)	4,454	4,509	4,301	4,260	4,211
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	72.01	72.49	74.12	73.37	73.81
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.24	3.03	3.15	3.15	3.11
Personnel Expense	1.77	1.66	1.70	1.67	1.60
Net Occupancy Expense	0.38	0.37	0.39	0.39	0.39
Other Operating Expenses	1.02	0.97	1.04	1.08	1.10
Overhead Less Non-Interest Income	2.09	2.13	2.16	2.17	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.60	71.08	72.70	72.02	72.32
Personnel Expense	39.48	39.16	39.54	38.15	37.29
Net Occupancy Expense	8.29	8.69	8.88	8.82	8.99
Other Operating Expenses	22.32	22.70	23.89	24.61	25.44
Total Non-Interest Income	22.59	19.35	20.77	20.39	17.92
Fiduciary Activities Income	1.15	0.82	0.78	0.72	0.84
Serv Charges on Deposit Accts - Domestic	4.25	5.01	5.14	5.33	5.80
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.72	0.59	0.58	0.51	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.92	0.42	0.53	0.35	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.71	0.30	0.33	0.31	0.31
Net Gain (Loss) - Sales Loans, OREO, Oth	3.96	1.74	2.30	2.27	0.22
Other Non-Interest Income	7.27	7.29	7.46	7.62	7.25
Overhead Less Non-Interest Income	47.12	50.78	51.07	50.85	53.65
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	20.61	18.44	18.06	17.75	16.95
Appl Inc Tax+TE/Pretax NOI+TE	27.78	25.63	25.94	25.90	26.95

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	50.86	51.49	50.69	50.45	50.86
Commercial and Industrial Loans	9.50	7.90	7.82	7.63	7.90
Loans to Individuals	1.46	1.89	1.83	1.75	1.82
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.65	1.39	1.07	0.96	0.98
Other Loans and Leases	1.56	0.88	0.79	0.75	0.82
Net Loans and Leases	66.32	65.69	63.90	62.97	63.29
Debt Securities Over 1 Year	19.54	19.00	19.56	18.70	18.81
Mutual Funds and Equity Securities	0.17	0.08	0.08	0.08	0.07
Subtotal	86.58	85.43	84.33	82.55	82.83
Interest-Bearing Bank Balances	3.10	3.90	4.15	5.22	4.96
Federal Funds Sold & Reverse Repos	0.21	0.15	0.18	0.25	0.35
Debt Securities 1 Year or Less	1.55	1.73	1.93	2.09	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.53	92.30	91.76	91.32	91.16
Non-Int Cash and Due From Dep Inst	1.42	1.66	1.73	1.98	1.83
Other Real Estate Owned	0.18	0.33	0.52	0.73	0.90
All Other Assets	5.98	5.94	6.43	6.61	6.91
MEMORANDA:					
Short-Term Investments	5.33	6.53	7.05	8.43	7.82
U.S. Treasury Securities	0.46	0.23	0.16	0.11	0.14
U.S. Agency Securities (excl MBS)	4.31	4.32	4.42	4.15	4.10
Municipal Securities	5.96	5.33	5.19	4.79	4.52
Mortgage-Backed Securities	8.83	7.99	8.70	8.95	9.14
Asset-Backed Securities	0.06	0.04	0.05	0.04	0.02
Other Debt Securities	0.31	0.27	0.35	0.37	0.27
RE Loans Secured by 1-4 Family	17.97	18.64	18.41	18.52	17.26
Revolving	2.43	2.37	2.42	2.48	2.70
Closed-End, Sec by First Liens	14.74	15.31	14.80	14.84	13.26
Closed-End, Sec by Junior Liens	0.64	0.64	0.72	0.79	0.93
Commercial Real Estate Loans	29.74	28.21	28.23	28.12	29.89
Construction and Land Dev	4.64	4.33	4.09	4.23	5.06
Multi family	2.83	2.35	2.27	2.20	2.02
Nonfarm Nonresidential	21.69	20.67	21.06	20.85	22.07
RE Loans Secured by Farmland	2.15	2.21	1.83	1.73	1.80
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.47	78.45	79.13	79.71	79.61
RE Loans Secured by 1-4 Family	26.92	28.47	28.81	29.28	27.13
Revolving	3.57	3.61	3.76	3.91	4.20
Closed-End	23.21	24.51	24.61	24.93	22.45
Commercial Real Estate Loans	44.16	43.13	44.20	44.64	46.88
Construction and Land Dev	6.88	6.53	6.35	6.66	7.87
Multi family	4.22	3.53	3.49	3.45	3.15
Nonfarm Nonresidential	32.36	31.76	33.11	33.20	34.73
RE Loans Secured by Farmland	3.20	3.41	2.89	2.80	2.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.12	12.06	12.14	12.08	12.35
Loans to Individuals	2.36	3.06	3.00	2.94	2.98
Credit Card Loans	0.07	0.08	0.07	0.08	0.08
Agricultural Loans	2.52	2.13	1.68	1.57	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.42	1.35	1.23	1.20	1.30

PERCENT OF TOTAL ASSETS	PEER GROUP 04 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	5.33	6.53	7.05	8.43	7.82
Liquid Assets	19.45	20.70	22.02	23.20	22.95
Investment Securities	21.99	21.47	22.19	21.62	21.34
Net Loans and Leases	66.32	65.69	63.90	62.97	63.29
Net Lns, Ls & Stbby Ltrs of Credit	66.72	66.10	64.32	63.41	63.81
Core Deposits	68.69	68.81	68.76	67.89	65.79
Noncore Funding	19.18	19.02	19.44	20.15	22.71
Time Deposits of \$100K or More	11.66	12.12	12.55	13.31	14.67
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.16	1.07	1.20	1.16	1.33
Net Fed Funds Purchased (Sold)	0.98	0.97	1.05	0.91	0.98
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.67	1.41	1.20	1.10	1.03
Earning Assets Repr in 1 Year	27.33	26.68	27.24	29.92	31.13
Int-Bearing Liab Repr in 1 Year	19.78	20.47	21.43	23.45	27.54
Long-Term Debt Repr in 1 Year	0.23	0.31	0.29	0.33	0.39
Net Assets Repriceable in 1 Year	6.88	5.43	5.17	5.70	2.97
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.72	14.10	14.17	13.56	17.38
Net ST Noncore Funding Dependence	7.01	5.17	4.92	3.76	6.24
Short-Term Inv/ST Noncore Funding	59.22	71.03	74.33	82.77	66.39
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.35	13.14	14.58	16.04	13.48
Net Loans and Leases/Total Deposits	81.09	80.40	77.75	76.73	77.33
Net Loans and Leases/Core Deposits	98.46	97.20	94.40	94.20	97.83
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.66	0.50	-0.32	0.86	0.83
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.32	1.70	-2.28	4.79	4.39
Struct Notes Appr(Depr)/T1 Cap	-0.22	-0.08	-0.74	0.02	0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	13.86	7.90	7.43	5.06	4.13
Available-For-Sale Securities	86.14	92.10	92.57	94.94	95.87
U.S. Treasury Securities	2.49	1.05	0.70	0.49	0.68
U.S. Agency Securities (excl MBS)	22.63	20.90	20.81	20.65	20.55
Municipal Securities	25.47	24.19	22.63	21.48	20.70
Mortgage-Backed Securities	41.35	40.32	42.52	43.41	45.24
Asset-Backed Securities	0.34	0.18	0.24	0.20	0.07
Other Debt Securities	1.48	1.38	1.75	2.07	1.46
Mutual Funds and Equity Securities	1.18	0.45	0.49	0.47	0.38
Debt Securities 1 Year or Less	8.24	8.51	9.62	10.86	9.67
Debt Securities 1 To 5 Years	31.40	26.88	23.58	25.12	25.72
Debt Securities Over 5 Years	56.04	60.73	62.47	59.19	60.22
Pledged Securities	48.36	45.15	43.37	43.38	46.87
Structured Notes, Fair Value	0.57	1.50	1.80	1.95	2.99

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.09	0.11	0.16	0.34	0.56
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	0.17	0.25	0.52	0.84
Provision for Ln&Ls Losses/Net Losses	112.86	124.05	96.86	117.20	114.12
Ln&Ls Allowance/Total Loans & Leases	1.27	1.42	1.59	1.76	1.90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.92	14.50	10.08	6.29	4.00
ALLL/Nonaccrual Assets	246.90	231.98	170.88	122.91	100.68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	204.56	207.14	155.97	115.89	95.96
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.29	0.44	0.70	1.01
Recoveries/Avg Loans and Leases	0.09	0.10	0.11	0.10	0.10
Net Losses/Avg Loans and Leases	0.12	0.19	0.32	0.58	0.89
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	51.82	30.59	20.00	13.22	11.34
Earnings Coverage of Net Losses (X)	24.29	15.40	11.51	8.65	5.35
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.13	0.28	0.54	0.85
RE Loans Secured By 1-4 Family	0.07	0.14	0.26	0.43	0.67
Revolving	0.09	0.11	0.21	0.39	0.46
Closed-End	0.08	0.14	0.26	0.43	0.71
Commercial Real Estate Loans	0.03	0.12	0.31	0.65	0.99
Construction and Land Dev	-0.28	0.09	0.63	1.60	2.76
Multifamily	0.02	0.02	0.08	0.21	0.37
Nonfarm Nonresidential	0.05	0.12	0.23	0.44	0.54
RE Loans Secured by Farmland	0.02	0.00	0.02	0.08	0.08
Commercial and Industrial Loans	0.18	0.27	0.37	0.68	1.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.68	0.83	0.91	1.13
Credit Card Loans	2.56	1.47	1.68	1.68	2.10
Agricultural Loans	-0.01	0.00	0.01	0.02	0.02
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.00
Other Loans and Leases	1.03	0.48	0.54	0.73	0.87

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 04

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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	0.53	0.62	0.73	0.93	1.02
90+ Days PD Loans and Leases	0.08	0.05	0.05	0.06	0.08
Nonaccrual Loans and Leases	0.89	1.12	1.55	2.19	2.85
90+ Days PD and Nonaccrual Loans and Leases	1.03	1.21	1.66	2.31	2.98
30-89 Days PD Restructured	0.01	0.02	0.02	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.24	0.29	0.43	0.61	0.66
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.53	0.62	0.74	0.93	1.02
90+ Days Past Due Assets	0.08	0.05	0.05	0.06	0.08
Nonaccrual Assets	0.91	1.13	1.57	2.22	2.88
30+ Days PD & Nonaccrual Assets	1.60	1.91	2.48	3.34	4.11
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.71	0.80	1.06	1.48	1.95
90+ PD & Nonaccrual Assets + OREO	0.95	1.17	1.62	2.25	2.92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.33	1.63	2.18	2.89	3.65
Allowance for Loan & Lease Losses	170.57	179.67	215.59	255.90	288.12
Equity Cap + ALLL	12.16	15.15	20.95	27.66	36.21
Tier 1 Cap + ALLL	12.99	14.66	19.68	26.92	36.12
Loans & Leases + RE Acquired	1.93	2.51	3.39	4.49	5.55

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	0.56	0.62	0.75	0.95	1.04
- 90+ Days Past Due	0.08	0.04	0.05	0.06	0.08
- Nonaccrual	0.92	1.23	1.70	2.45	3.18
Coml & Indl - 30-89 Days PD	0.34	0.34	0.41	0.58	0.67
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.04
- Nonaccrual	0.90	0.71	1.04	1.26	1.65
Individuals - 30-89 Days PD	0.72	0.84	0.99	1.04	1.17
- 90+ Days Past Due	0.03	0.05	0.05	0.05	0.07
- Nonaccrual	0.50	0.25	0.27	0.31	0.35
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.04	0.06	0.07	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.04	0.05	0.08	0.14
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.29	0.29	0.14	0.15	0.20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.05	0.07	0.08	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.84	0.95	1.07	1.32	1.28
- 90+ Days Past Due	0.08	0.06	0.06	0.06	0.10
- Nonaccrual	0.91	1.16	1.46	1.80	2.13
Revolving - 30-89 Days PD	0.42	0.37	0.45	0.52	0.46
- 90+ Days Past Due	0.02	0.00	0.00	0.01	0.02
- Nonaccrual	0.44	0.40	0.54	0.58	0.60
Closed-End - 30-89 Days PD	0.91	0.93	1.16	1.42	1.47
- 90+ Days Past Due	0.08	0.06	0.06	0.06	0.10
- Nonaccrual	0.97	1.26	1.60	2.01	2.47
- Jr Lien 30-89 Days PD	0.02	0.04	0.05	0.06	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.04	0.06	0.09	0.12	0.15
Commercial RE - 30-89 Days PD	0.32	0.37	0.49	0.67	0.85
- 90+ Days Past Due	0.03	0.02	0.02	0.03	0.05
- Nonaccrual	0.83	1.26	1.90	2.92	3.91
Const & Dev - 30-89 Days PD	0.30	0.23	0.33	0.56	0.74
- 90+ Days Past Due	0.01	0.00	0.00	0.01	0.05
- Nonaccrual	0.97	1.70	3.07	6.12	8.71
Multi family - 30-89 Days PD	0.51	0.08	0.09	0.18	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.19	0.42	0.93	1.17
Nonfarm Nres- 30-89 Days PD	0.26	0.36	0.48	0.61	0.78
- 90+ Days Past Due	0.04	0.01	0.01	0.02	0.03
- Nonaccrual	0.86	1.12	1.49	2.30	2.70
Farmland - 30-89 Days PD	0.17	0.21	0.18	0.26	0.30
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.68	0.55	0.59	1.03	1.56
Credit Card - 30-89 Days PD	1.73	0.98	0.97	1.11	1.12
- 90+ Days Past Due	0.14	0.22	0.28	0.29	0.43
- Nonaccrual	0.06	0.02	0.01	0.01	0.00



CAPITAL RATIOS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.20	10.22	10.05	9.67	9.35
Tier 1 RBC Ratio	N/A	14.70	14.64	14.30	13.64
Total Risk-Based Capital Ratio	N/A	16.08	16.08	15.80	15.20
Tangible Tier 1 Leverage Ratio	N/A	10.14	9.96	9.60	9.28
Tangible Common Eq Cap/Tan Assets	N/A	9.10	8.50	8.44	7.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.19	11.99	11.42	10.45	10.13
Standby Letters of Credit	0.37	0.34	0.34	0.36	0.41
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.58	0.68	0.69	0.98	0.72
Interest Rate Contracts	1.58	0.67	0.67	0.98	0.72
Interest Rate Futures & Forward Contr	0.26	0.09	0.10	0.24	0.14
Written Options Contr (Int Rate)	0.25	0.09	0.11	0.21	0.16
Purchased Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.40	0.17	0.17	0.14	0.15
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	20.62	19.20	18.46	16.97	15.99

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	32.33	33.03	31.59	33.47	29.51
Written Options	26.54	31.93	32.86	32.04	34.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.54	31.37	31.85	30.89	32.53
Purchased Options	5.01	0.12	0.41	0.18	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.01	0.02	0.18	0.06	0.60
Swaps	33.33	31.61	31.45	30.99	32.38
Held for Trading	0.82	1.33	2.50	3.18	1.71
Interest Rate Contracts	0.82	1.33	2.50	3.18	1.70
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.18	98.67	97.50	96.82	98.29
Interest Rate Contracts	99.13	89.14	97.20	87.29	87.70
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	73.99	63.28	63.31	64.82	63.60
One Year or Less	37.41	31.37	30.88	36.30	31.43
Over 1 Year to 5 Years	11.97	8.21	7.38	6.46	17.90
Over 5 Years	22.02	11.04	11.03	10.51	7.71
Gross Negative Fair Value (Abs Val)	1.30	1.12	1.01	1.67	1.75
Gross Positive Fair Value	0.96	0.63	0.61	0.57	0.65
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	43.48	34.78	28.18	25.25	18.38
Ins Under Assets(L/H)/Tot Ins Und Ast	56.52	65.22	71.82	74.75	81.62
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	8.10
Ins Activities Revenue/Adj Oper Inc	0.71	0.30	0.33	0.31	0.31
Premium Inc/Ins Activities Revenue	0.00	0.11	0.08	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	78.33	40.25	51.62	67.87	74.67
Other Prem Inc/Total Prem Inc	21.67	59.75	48.38	32.13	25.33
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	29.71	24.66	31.35	134.52	71.74
Ins Net Inc (L/H)/Equity (L/H)	0.87	0.83	0.14	1.21	1.30
Insur Ben, Losses, Exp/Insur Premiums	111.67	290.65	80.10	64.22	77.84
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	4.74	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.95	0.89	0.98	0.61
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.77	11.91	11.52	10.98	10.66
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	0.20	0.32	0.32
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	0.01	N/A	1.04
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-5.91	-8.55	-12.56	-24.63	-17.11
Total Selected Assets	-11.54	-20.05	-20.10	-13.67	-8.87
Deposits	N/A	N/A	-100.00	-52.44	-50.63

## PROFITABILITY:

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.94	8.14	7.61	6.92	4.50
Bank Net Inc/Avg Eq Inv in Banks	9.54	9.04	8.59	7.78	5.62
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.86	3.91	3.67	3.52	2.88
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.21	5.70	5.31	4.23	3.00
Bank Net Income/Parent Net Income	104.63	105.83	107.42	108.37	110.52
Nonbank Net Income/Parent Net Income	1.27	0.29	0.24	0.39	0.49
Sub BHCs Net Inc/Parent Net Income	100.65	96.36	93.23	93.82	92.66

## LEVERAGE:

Total Liabilities/Equity	13.94	11.45	13.09	14.58	16.95
Total Debt/Equity Capital	2.78	2.51	2.45	2.77	3.19
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.72	9.89	11.39	12.65	14.82
Tot Debt+Lns Guaranteed for Affl/Equity	2.80	2.52	2.47	2.86	3.31
Total Debt/Eq Cap - Exc Over Fair Value	2.79	2.52	2.46	2.79	3.21
Long-Term Debt/Equity Capital	2.35	1.97	1.94	2.00	2.10
Short-Term Debt/Equity Capital	0.09	0.13	0.12	0.24	0.40
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.09	0.02	0.03	0.03	0.07
Long-Term Debt/Consolidated LT Debt	6.95	8.72	7.36	5.99	4.57

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	108.80	107.31	108.99	110.85	113.10
Total Investment in Subs/Equity	109.26	107.62	109.36	111.27	113.56
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	100.28	100.59	101.67	101.97
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	100.57	100.90	102.06	102.44

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.85	0.70	1.01	1.14	1.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.97	2.82	3.51	3.68	4.80

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	122.14	127.17	124.22	101.49	84.78
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.84	128.40	134.70	109.42	99.60
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	121.80	113.45	108.70	100.39	102.38
Pretax Oper Inc + Int Exp/Int Expense	5320.32	3975.53	4068.39	2843.12	1728.77
Div + Int From Subs/Int Exp + Div	141.29	146.20	181.02	132.97	111.29
Fees+Other Inc From Subs/Sal + Oth Exp	7.73	3.50	2.95	2.46	4.95
Net Inc/Curr Port of LT Debt+Pfd Div(X)	31.58	31.16	26.31	15.39	11.43

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.03	0.30	0.01	-0.19	-0.60
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## PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	50.00	9.52	14.42	12.80	18.62
Total	50.00	9.52	14.42	12.80	18.62

## GUARANTEED LOANS AS % OF EQUITY CAP:

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

## AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.30	0.12	0.15	0.17	0.24
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	77.74	65.30	62.33	70.96	75.07
Dividends Paid/Net Income	24.75	24.31	22.14	23.97	24.45
Net Income - Dividends/Avg Equity	6.74	6.14	5.80	5.04	2.80
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	153.50	149.02	181.83	137.35	113.39
Dividends From Nonbank Subs	1.49	0.29	0.28	0.52	0.44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	159.51	154.91	186.14	142.67	118.99
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	32.86	37.45	37.80	34.38	31.02
Interest Income From Bank Subs	0.06	0.01	0.02	0.03	0.05
Mgt & Service Fees From Bank Subs	0.47	0.11	0.15	0.13	0.68
Other Income From Bank Subs	0.10	0.01	0.01	0.01	0.02
Operating Income From Bank Subs	34.95	39.32	40.38	37.04	36.13
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	73.21	67.58	63.11	67.09	66.23
Interest Income From Nonbank Subs	0.09	0.03	0.32	0.22	0.24
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.05
Other Income From Nonbank Subs	1.46	0.00	0.00	0.03	0.00
Operating Inc From Nonbank Subs	112.49	82.79	71.96	78.18	72.64
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	13.52	3.30	4.36	9.52	9.15
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	13.52	3.83	4.36	9.58	9.17
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.14	73.76	72.98	66.69	58.31
Interest Income From Bank Subs	0.21	0.11	0.41	2.52	2.76
Mgt & Serv Fees From Bank Subs	1.38	0.25	0.24	0.32	1.76
Other Income From Bank Subs	0.13	0.02	0.02	0.02	0.04
Operating Income From Bank Subs	79.83	81.85	82.33	79.41	73.90
Dividends From Nonbank Subs	1.48	0.48	0.44	1.79	1.97
Interest Income From Nonbank Subs	0.02	0.01	0.01	0.01	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.69	2.00	1.29	4.18	4.36
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.07	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	1060.38	992.77	495.72	534.07	678.47
Loans and Adv From Subs/Total Debt	170.19	110.66	137.73	162.05	210.47

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									58
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.40	2.84	2.99	3.11	3.30	3.65	3.95	4.29	58
+ Non-interest Income	1.12	0.19	0.32	0.57	0.84	1.38	2.32	2.90	58
- Overhead Expense	3.24	2.05	2.15	2.66	3.09	3.64	4.05	5.50	58
- Provision for Losses	0.08	-0.19	-0.08	0.01	0.09	0.16	0.22	0.25	58
+ Securities Gains (Losses)	0.04	-0.01	-0.00	0.00	0.00	0.06	0.13	0.23	58
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.02	0.05	58
= Pretax Net Oper Income (TE)	1.30	0.05	0.77	1.02	1.28	1.62	1.81	1.91	58
Net Operating Income	0.94	0.03	0.56	0.70	0.96	1.16	1.37	1.56	58
Net Income	0.94	0.03	0.56	0.70	0.96	1.16	1.37	1.56	58
Net Income (Sub S Adjusted)	1.01	0.58	0.58	0.66	0.84	1.10	1.41	1.73	8
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.16	3.31	3.56	3.87	4.10	4.37	4.85	5.09	58
Interest Expense	0.48	0.18	0.20	0.32	0.46	0.59	0.77	0.91	58
Net Interest Income (TE)	3.66	3.05	3.15	3.30	3.62	3.88	4.34	4.69	58
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.11	-0.19	-0.11	0.02	0.08	0.22	0.38	0.43	58
Earnings Coverage of Net Losses (X)	24.28	-49.52	-10.65	4.52	11.06	29.85	93.68	138.93	58
Ln&Ls Allowance/Total Loans & Leases	1.27	0.72	0.81	1.02	1.21	1.50	1.74	1.94	58
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.21	0.13	0.31	0.60	0.98	1.66	2.30	3.08	58
30-89 Days Past Due Loans and Leases	0.53	0.01	0.04	0.23	0.39	0.70	1.41	1.73	58
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	15.71	-0.01	0.95	7.33	16.15	22.99	29.23	35.93	58
Net ST Noncore Funding Dependence	7.01	-5.79	-2.64	0.70	6.36	11.97	17.56	20.68	58
Net Loans and Leases/Total Assets	66.32	46.74	51.36	57.93	65.60	74.67	78.87	82.00	58
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.19	6.94	8.01	9.01	9.72	11.22	12.98	14.15	58
Equity Capital/Total Assets	10.07	7.11	7.39	8.84	9.87	11.14	12.99	14.07	58
Equity Capital+Minority Int/Total Assets	10.07	7.11	7.39	8.84	9.87	11.14	12.99	14.07	58
Tier 1 Common Eq Cap / T RWA	12.70	4.92	8.05	10.47	12.17	14.38	17.40	20.81	58
Net Loans&Ls/Equity Capital (X)	6.72	3.70	4.56	5.63	6.64	7.80	8.72	9.76	58
Cash Dividends/Net Income	24.75	0.00	0.00	7.56	24.71	38.82	53.15	64.36	56
Cash Dividends/Net Income (Sub S Adjusted)	34.27	-7.20	-7.20	5.19	26.91	52.41	71.56	75.12	8
Retained Earnings/Avg Equity Cap	6.73	0.44	2.42	4.83	6.33	8.78	9.67	13.06	58
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.08	0.00	0.00	0.00	0.00	0.00	0.03	1.88	58
Long-Term Debt/Equity Capital	2.35	0.00	0.00	0.00	0.00	3.04	11.92	16.93	58
Equity Investment in Subs/Equity Cap	108.80	85.19	95.16	99.42	106.76	116.08	128.85	135.75	58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	108.83	-26.31	-1.20	67.92	102.75	136.36	210.35	339.75	57

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.86	3.19	3.37	3.55	3.83	4.06	4.35	4.56	58
Less: Interest Expense	0.44	0.16	0.19	0.30	0.44	0.55	0.71	0.87	58
Equals: Net Interest Income (TE)	3.40	2.84	2.99	3.11	3.30	3.65	3.95	4.29	58
Plus: Non-Interest Income	1.12	0.19	0.32	0.57	0.84	1.38	2.32	2.90	58
Equals: Adj Operating Income (TE)	4.55	3.39	3.49	3.74	4.34	4.95	5.72	7.04	58
Less: Overhead Expense	3.24	2.05	2.15	2.66	3.09	3.64	4.05	5.50	58
Less: Provision for Loan and Lease Losses	0.08	-0.19	-0.08	0.01	0.09	0.16	0.22	0.25	58
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Plus: Realized G/L on AFS Sec	0.04	-0.00	-0.00	0.00	0.00	0.06	0.13	0.22	58
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.02	0.05	58
Equals: Pretax Net Oper Inc (TE)	1.30	0.05	0.77	1.02	1.28	1.62	1.81	1.91	58
Less: Applicable Income Taxes (TE)	0.35	-0.03	0.00	0.14	0.38	0.52	0.59	0.64	58
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Equals: Net Operating Income	0.94	0.03	0.56	0.70	0.96	1.16	1.37	1.56	58
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Equals: Net Income	0.94	0.03	0.56	0.70	0.96	1.16	1.37	1.56	58
Memo: Net Income (Last Four Qtrs)	0.94	0.03	0.56	0.70	0.96	1.16	1.37	1.56	58
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.06	89.46	90.16	91.54	93.08	94.42	95.66	96.33	58
Avg Int-Bearing Funds / Avg Assets	72.93	45.67	58.21	68.45	74.35	77.48	81.85	84.26	58
Int Income (TE) / Avg Earning Assets	4.16	3.31	3.56	3.87	4.10	4.37	4.85	5.09	58
Int Expense / Avg Earning Assets	0.48	0.18	0.20	0.32	0.46	0.59	0.77	0.91	58
Net Int Inc (TE) / Avg Earn Assets	3.66	3.05	3.15	3.30	3.62	3.88	4.34	4.69	58
YIELD OR COST:									
Total Loans and Leases (TE)	4.96	4.08	4.23	4.57	4.90	5.28	5.68	5.94	58
Interest-Bearing Bank Balances	0.47	0.09	0.19	0.25	0.31	0.67	1.03	1.37	58
Fed Funds Sold & Reverse Repos	0.12	0.00	0.00	0.04	0.10	0.21	0.28	0.31	30
Trading Assets	0.81	0.00	0.00	0.00	0.00	0.00	1.95	2.60	4
Total Earning Assets	4.06	3.26	3.42	3.75	3.98	4.34	4.83	4.95	58
Investment Securities (TE)	2.47	1.39	1.76	2.03	2.35	2.82	3.33	3.79	58
U.S. Treasury & Agency Sec (excl MBS)	1.67	0.57	0.75	1.26	1.66	2.08	2.32	2.72	55
Mortgage-Backed Securities	2.09	1.24	1.44	1.79	2.06	2.36	2.61	2.82	57
All Other Securities	3.93	1.01	1.98	2.83	3.86	4.79	6.58	7.57	57
Interest-Bearing Deposits	0.49	0.15	0.21	0.31	0.47	0.66	0.77	0.87	58
Time Deposits of \$100K or More	0.95	0.45	0.55	0.72	0.92	1.20	1.33	1.45	58
Time Deposits < \$100K	0.91	0.32	0.40	0.66	0.88	1.13	1.40	1.49	58
Other Domestic Deposits	0.24	0.10	0.11	0.14	0.23	0.33	0.40	0.50	58
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.32	0.00	0.00	0.15	0.24	0.55	0.71	0.89	44
Other Borrowed Funds & Trading Liab	1.93	0.16	0.25	0.85	1.75	2.77	4.22	4.71	54
All Interest-Bearing Funds	0.62	0.23	0.29	0.46	0.60	0.76	0.90	1.09	58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	76.55	54.53	57.33	64.91	72.27	86.56	100.17	106.17	58
Avg Assets per Employee (\$000)	4453.75	2662.92	3149.51	3411.76	4164.82	5287.85	6199.10	7954.41	58
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Overhead Exp / NOI + Non-Int Income	72.01	56.26	59.75	64.63	70.25	79.18	85.17	91.53	58
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.24	2.05	2.15	2.66	3.09	3.64	4.05	5.50	58
Personnel Expense	1.76	1.15	1.30	1.49	1.69	1.98	2.29	2.57	58
Net Occupancy Expense	0.38	0.13	0.20	0.28	0.38	0.44	0.52	0.62	58
Other Operating Expenses	1.02	0.54	0.62	0.78	0.96	1.20	1.53	1.82	58
Overhead Less Non-Interest Income	2.09	1.19	1.46	1.63	2.12	2.32	2.71	2.94	58
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	70.59	55.33	57.59	63.08	69.05	77.27	85.17	90.72	58
Personnel Expense	39.48	31.80	32.73	35.29	38.77	41.66	45.72	54.34	58
Net Occupancy Expense	8.29	3.45	4.86	6.46	8.28	10.12	11.25	12.15	58
Other Operating Expenses	22.31	13.94	16.67	18.31	20.62	25.81	30.22	34.49	58
Total Non-Interest Income	22.58	5.77	9.27	14.83	19.62	28.84	39.17	47.92	58
Fiduciary Activities Income	1.14	0.00	0.00	0.00	0.00	2.50	4.71	5.92	58
Serv Charges on Deposit Accts - Domestic	4.25	0.21	0.74	1.98	3.81	6.05	8.77	9.32	58
Trading Revenue	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Investment Banking Fees & Commissions	0.72	0.00	0.00	0.00	0.12	1.25	3.10	3.62	58
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Net Servicing Fees	0.91	0.00	0.00	0.00	0.12	0.82	2.58	8.59	58
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Insurance Activities Revenue	0.71	0.00	0.00	0.00	0.01	0.36	4.11	6.39	58
Net Gain (Loss) - Sales Loans, OREO, Oth	3.95	-1.33	-0.36	0.06	2.08	5.49	14.38	16.41	58
Other Non-Interest Income	7.27	1.14	2.64	4.37	7.04	9.24	11.64	15.88	58
Overhead Less Non-Interest Income	47.11	22.44	27.81	38.88	47.09	54.44	63.61	72.75	58
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	20.60	-6.85	0.02	11.91	23.46	29.45	34.86	36.06	56
Appl Inc Tax+TE/Pretax NOI+TE	27.78	-6.54	0.66	26.66	32.69	34.96	37.13	38.64	56



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.86	27.62	36.24	41.06	50.75	59.10	68.51	70.14	58
Commercial and Industrial Loans	9.50	1.01	3.04	5.13	8.61	12.57	17.68	22.17	58
Loans to Individuals	1.45	0.02	0.10	0.41	0.96	2.16	3.53	6.73	58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Agricultural Loans	1.64	0.00	0.00	0.00	0.11	1.91	8.91	10.90	58
Other Loans and Leases	1.56	0.00	0.01	0.15	0.73	2.12	5.16	7.87	58
Net Loans and Leases	66.32	46.74	51.36	57.93	65.60	74.67	78.87	82.00	58
Debt Securities Over 1 Year	19.54	3.24	6.68	9.72	18.59	26.74	35.02	37.99	58
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.00	0.16	0.69	1.29	58
Subtotal	86.57	69.77	79.87	83.28	87.92	89.25	90.80	92.49	58
Interest-Bearing Bank Balances	3.09	0.08	0.18	0.62	2.12	5.02	7.86	9.48	58
Federal Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.00	0.06	0.94	2.62	58
Debt Securities 1 Year or Less	1.55	0.00	0.06	0.36	1.04	2.18	3.78	5.06	58
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Total Earning Assets	92.53	88.79	89.85	91.18	92.69	93.65	94.80	95.50	58
Non-Int Cash and Due From Dep Inst	1.42	0.50	0.62	0.99	1.27	1.72	2.19	2.92	58
Other Real Estate Owned	0.18	0.00	0.00	0.02	0.11	0.25	0.73	0.94	58
All Other Assets	5.97	3.14	4.04	4.90	5.85	6.68	8.37	9.43	58
MEMORANDA:									
Short-Term Investments	5.33	0.46	1.23	2.74	4.61	7.22	10.31	14.11	58
U.S. Treasury Securities	0.46	0.00	0.00	0.00	0.00	0.22	2.87	4.05	58
U.S. Agency Securities (excl MBS)	4.30	0.00	0.34	1.35	3.24	6.96	9.95	13.63	58
Municipal Securities	5.96	0.00	0.00	1.24	5.91	9.20	13.06	18.16	58
Mortgage-Backed Securities	8.83	0.00	1.03	4.17	8.21	12.83	16.65	23.62	58
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.02	0.26	0.51	58
Other Debt Securities	0.30	0.00	0.00	0.00	0.00	0.15	1.62	3.23	58
RE Loans Secured by 1-4 Family	17.97	3.88	6.90	11.17	18.05	23.72	27.56	38.75	58
Revolving	2.42	0.00	0.08	0.68	2.50	3.49	4.46	5.56	58
Closed-End, Sec by First Liens	14.74	3.06	4.54	8.69	14.74	19.11	24.10	34.36	58
Closed-End, Sec by Junior Liens	0.64	0.03	0.05	0.22	0.48	0.94	1.50	1.87	58
Commercial Real Estate Loans	29.73	10.14	13.33	20.36	30.03	38.16	44.53	46.37	58
Construction and Land Dev	4.63	0.40	0.63	2.19	3.69	6.34	10.21	11.52	58
Multi family	2.83	0.05	0.39	1.04	2.30	4.40	5.57	7.98	58
Nonfarm Nonresidential	21.69	8.87	10.55	15.18	20.91	27.56	33.86	35.61	58
RE Loans Secured by Farml and	2.14	0.00	0.00	0.04	0.63	2.96	8.13	10.51	58
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.47	49.97	57.55	67.09	76.91	85.14	90.70	97.38	58
RE Loans Secured by 1-4 Family	26.92	6.70	9.46	16.94	24.63	36.73	44.15	53.51	58
Revolving	3.56	0.00	0.13	1.06	3.43	5.06	6.88	7.59	58
Closed-End	23.21	5.72	7.20	15.67	21.08	31.37	39.51	49.03	58
Commercial Real Estate Loans	44.15	15.22	21.81	30.57	45.23	58.01	63.24	64.75	58
Construction and Land Dev	6.87	0.60	0.82	3.49	5.64	10.01	14.84	18.61	58
Multi family	4.21	0.09	0.61	1.80	3.35	6.58	8.29	11.07	58
Nonfarm Nonresidential	32.35	13.09	15.90	23.09	32.52	40.81	48.27	50.00	58
RE Loans Secured by Farml and	3.19	0.00	0.00	0.06	0.95	4.36	11.03	13.87	58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Commercial and Industrial Loans	14.11	1.77	4.66	8.06	12.71	17.14	26.00	32.72	58
Loans to Individuals	2.35	0.03	0.13	0.68	1.34	3.15	5.94	11.52	58
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.01	0.46	0.58	58
Agricultural Loans	2.51	0.00	0.00	0.00	0.18	2.85	13.20	16.45	58
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Other Loans and Leases	2.42	0.00	0.02	0.23	1.10	3.25	8.86	10.47	58

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.33	0.46	1.23	2.74	4.61	7.22	10.31	14.11	58
Liquid Assets	19.44	7.09	10.29	14.20	17.41	24.19	33.44	36.68	58
Investment Securities	21.98	7.20	8.44	12.56	21.96	28.50	38.20	41.24	58
Net Loans and Leases	66.32	46.74	51.36	57.93	65.60	74.67	78.87	82.00	58
Net Lns, Ls & Stdbly Ltrs of Credit	66.72	47.38	51.84	58.22	65.80	75.52	79.40	82.41	58
Core Deposits	68.69	49.72	52.25	63.77	69.08	74.78	77.60	80.02	58
Noncore Funding	19.18	6.75	7.70	11.74	17.48	23.61	33.40	37.80	58
Time Deposits of \$100K or More	11.66	3.17	4.50	7.19	10.27	15.07	21.32	26.13	58
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Fed Funds Purchased and Repos	1.16	0.00	0.00	0.00	0.12	2.00	4.35	7.84	58
Net Fed Funds Purchased (Sold)	0.98	-3.25	-0.98	0.00	0.00	1.89	4.14	7.82	58
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Oth Borrowings W/Rem Mat 1 Yr or Less	1.67	0.00	0.00	0.00	1.08	2.70	6.08	6.88	58
Earning Assets Repr in 1 Year	27.33	10.25	14.23	20.30	24.40	36.12	44.14	49.49	58
Int-Bearing Liab Repr in 1 Year	19.78	4.18	6.78	10.39	15.13	21.46	52.96	55.18	58
Long-Term Debt Repr in 1 Year	0.23	0.00	0.00	0.00	0.00	0.00	1.49	2.66	58
Net Assets Repriceable in 1 Year	6.87	-30.30	-16.96	0.80	6.87	15.18	24.41	27.90	58
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.71	-0.01	0.95	7.33	16.15	22.99	29.23	35.93	58
Net ST Noncore Funding Dependence	7.01	-5.79	-2.64	0.70	6.36	11.97	17.56	20.68	58
Short-Term Inv/ST Noncore Funding	59.21	3.21	6.76	20.90	41.80	86.04	134.29	182.26	58
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.34	-12.17	-6.37	-0.36	9.96	15.95	31.69	43.06	58
Net Loans and Leases/Total Deposits	81.09	53.99	59.97	69.88	79.75	93.61	100.60	101.36	58
Net Loans and Leases/Core Deposits	98.46	64.16	67.93	82.86	95.72	111.10	134.52	151.06	58
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.66	-2.40	-0.35	0.00	0.20	0.83	2.77	3.88	27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.32	-3.25	-1.07	0.00	0.60	2.74	5.07	6.35	57
Struct Notes Appr(Depr)/T1 Cap	-0.21	-1.26	-0.80	-0.44	-0.05	-0.01	0.00	0.00	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	13.85	0.00	0.00	0.00	0.00	17.08	73.00	85.93	58
Available-For-Sale Securities	86.14	12.40	15.01	79.37	100.00	100.00	100.00	100.00	58
U. S. Treasury Securities	2.48	0.00	0.00	0.00	0.00	1.07	16.97	21.39	58
U. S. Agency Securities (excl MBS)	22.62	0.00	2.39	6.47	18.49	32.91	52.35	56.75	58
Municipal Securities	25.46	0.00	0.00	8.01	27.67	39.84	53.26	55.74	58
Mortgage-Backed Securities	41.35	0.04	9.82	24.97	42.31	55.32	68.14	82.03	58
Asset-Backed Securities	0.33	0.00	0.00	0.00	0.00	0.08	1.20	4.40	58
Other Debt Securities	1.47	0.00	0.00	0.00	0.00	1.01	10.54	12.63	58
Mutual Funds and Equity Securities	1.17	0.00	0.00	0.00	0.00	0.88	5.40	10.56	58
Debt Securities 1 Year or Less	8.24	0.00	0.52	1.75	5.46	11.91	21.32	30.13	58
Debt Securities 1 To 5 Years	31.40	2.45	5.41	13.26	23.77	47.15	68.52	77.11	58
Debt Securities Over 5 Years	56.04	6.29	13.40	41.30	57.89	74.93	85.46	89.26	58
Pledged Securities	48.36	1.37	6.62	28.09	46.65	73.95	85.39	88.82	58
Structured Notes, Fair Value	0.56	0.00	0.00	0.00	0.00	0.56	2.85	4.58	58

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.19	-0.08	0.01	0.09	0.16	0.22	0.25	58
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	-0.25	-0.15	0.02	0.13	0.24	0.37	0.40	58
Provision for Ln&Ls Losses/Net Losses	112.85	-719.55	-88.16	37.91	118.10	195.44	344.43	546.14	58
Ln&Ls Allowance/Total Loans & Leases	1.27	0.72	0.81	1.02	1.21	1.50	1.74	1.94	58
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.91	2.35	2.82	4.28	10.34	22.20	62.33	125.79	49
ALLL/Nonaccrual Assets	246.89	35.30	44.52	90.21	160.95	265.18	583.41	1131.00	58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	204.56	18.70	40.17	87.09	133.19	252.20	365.34	938.08	58
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.03	0.04	0.07	0.14	0.29	0.50	0.56	58
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.01	0.05	0.11	0.22	0.40	58
Net Losses/Avg Loans and Leases	0.11	-0.19	-0.11	0.02	0.08	0.22	0.38	0.43	58
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Recoveries/Prior Year-End Losses	51.82	2.34	8.11	14.08	27.81	70.52	171.73	204.90	57
Earnings Coverage of Net Losses (X)	24.28	-49.52	-10.65	4.52	11.06	29.85	93.68	138.93	58
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.06	-0.27	-0.14	-0.00	0.03	0.12	0.22	0.40	58
RE Loans Secured By 1-4 Family	0.07	-0.23	-0.05	0.00	0.05	0.13	0.20	0.30	58
Revolving	0.09	-0.09	-0.05	0.00	0.00	0.06	0.51	0.99	54
Closed-End	0.07	-0.26	-0.06	-0.00	0.04	0.10	0.24	0.54	58
Commercial Real Estate Loans	0.03	-0.79	-0.23	-0.03	0.00	0.12	0.25	0.58	57
Construction and Land Dev	-0.28	-9.32	-1.18	-0.07	0.00	0.00	0.08	0.51	57
Multi family	0.01	-0.01	0.00	0.00	0.00	0.00	0.08	0.19	57
Nonfarm Nonresidential	0.05	-0.23	-0.07	-0.02	0.00	0.11	0.27	0.49	57
RE Loans Secured by Farmland	0.01	-0.01	-0.00	0.00	0.00	0.00	0.00	0.36	49
Commercial and Industrial Loans	0.18	-0.15	-0.04	0.00	0.10	0.25	0.51	1.23	57
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.74	0.02	0.06	0.15	0.45	0.87	2.52	3.72	48
Credit Card Loans	2.55	-0.19	-0.07	0.80	1.22	2.74	5.43	7.90	16
Agricultural Loans	-0.01	-0.31	-0.12	0.00	0.00	0.00	0.00	0.00	42
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.02	-0.36	-0.01	0.00	0.00	0.50	3.73	13.36	56

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.53	0.01	0.04	0.23	0.39	0.70	1.41	1.73	58
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.01	0.09	0.30	0.41	58
Nonaccrual Loans and Leases	0.89	0.08	0.15	0.44	0.77	1.20	1.87	2.27	58
90+ Days PD and Nonaccrual Loans and Leases	1.03	0.12	0.28	0.48	0.89	1.45	2.17	2.39	58
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.11	58
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	58
Nonaccrual Restructured	0.23	0.00	0.00	0.05	0.19	0.34	0.58	0.96	58
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.53	0.01	0.04	0.23	0.39	0.70	1.41	1.73	58
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.01	0.09	0.30	0.41	58
Nonaccrual Assets	0.90	0.08	0.15	0.44	0.79	1.22	1.87	2.27	58
30+ Days PD & Nonaccrual Assets	1.59	0.38	0.44	0.96	1.43	2.25	2.84	3.31	58
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.71	0.06	0.19	0.30	0.63	0.89	1.51	1.92	58
90+ PD & Nonaccrual Assets + OREO	0.94	0.08	0.26	0.41	0.73	1.42	1.83	2.94	58
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.32	0.27	0.36	0.71	1.12	1.64	2.66	3.31	58
Allowance for Loan & Lease Losses	170.56	37.75	41.88	84.37	136.32	205.70	374.89	438.03	58
Equity Cap + ALLL	12.16	2.98	3.24	6.94	10.09	14.45	26.10	32.20	58
Tier 1 Cap + ALLL	12.98	2.65	3.32	6.24	9.56	14.91	25.56	40.59	58
Loans & Leases + RE Acquired	1.93	0.48	0.57	1.03	1.72	2.47	3.67	4.30	58

BHCPR PERCENTILE DISTRIBUTION REPORT  
 PEER GROUP 4  
 30+ DAYS PAST DUE AND NONACCRUAL  
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.56	0.01	0.04	0.20	0.40	0.65	1.55	2.12	58
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.10	0.30	0.47	58
- Nonaccrual	0.92	0.07	0.11	0.39	0.79	1.27	1.81	2.59	58
Coml & Indl - 30-89 Days PD	0.33	0.00	0.00	0.00	0.09	0.47	1.19	1.36	57
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.17	57
- Nonaccrual	0.90	0.00	0.01	0.08	0.28	1.16	2.64	5.96	57
Individuals - 30-89 Days PD	0.72	0.00	0.00	0.14	0.40	1.12	2.52	3.31	58
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.21	58
- Nonaccrual	0.50	0.00	0.00	0.00	0.08	0.50	1.90	4.64	58
Dep Inst Lns - 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
Agricultural - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.00	0.27	1.29	42
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.59	0.69	42
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.19	1.70	2.86	56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	56
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.14	1.95	56
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.84	0.00	0.03	0.33	0.71	1.03	1.77	3.07	58
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.32	0.58	58
- Nonaccrual	0.90	0.00	0.00	0.41	0.77	1.46	2.16	2.79	58
Revolving - 30-89 Days PD	0.41	0.00	0.00	0.00	0.21	0.75	1.26	1.90	54
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.34	54
- Nonaccrual	0.44	0.00	0.00	0.00	0.11	0.88	1.66	1.87	54
Closed-End - 30-89 Days PD	0.90	0.00	0.02	0.33	0.62	1.09	1.98	3.36	58
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.08	0.37	0.62	58
- Nonaccrual	0.96	0.00	0.00	0.35	0.74	1.61	2.39	2.84	58
- Jr Lien 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.04	0.08	0.12	58
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.27	58
Commercial RE - 30-89 Days PD	0.31	0.00	0.00	0.01	0.22	0.41	0.96	1.53	57
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.12	0.42	57
- Nonaccrual	0.82	0.00	0.00	0.18	0.69	1.31	2.14	2.61	57
Const & Dev - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.44	1.33	1.78	57
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	57
- Nonaccrual	0.97	0.00	0.00	0.00	0.00	1.10	4.29	8.08	57
Multi Family - 30-89 Days PD	0.50	0.00	0.00	0.00	0.00	0.00	2.05	7.52	57
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.39	1.38	57
Nonfarm Nres- 30-89 Days PD	0.26	0.00	0.00	0.00	0.11	0.41	0.82	1.77	57
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.09	0.68	57
- Nonaccrual	0.86	0.00	0.00	0.17	0.62	1.55	2.25	2.32	57
Farmland - 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.00	1.09	1.86	49
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	49
- Nonaccrual	0.67	0.00	0.00	0.00	0.00	0.25	4.50	8.17	49
Credit Card - 30-89 Days PD	1.72	0.00	0.00	0.33	0.92	1.47	3.45	6.91	16
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.10	0.25	0.48	16
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.07	0.29	16

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.19	6.94	8.01	9.01	9.72	11.22	12.98	14.15	58
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	13.18	4.37	6.92	8.80	12.45	15.80	21.74	24.43	58
Standby Letters of Credit	0.37	0.00	0.00	0.10	0.25	0.61	0.88	1.00	58
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	58
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.58	0.00	0.00	0.00	0.14	1.49	7.42	13.82	58
Interest Rate Contracts	1.57	0.00	0.00	0.00	0.14	1.49	7.42	13.79	58
Interest Rate Futures & Forward Contr	0.26	0.00	0.00	0.00	0.00	0.10	1.52	3.15	58
Written Options Contr (Int Rate)	0.25	0.00	0.00	0.00	0.00	0.32	0.81	2.79	58
Purchased Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.25	58
Interest Rate Swaps	0.39	0.00	0.00	0.00	0.00	0.08	1.72	3.67	58
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.61	7.66	10.18	15.01	19.91	25.28	31.29	38.14	58









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.74	0.00	12.89	36.55	80.26	98.06	119.19	217.89	44
Dividends Paid/Net Income	24.75	0.00	0.00	7.56	24.71	38.82	53.15	64.36	56
Net Income - Dividends/Avg Equity	6.73	0.44	2.42	4.83	6.33	8.78	9.67	13.06	58
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	153.50	0.00	0.00	85.41	123.65	163.16	528.85	656.84	49
Dividends From Nonbank Subs	1.49	0.00	0.00	0.00	0.00	0.52	10.30	17.69	49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Dividends From All Subsidiaries	159.51	0.00	0.00	89.83	125.19	168.54	529.22	656.84	49
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	32.85	0.00	0.00	0.00	31.76	53.74	81.10	92.27	54
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.13	1.12	54
Mgt & Service Fees From Bank Subs	0.47	0.00	0.00	0.00	0.00	0.00	1.26	8.32	54
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.64	54
Operating Income From Bank Subs	34.94	0.00	0.00	8.25	31.76	54.58	84.92	106.28	54
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	73.21	0.00	0.00	0.64	48.00	100.00	103.75	455.50	27
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.58	27
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Other Income From Nonbank Subs	1.45	0.00	0.00	0.00	0.00	0.00	0.00	24.61	27
Operating Inc From Nonbank Subs	112.49	0.00	0.00	0.64	64.41	100.00	271.54	897.33	27
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	13.51	0.00	0.00	0.00	0.88	11.02	27.68	33.23	3
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating Income From Sub BHCs	13.51	0.00	0.00	0.00	0.88	11.02	27.68	33.23	3
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.13	0.00	0.00	47.27	92.87	99.31	100.00	100.00	52
Interest Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.02	0.59	3.20	52
Mgt & Serv Fees From Bank Subs	1.37	0.00	0.00	0.00	0.00	0.00	4.55	25.56	52
Other Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.02	2.24	52
Operating Income From Bank Subs	79.83	0.00	0.00	78.35	98.49	99.88	100.00	100.00	52
Dividends From Nonbank Subs	1.48	0.00	0.00	0.00	0.00	0.46	6.33	15.80	52
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.40	52
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Other Income From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	2.79	52
Operating Inc From Nonbank Subs	3.68	0.00	0.00	0.00	0.03	1.07	20.55	33.67	52
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Operating Income From Sub BHCs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.33	52
Loans and Adv From Subs/ST Debt	1060.38	0.00	0.00	0.00	6.09	653.71	2535.00	3791.88	6
Loans and Adv From Subs/Total Debt	170.18	0.00	0.00	0.00	79.80	299.30	567.49	845.66	21

BHCPR Reporters for Quarter Ending 12/31/2015  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
1129533	817,189	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1491913	602,512	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1248162	904,246	BNCCORP, INC.	BISMARCK, ND	
2935142	953,691	BOU BANCORP, INC.	OGDEN, UT	
2531245	754,966	CARVER BANCORP, INC.	NEW YORK, NY	
3836880	925,921	CENLAR CAPITAL CORPORATION	EWING, NJ	
1203899	785,683	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	679,058	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
1139297	567,746	CHOICEONE FINANCIAL SERVICES,	SPARTA, MI	
1139532	571,233	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
1140239	845,922	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1097566	672,945	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1838974	933,779	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1070765	869,008	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2524788	884,889	COUNTY BANCORP, INC.	MANITOWOC, WI	
1117455	749,366	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
2270254	975,212	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	989,068	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
3121344	961,231	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
1404632	906,672	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2337401	863,009	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
2339656	991,161	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
3839201	993,538	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	Moved from Peer 3
3843628	979,913	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
1118265	983,489	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1081716	892,406	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3821372	961,431	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	Moved from Peer 3
1108707	948,877	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3367094	774,765	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3444717	995,930	GORHAM BANCORP, MHC	GORHAM, ME	
1399073	730,092	HEARTLAND BANCCORP	GAHANNA, OH	
1070831	973,628	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	696,750	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	878,376	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1210169	877,913	LINCOLN BANCORP	REINBECK, IA	
1123933	739,269	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2589714	983,892	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2264404	980,921	NEXTIER INCORPORATED	KITTANNING, PA	
2324111	894,101	NORTHEAST BANCORP	LEWISTON, ME	
2237118	864,893	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2320618	973,559	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1209499	647,207	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
2511014	965,996	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
1249712	948,722	PORTER BANCORP, INC.	LOUISVILLE, KY	
2838159	743,404	PROVIDENT BANCORP	AMESBURY, MA	
2324429	788,283	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2693273	891,192	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1250286	884,140	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
3831465	761,935	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
1103878	972,487	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	837,379	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	

BHCPR Reporters for Quarter Ending 12/31/2015  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
1200405	505,465	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	Moved from Peer 5
1947102	720,681	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1139103	910,592	UNIVERSITY FINANCIAL CORP, GBC	SAINT PAUL, MN	
1127650	991,928	WESTBRAND, INC.	MINOT, ND	
2784920	967,992	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	948,636	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	694,129	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 58 bank holding companies.