

	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	6	65	72	73
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.85	3.32	3.15	3.11
+ Non-interest Income	2.02	0.88	0.85	0.90
- Overhead Expense	3.96	3.61	3.53	3.52
- Provision for Losses	0.04	0.02	0.15	0.41
+ Securities Gains (Losses)	0.04	0.02	0.03	0.09
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.90	0.61	0.40	0.24
Net Operating Income	1.29	0.51	0.28	0.08
Net Income	1.29	0.51	0.28	-0.35
Net Income (Sub S Adjusted)	0.54	0.19	0.33	-0.06
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.66	4.21	4.18	4.38
Interest Expense	0.45	0.55	0.69	0.90
Net Interest Income (TE)	3.21	3.64	3.48	3.44
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.12	0.33	0.57	0.97
Earnings Coverage of Net Losses (X)	5.96	5.64	4.79	2.12
Ln&Ls Allowance/Total Loans & Leases	2.17	1.78	2.04	2.34
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.52	4.33	6.34	8.64
30-89 Days Past Due Loans and Leases	1.27	0.75	0.96	1.22
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	8.49	11.15	12.57	13.92
Net ST Noncore Funding Dependence	2.19	2.45	3.27	2.79
Net Loans and Leases/Total Assets	44.36	63.75	61.63	58.72
CAPITALIZATION:				
Tier 1 Leverage Ratio	11.27	9.20	8.21	7.56
Equity Capital/Total Assets	11.16	8.97	7.75	7.09
Equity Capital+Minority Int/Total Assets	11.75	8.98	7.77	7.26
Tier 1 Common Eq Cap / T RWA	16.58	11.41	9.76	9.27
Net Loans&Ls/Equity Capital (X)	4.36	8.06	8.88	8.69
Cash Dividends/Net Income	12.74	23.46	24.60	16.66
Cash Dividends/Net Income (Sub S Adjusted)	-11.75	17.84	21.66	1.07
Retained Earnings/Avg Equity Cap	15.89	2.95	-1.06	-0.79
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	1.84	0.09	0.34	0.69
Long-Term Debt/Equity Capital	2.84	2.37	3.05	1.76
Equity Investment in Subs/Equity Cap	118.08	122.90	132.59	128.21
Cash FR Oper+Noncash+Op Exp+Div	135.23	99.86	102.44	84.92

PERCENT OF AVERAGE ASSETS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.23	3.84	3.78	3.96	4.27
Less: Interest Expense	0.39	0.50	0.62	0.81	1.01
Equals: Net Interest Income (TE)	2.85	3.32	3.15	3.11	3.25
Plus: Non-Interest Income	2.02	0.88	0.85	0.90	0.73
Equals: Adj Operating Income (TE)	4.86	4.27	4.07	4.05	4.02
Less: Overhead Expense	3.96	3.61	3.53	3.52	3.58
Less: Provision for Loan and Lease Losses	0.04	0.02	0.15	0.41	0.71
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	0.02	0.03	0.09	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	0.90	0.61	0.40	0.24	-0.19
Less: Applicable Income Taxes (TE)	-0.42	0.13	0.13	0.13	0.14
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.29	0.51	0.28	0.08	-0.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.29	0.51	0.28	0.12	-0.35
Memo: Net Income (Last Four Qtrs)	1.29	0.51	0.28	0.12	-0.35
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	88.85	91.57	90.79	90.64	90.46
Avg Int-Bearing Funds / Avg Assets	62.17	75.12	76.83	78.29	79.28
Int Income (TE) / Avg Earning Assets	3.66	4.21	4.18	4.38	4.75
Int Expense / Avg Earning Assets	0.45	0.55	0.69	0.90	1.13
Net Int Inc (TE) / Avg Earn Assets	3.21	3.64	3.48	3.44	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.06	5.26	5.34	5.51	5.68
Interest-Bearing Bank Balances	0.51	0.34	0.35	0.29	0.30
Fed Funds Sold & Reverse Repos	0.35	0.18	0.19	0.52	0.18
Trading Assets	2.51	2.56	11.63	4.81	8.14
Total Earning Assets	3.50	4.16	4.13	4.30	4.68
Investment Securities (TE)	2.42	2.20	2.10	2.55	2.99
U.S. Treasury & Agency Sec (excl MBS)	2.16	1.65	1.38	1.47	1.89
Mortgage-Backed Securities	1.79	1.96	1.72	2.16	2.86
All Other Securities	4.54	4.63	4.71	6.47	5.67
Interest-Bearing Deposits	0.53	0.51	0.61	0.80	1.06
Time Deposits of \$100K or More	0.64	0.92	1.00	1.23	1.54
Time Deposits < \$100K	0.79	0.83	0.99	1.22	1.56
Other Domestic Deposits	0.23	0.23	0.26	0.34	0.50
Foreign Deposits	N/A	0.13	0.10	N/A	N/A
Fed Funds Purchased and Repos	0.80	0.30	0.48	0.67	0.65
Other Borrowed Funds & Trading Liab	1.18	2.24	2.97	3.11	2.70
All Interest-Bearing Funds	0.67	0.66	0.81	1.02	1.29

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	102	71	70	67	68
Avg Assets per Employee (\$000)	5,221	4,138	4,193	4,289	4,263
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	89.61	85.60	89.40	91.15	93.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.96	3.61	3.53	3.52	3.58
Personnel Expense	2.13	1.80	1.71	1.64	1.67
Net Occupancy Expense	0.44	0.45	0.45	0.44	0.45
Other Operating Expenses	1.39	1.30	1.33	1.41	1.41
Overhead Less Non-Interest Income	1.95	2.65	2.65	2.55	2.75
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	87.93	84.73	88.51	89.81	91.57
Personnel Expense	45.90	42.87	43.10	41.58	42.76
Net Occupancy Expense	10.23	10.88	11.14	11.05	11.47
Other Operating Expenses	31.80	31.01	33.50	36.86	37.14
Total Non-Interest Income	34.37	19.61	18.73	21.80	16.01
Fiduciary Activities Income	0.21	0.23	0.31	0.52	0.40
Serv Charges on Deposit Accts - Domestic	10.10	5.95	6.44	6.61	7.32
Trading Revenue	7.36	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.37	0.45	0.43	0.27	0.35
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.21	0.18	0.27	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	1.49	0.17	0.24	0.12	0.20
Net Gain (Loss) - Sales Loans, OREO, Oth	0.88	0.01	-0.87	-1.71	-4.12
Other Non-Interest Income	13.77	9.64	8.96	10.65	7.87
Overhead Less Non-Interest Income	53.55	64.54	69.62	67.39	74.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	-256.94	12.70	9.07	9.68	6.80
Appl Inc Tax+TE/Pretax NOI+TE	-246.61	18.82	14.56	30.89	25.35

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	35.26	52.51	51.21	48.91	50.74
Commercial and Industrial Loans	3.22	7.03	6.93	6.47	7.67
Loans to Individuals	0.90	2.00	1.63	1.74	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.52	0.83	0.86	0.89	0.97
Other Loans and Leases	4.45	0.50	0.49	0.49	0.58
Net Loans and Leases	44.36	63.75	61.63	58.72	62.10
Debt Securities Over 1 Year	24.28	16.20	17.12	16.25	15.23
Mutual Funds and Equity Securities	0.14	0.06	0.06	0.07	0.10
Subtotal	68.78	80.76	79.82	76.21	78.49
Interest-Bearing Bank Balances	8.48	6.24	6.69	8.63	6.44
Federal Funds Sold & Reverse Repos	3.45	0.42	0.73	1.00	1.30
Debt Securities 1 Year or Less	4.46	1.47	1.41	1.23	1.02
Trading Assets	0.95	0.00	0.00	0.00	0.00
Total Earning Assets	86.11	90.27	89.80	89.18	89.27
Non-Int Cash and Due From Dep Inst	1.18	1.73	1.79	1.93	1.92
Other Real Estate Owned	4.19	1.40	1.99	2.45	2.29
All Other Assets	12.71	7.85	8.30	8.77	8.52
MEMORANDA:					
Short-Term Investments	16.39	9.18	9.45	11.77	9.90
U.S. Treasury Securities	0.00	0.34	0.15	0.10	0.09
U.S. Agency Securities (excl MBS)	5.31	3.75	3.99	3.02	3.06
Municipal Securities	8.59	2.96	3.22	3.24	2.84
Mortgage-Backed Securities	14.12	8.45	8.68	8.89	8.51
Asset-Backed Securities	0.00	0.02	0.02	0.02	0.01
Other Debt Securities	0.73	0.15	0.15	0.13	0.19
RE Loans Secured by 1-4 Family	9.12	16.93	15.52	14.33	15.24
Revolving	0.71	2.39	2.29	2.32	2.83
Closed-End, Sec by First Liens	8.07	12.95	12.06	10.75	11.15
Closed-End, Sec by Junior Liens	0.34	0.67	0.62	0.69	0.74
Commercial Real Estate Loans	24.37	32.11	31.92	30.69	32.04
Construction and Land Dev	9.06	4.49	4.74	4.49	4.55
Multi family	2.83	2.91	3.05	2.50	2.57
Nonfarm Nonresidential	12.48	23.53	23.06	23.14	23.78
RE Loans Secured by Farmland	1.78	2.04	2.01	1.79	1.86
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.31	81.38	81.46	81.10	79.98
RE Loans Secured by 1-4 Family	21.16	26.29	24.71	24.21	24.20
Revolving	1.75	3.74	3.64	3.90	4.49
Closed-End	19.41	22.07	20.34	19.80	19.24
Commercial Real Estate Loans	51.30	49.48	50.84	50.80	50.09
Construction and Land Dev	17.48	7.03	7.56	7.40	7.26
Multi family	6.13	4.41	4.79	4.03	3.95
Nonfarm Nonresidential	27.69	36.39	36.35	37.83	36.78
RE Loans Secured by Farmland	3.86	3.34	3.47	3.16	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	7.81	10.85	10.97	10.75	11.86
Loans to Individuals	2.15	3.17	2.77	3.04	2.84
Credit Card Loans	0.02	0.06	0.04	0.09	0.05
Agricultural Loans	2.68	1.40	1.57	1.58	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	11.09	0.84	0.84	0.87	0.96

PERCENT OF TOTAL ASSETS	PEER GROUP 05 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	16.39	9.18	9.45	11.77	9.90
Liquid Assets	33.47	23.22	24.62	26.78	24.63
Investment Securities	28.89	18.28	19.08	18.24	17.37
Net Loans and Leases	44.36	63.75	61.63	58.72	62.10
Net Lns, Ls & Stbby Ltrs of Credit	44.97	63.98	61.94	59.07	62.59
Core Deposits	59.07	69.40	68.62	66.38	67.98
Noncore Funding	23.91	18.63	20.30	22.15	21.93
Time Deposits of \$100K or More	20.02	14.27	15.60	16.18	15.39
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.65	0.62	0.79	0.90	0.92
Net Fed Funds Purchased (Sold)	-2.80	0.22	0.23	0.07	-0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.37	0.82	0.79	0.80	0.98
Earning Assets Repr in 1 Year	35.97	28.24	31.06	36.77	34.84
Int-Bearing Liab Repr in 1 Year	25.51	24.02	28.60	29.48	30.43
Long-Term Debt Repr in 1 Year	1.39	0.17	0.48	0.39	0.39
Net Assets Repriceable in 1 Year	9.06	3.49	1.54	6.63	3.41
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	8.49	11.15	12.57	13.92	14.39
Net ST Noncore Funding Dependence	2.19	2.45	3.27	2.79	5.34
Short-Term Inv/ST Noncore Funding	183.23	97.92	92.33	108.51	85.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	24.39	16.24	16.81	18.73	14.13
Net Loans and Leases/Total Deposits	55.59	75.56	72.61	70.01	73.50
Net Loans and Leases/Core Deposits	88.47	93.62	91.62	91.16	93.91
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.64	0.65	0.00	1.38	1.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.32	0.25	-5.01	4.15	2.99
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.13	-0.70	0.00	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	19.21	7.08	6.92	6.76	3.09
Available-For-Sale Securities	80.79	92.92	93.08	93.24	96.91
U.S. Treasury Securities	0.00	1.80	0.73	0.49	0.62
U.S. Agency Securities (excl MBS)	22.90	21.37	21.80	17.59	19.04
Municipal Securities	27.28	15.97	18.03	17.97	16.52
Mortgage-Backed Securities	45.68	50.26	46.00	49.45	47.76
Asset-Backed Securities	0.00	0.06	0.14	0.15	0.04
Other Debt Securities	3.50	1.03	1.18	1.21	1.07
Mutual Funds and Equity Securities	0.64	0.39	0.50	0.64	0.88
Debt Securities 1 Year or Less	19.67	9.98	8.07	8.39	7.74
Debt Securities 1 To 5 Years	29.64	27.62	25.34	22.87	31.11
Debt Securities Over 5 Years	50.06	56.54	60.92	60.29	54.28
Pledged Securities	41.29	45.14	43.89	48.82	47.76
Structured Notes, Fair Value	3.61	0.69	1.08	1.10	1.67

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.04	0.02	0.15	0.41	0.71
Provision for Ln&Ls Losses/Avg Lns&Ls	0.11	0.04	0.22	0.64	1.10
Provision for Ln&Ls Losses/Net Losses	133.54	59.49	53.53	58.32	85.71
Ln&Ls Allowance/Total Loans & Leases	2.17	1.78	2.04	2.34	2.46
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.46	7.94	5.54	3.47	4.35
ALLL/Nonaccrual Assets	236.09	156.31	113.42	67.67	77.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	232.50	145.16	105.78	64.84	75.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.53	0.80	1.21	1.58
Recoveries/Avg Loans and Leases	0.37	0.20	0.19	0.19	0.18
Net Losses/Avg Loans and Leases	0.12	0.33	0.57	0.97	1.37
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	52.36	31.54	21.02	12.70	12.46
Earnings Coverage of Net Losses (X)	5.96	5.64	4.79	2.12	2.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.29	0.53	1.00	1.32
RE Loans Secured By 1-4 Family	1.14	0.27	0.53	0.88	1.13
Revolving	0.89	0.25	0.50	0.69	1.08
Closed-End	1.10	0.25	0.53	0.88	1.22
Commercial Real Estate Loans	-0.04	0.34	0.56	1.12	1.45
Construction and Land Dev	-0.79	1.29	1.70	2.86	5.99
Multi family	0.00	0.29	0.20	1.21	1.27
Nonfarm Nonresidential	-0.06	0.17	0.42	0.75	0.66
RE Loans Secured by Farmland	-1.28	0.00	0.25	0.21	0.22
Commercial and Industrial Loans	0.26	0.29	0.89	1.58	2.62
Loans to Depository Institutions	N/A	0.00	0.00	0.00	0.00
Loans to Individuals	0.29	0.77	0.97	1.37	1.46
Credit Card Loans	0.00	2.69	1.67	2.04	1.51
Agricultural Loans	0.00	0.04	0.04	0.00	-0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	3.05	0.75	1.56	0.75	2.36

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

PAGE 7

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	1.27	0.75	0.96	1.22	1.12
90+ Days PD Loans and Leases	0.07	0.04	0.04	0.08	0.06
Nonaccrual Loans and Leases	1.69	2.00	3.03	4.99	4.55
90+ Days PD and Nonaccrual Loans and Leases	1.76	2.08	3.08	5.13	4.68
30-89 Days PD Restructured	0.06	0.01	0.02	0.05	0.04
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.35	0.62	1.00	1.52	1.19
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.27	0.75	0.96	1.22	1.12
90+ Days Past Due Assets	0.07	0.04	0.04	0.08	0.06
Nonaccrual Assets	1.69	2.00	3.04	4.99	4.57
30+ Days PD & Nonaccrual Assets	3.03	2.89	4.11	6.42	5.94
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.72	1.30	1.95	3.05	3.06
90+ PD & Nonaccrual Assets + OREO	4.92	3.01	4.22	5.64	5.50
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	5.18	4.11	5.81	7.42	7.30
Allowance for Loan & Lease Losses	550.85	355.41	432.99	495.99	425.94
Equity Cap + ALLL	49.41	48.96	71.17	85.50	79.12
Tier 1 Cap + ALLL	47.49	44.43	60.79	89.22	78.60
Loans & Leases + RE Acquired	9.21	6.24	8.79	11.53	10.76

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	1.48	0.72	0.92	1.29	1.17
- 90+ Days Past Due	0.08	0.04	0.04	0.08	0.06
- Nonaccrual	2.05	2.13	3.26	5.47	4.80
Coml & Indl - 30-89 Days PD	0.58	0.38	0.47	0.72	0.79
- 90+ Days Past Due	0.00	0.00	0.01	0.06	0.02
- Nonaccrual	0.48	0.96	1.71	2.79	3.06
Individuals - 30-89 Days PD	1.63	1.02	1.12	0.92	0.90
- 90+ Days Past Due	0.10	0.06	0.05	0.07	0.07
- Nonaccrual	0.32	0.36	0.37	0.40	0.67
Dep Inst Lns - 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
Agricultural - 30-89 Days PD	0.03	0.20	0.21	0.03	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.06	0.11	0.24	0.31
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.91	0.40	0.28	0.17	0.56
- 90+ Days Past Due	0.00	0.00	0.03	0.00	0.00
- Nonaccrual	0.00	0.28	0.03	0.00	0.88
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.88	1.09	1.45	1.75	1.56
- 90+ Days Past Due	0.35	0.07	0.03	0.09	0.05
- Nonaccrual	2.12	1.99	2.48	3.35	3.09
Revolving - 30-89 Days PD	1.25	0.40	0.56	0.80	0.65
- 90+ Days Past Due	0.03	0.00	0.01	0.02	0.00
- Nonaccrual	2.46	1.00	1.14	1.34	1.28
Closed-End - 30-89 Days PD	1.80	1.18	1.55	1.91	1.83
- 90+ Days Past Due	0.45	0.07	0.03	0.09	0.05
- Nonaccrual	1.84	2.03	2.82	3.90	3.62
- Jr Lien 30-89 Days PD	0.00	0.08	0.09	0.14	0.13
- Jr Lien 90+ Days PD	0.04	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.01	0.11	0.14	0.18	0.16
Commercial RE - 30-89 Days PD	1.27	0.41	0.60	0.89	0.66
- 90+ Days Past Due	0.02	0.01	0.01	0.06	0.04
- Nonaccrual	2.13	1.97	3.46	6.31	5.40
Const & Dev - 30-89 Days PD	0.14	0.28	0.33	0.58	0.92
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.00
- Nonaccrual	1.59	5.08	7.58	13.35	14.62
Multi family - 30-89 Days PD	0.00	0.19	0.56	0.15	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.28	0.43	1.21	2.35	3.38
Nonfarm Nres- 30-89 Days PD	1.68	0.41	0.49	0.96	0.56
- 90+ Days Past Due	0.04	0.00	0.00	0.05	0.03
- Nonaccrual	2.31	1.36	2.40	4.59	3.32
Farm land - 30-89 Days PD	0.24	0.30	0.86	0.33	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.51	0.92	2.34	2.48	0.68
Credit Card - 30-89 Days PD	0.00	1.65	1.78	1.34	1.34
- 90+ Days Past Due	0.00	0.47	0.35	0.24	0.91
- Nonaccrual	0.00	0.21	1.14	0.00	0.00

CAPITAL RATIOS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	11.27	9.20	8.21	7.56	7.19
Tier 1 RBC Ratio	N/A	13.54	12.20	11.73	10.40
Total Risk-Based Capital Ratio	N/A	15.34	14.10	13.44	11.92
Tangible Tier 1 Leverage Ratio	N/A	9.18	8.18	7.50	7.15
Tangible Common Eq Cap/Tan Assets	N/A	8.01	6.48	6.18	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.56	9.67	8.89	7.36	8.18
Standby Letters of Credit	0.61	0.19	0.26	0.27	0.34
Commercial & Similar Letters of Credit	0.23	0.00	0.00	0.00	0.00
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	2.06	0.28	0.44	0.35	0.23
Interest Rate Contracts	2.06	0.27	0.43	0.35	0.23
Interest Rate Futures & Forward Contr	0.00	0.01	0.02	0.03	0.01
Written Options Contr (Int Rate)	0.00	0.09	0.09	0.07	0.03
Purchased Options Contr (Int Rate)	2.06	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.06	0.13	0.04	0.00
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	17.85	15.47	14.51	11.95	12.58

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	98.54	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	1.46	0.00	0.00	0.00
Futures and Forwards	0.00	17.85	17.96	24.74	27.84
Written Options	0.00	58.43	57.83	48.76	41.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	58.43	57.83	48.76	41.06
Purchased Options	100.00	3.74	1.52	4.06	11.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	100.00	3.74	1.52	4.06	11.11
Swaps	0.00	19.99	19.85	22.44	19.98
Held for Trading	0.00	5.56	0.00	17.65	13.33
Interest Rate Contracts	0.00	5.56	0.00	17.65	13.33
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	100.00	94.44	100.00	82.35	86.67
Interest Rate Contracts	100.00	92.99	98.26	82.35	86.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	1.46	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	0.00	36.33	38.02	42.28	52.73
One Year or Less	0.00	25.59	18.84	15.06	29.56
Over 1 Year to 5 Years	0.00	3.85	4.57	9.83	10.66
Over 5 Years	0.00	6.89	9.86	17.39	12.51
Gross Negative Fair Value (Abs Val)	0.00	1.01	0.42	0.65	0.57
Gross Positive Fair Value	7.14	0.48	0.41	0.37	0.33
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)	0.01	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)	0.01	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	0.04	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	100.00	0.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	0.00	100.00	50.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	N/A	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.49	0.17	0.24	0.12	0.20
Premium Inc/Ins Activities Revenue	33.33	0.00	1.76	1.75	0.73
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
Ins Under Net Income/Consol Net Income	0.82	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	56.03	N/A	22.28	23.94	24.74
Ins Net Inc (L/H)/Equity (L/H)	N/A	1.06	2.51	3.30	4.48
Insur Ben, Losses, Exp/Insur Premiums	24.57	20.75	23.36	29.80	40.12
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	N/A	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	1.15	1.92	2.02	2.74
Net Assets Ins Under Subs/Cons Assets	0.04	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.43	13.44	13.29	12.57	10.30
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	N/A	0.66	0.68	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	0.13	0.10	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	0.98	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	N/A	-73.87	19.50	-100.00	-58.70
Total Selected Assets	N/A	-64.12	-2.53	-50.00	-5.80
Deposits	N/A	77.86	-4.95	N/A	N/A

PROFITABILITY:	PEER GROUP 05 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	16.43	5.00	1.01	0.03	-4.99
Bank Net Inc/Avg Eq Inv in Banks	11.51	5.31	2.86	0.11	-7.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.06	3.20	1.45	3.24	2.52
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	20.75	2.73	0.84	4.94	-39.63
Bank Net Income/Parent Net Income	167.32	110.62	109.15	116.43	111.34
Nonbank Net Income/Parent Net Income	27.81	1.43	2.52	3.46	8.60
Sub BHCs Net Inc/Parent Net Income	110.93	59.96	83.05	83.75	79.54
LEVERAGE:					
Total Liabilities/Equity	25.34	27.26	36.78	32.41	26.12
Total Debt/Equity Capital	4.68	2.87	3.96	3.56	2.33
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.38	21.31	18.82	9.14	6.49
Tot Debt+Lns Guaranteed for Affl/Equity	4.68	2.78	2.61	1.67	1.37
Total Debt/Equ Cap - Exc Over Fair Value	4.68	2.88	3.97	3.57	2.34
Long-Term Debt/Equity Capital	2.84	2.37	3.05	1.76	1.71
Short-Term Debt/Equity Capital	1.84	0.09	0.34	0.69	0.42
Current Portion of LT Debt/Equity	4.19	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.03	0.00	0.00	0.00
Long-Term Debt/Consolidated LT Debt	3.18	17.87	17.58	8.52	5.32
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	118.08	122.90	132.59	128.21	121.74
Total Investment in Subs/Equity	118.83	123.48	133.23	128.81	122.26
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	N/A	109.03	103.59	92.24	89.12
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	N/A	109.82	104.39	92.67	89.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	-4.56	1.73	2.13	2.16	1.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.99	4.94	11.92	6.73	17.85
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	180.36	104.99	75.06	55.87	68.83
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	135.23	99.86	102.44	84.92	97.41
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	163.80	105.45	87.10	94.03	98.96
Pretax Oper Inc + Int Exp/Int Expense	47.89	1090.83	2516.72	-105.89	828.39
Div + Int From Subs/Int Exp + Div	204.93	195.81	113.31	75.91	108.76
Fees+Other Inc From Subs/Sal + Oth Exp	18.70	7.48	7.61	7.76	10.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1.00	16.24	13.20	10.19	32.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-4.42	-0.59	-3.34	-4.18	-2.48
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	20.00	34.01	0.00
Total	0.00	0.00	20.00	34.01	0.00
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	2.45	0.14	0.27	0.38	0.31
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 05				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	35.85	54.67	59.86	62.20	61.90
Dividends Paid/Net Income	12.74	23.46	24.60	16.66	24.49
Net Income - Dividends/Avg Equity	15.89	2.95	-1.08	-0.83	-5.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	187.42	192.64	140.42	100.87	86.34
Dividends From Nonbank Subs	0.00	2.60	2.40	1.13	0.76
Dividends From Subsidiary BHCs	0.00	0.69	0.00	0.00	0.00
Dividends From All Subsidiaries	187.42	199.93	146.31	120.16	101.09
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	74.40	44.42	30.75	19.06	31.67
Interest Income From Bank Subs	0.19	0.03	0.05	0.06	0.16
Mgt & Service Fees From Bank Subs	18.01	1.35	6.32	3.47	1.62
Other Income From Bank Subs	1.63	0.16	0.09	0.03	0.17
Operating Income From Bank Subs	94.24	55.59	41.82	24.97	34.27
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	132.29	120.00	108.39	66.59	134.95
Interest Income From Nonbank Subs	5.66	3.82	5.13	0.59	8.00
Mgt & Serv Fees From Nonbank Subs	92.16	9.99	12.17	1.03	3.59
Other Income From Nonbank Subs	0.00	0.11	0.44	0.35	0.94
Operating Inc From Nonbank Subs	230.12	133.92	126.13	78.41	147.47
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	8.30	8.78	11.28	38.55
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	1.45	0.59	0.53	0.61
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	9.75	9.37	11.81	39.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	46.19	52.95	46.31	33.76	35.08
Interest Income From Bank Subs	0.12	1.87	10.39	19.96	11.93
Mgt & Serv Fees From Bank Subs	4.78	1.74	4.11	7.49	4.35
Other Income From Bank Subs	0.43	0.22	0.01	1.57	2.46
Operating Income From Bank Subs	51.52	72.39	68.24	68.27	62.37
Dividends From Nonbank Subs	22.01	3.57	2.03	5.81	7.82
Interest Income From Nonbank Subs	2.10	0.03	0.00	0.00	0.02
Mgt & Serv Fees From Nonbank Subs	5.73	0.00	0.05	0.05	0.02
Other Income From Nonbank Subs	20.00	0.02	0.02	0.04	0.09
Operating Inc From Nonbank Subs	49.85	5.25	4.76	6.93	17.38
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	651.40	222.83	586.66	8849.22	6670.58
Loans and Adv From Subs/Total Debt	256.13	64.20	256.91	186.91	459.73

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									6
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.84	1.82	1.82	2.08	2.85	3.14	3.41	3.58	6
+ Non-interest Income	2.01	0.26	0.26	0.38	1.06	2.71	4.37	4.60	6
- Overhead Expense	3.96	3.21	3.21	3.34	3.51	3.67	4.76	5.48	6
- Provision for Losses	0.03	-0.15	-0.15	-0.07	0.00	0.05	0.15	0.20	6
+ Securities Gains (Losses)	0.03	0.00	0.00	0.00	0.00	0.05	0.08	0.09	6
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
= Pretax Net Oper Income (TE)	0.89	-0.87	-0.87	-0.26	0.46	1.07	2.08	2.70	6
Net Operating Income	1.29	-0.88	-0.88	-0.40	0.73	1.33	3.15	4.15	6
Net Income	1.29	-0.88	-0.88	-0.40	0.73	1.33	3.15	4.15	6
Net Income (Sub S Adjusted)	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.65	2.09	2.09	2.64	3.82	4.17	4.42	4.44	6
Interest Expense	0.45	0.11	0.11	0.13	0.35	0.57	0.80	0.87	6
Net Interest Income (TE)	3.20	1.98	1.98	2.42	3.04	3.65	3.86	3.94	6
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.11	-0.17	-0.17	-0.12	0.09	0.26	0.29	0.30	6
Earnings Coverage of Net Losses (X)	5.96	-7.74	-7.74	-6.75	-4.93	13.81	22.32	24.46	6
Ln&Ls Allowance/Total Loans & Leases	2.16	1.20	1.20	1.29	1.42	2.44	3.16	3.63	6
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.52	0.64	0.64	1.69	4.74	7.79	16.22	21.81	6
30-89 Days Past Due Loans and Leases	1.26	0.00	0.00	0.00	1.19	2.01	2.34	2.37	6
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	8.48	-35.95	-35.95	-22.42	6.88	17.98	36.17	44.55	6
Net ST Noncore Funding Dependence	2.18	-42.13	-42.13	-27.13	-0.46	12.51	28.74	35.78	6
Net Loans and Leases/Total Assets	44.35	27.82	27.82	33.70	40.38	49.31	54.47	57.09	6
CAPITALIZATION:									
Tier 1 Leverage Ratio	11.27	8.86	8.86	8.99	9.96	12.46	14.54	14.65	6
Equity Capital/Total Assets	11.16	6.25	6.25	7.47	9.23	12.84	15.36	16.22	6
Equity Capital+Minority Int/Total Assets	11.74	8.70	8.70	8.94	9.23	12.84	15.60	16.64	6
Tier 1 Common Eq Cap / T RWA	16.58	11.31	11.31	11.55	12.60	18.49	24.45	25.61	6
Net Loans&Ls/Equity Capital (X)	4.35	2.36	2.36	2.57	4.15	4.98	6.05	6.46	6
Cash Dividends/Net Income	12.73	0.00	0.00	0.00	0.00	22.65	31.83	32.65	5
Cash Dividends/Net Income (Sub S Adjusted)	-11.75	-11.75	-11.75	-11.75	-11.75	-11.75	-11.75	-11.75	1
Retained Earnings/Avg Equity Cap	15.89	-11.05	-11.05	-5.30	3.44	16.87	43.82	56.30	6
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.84	0.00	0.00	0.00	0.00	0.00	4.41	7.73	6
Long-Term Debt/Equity Capital	2.84	0.00	0.00	0.00	0.00	0.00	6.81	11.93	6
Equity Investment in Subs/Equity Cap	118.07	88.86	88.86	90.34	94.92	121.16	152.38	171.46	6
Cash FR Oper+Noncash+Op Exp+Di v	135.22	58.37	58.37	77.80	101.96	158.35	209.97	223.52	6

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.23	1.93	1.93	2.46	3.11	3.64	3.91	3.99	6
Less: Interest Expense	0.38	0.10	0.10	0.12	0.33	0.49	0.67	0.72	6
Equals: Net Interest Income (TE)	2.84	1.82	1.82	2.08	2.85	3.14	3.41	3.58	6
Plus: Non-Interest Income	2.01	0.26	0.26	0.38	1.06	2.71	4.37	4.60	6
Equals: Adj Operating Income (TE)	4.86	2.60	2.60	2.98	4.45	5.73	6.90	7.09	6
Less: Overhead Expense	3.96	3.21	3.21	3.34	3.51	3.67	4.76	5.48	6
Less: Provision for Loan and Lease Losses	0.03	-0.15	-0.15	-0.07	0.00	0.05	0.15	0.20	6
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Plus: Realized G/L on AFS Sec	0.03	0.00	0.00	0.00	0.00	0.05	0.08	0.09	6
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Equals: Pretax Net Oper Inc (TE)	0.89	-0.87	-0.87	-0.26	0.46	1.07	2.08	2.70	6
Less: Applicable Income Taxes (TE)	-0.41	-4.81	-4.81	-2.40	0.15	0.39	0.79	1.08	6
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.09	6
Equals: Net Operating Income	1.29	-0.88	-0.88	-0.40	0.73	1.33	3.15	4.15	6
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Equals: Net Income	1.29	-0.88	-0.88	-0.40	0.73	1.33	3.15	4.15	6
Memo: Net Income (Last Four Qtrs)	1.29	-0.88	-0.88	-0.40	0.73	1.33	3.15	4.15	6
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	88.84	81.35	81.35	83.29	87.40	92.64	93.27	93.54	6
Avg Int-Bearing Funds / Avg Assets	62.17	10.55	10.55	38.25	68.30	70.60	78.10	82.56	6
Int Income (TE) / Avg Earning Assets	3.65	2.09	2.09	2.64	3.82	4.17	4.42	4.44	6
Int Expense / Avg Earning Assets	0.45	0.11	0.11	0.13	0.35	0.57	0.80	0.87	6
Net Int Inc (TE) / Avg Earn Assets	3.20	1.98	1.98	2.42	3.04	3.65	3.86	3.94	6
YIELD OR COST:									
Total Loans and Leases (TE)	5.05	4.17	4.17	4.37	4.80	5.41	5.63	5.79	6
Interest-Bearing Bank Balances	0.50	0.34	0.34	0.35	0.41	0.42	0.69	0.88	6
Fed Funds Sold & Reverse Repos	0.35	0.19	0.19	0.19	0.19	0.35	0.45	0.48	2
Trading Assets	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	1
Total Earning Assets	3.49	2.09	2.09	2.63	3.80	3.86	4.01	4.08	6
Investment Securities (TE)	2.42	0.53	0.53	1.15	1.84	2.96	3.57	4.00	6
U.S. Treasury & Agency Sec (excl MBS)	2.15	1.49	1.49	1.52	1.92	2.26	2.72	2.95	5
Mortgage-Backed Securities	1.78	0.25	0.25	0.40	1.46	2.56	3.20	3.24	6
All Other Securities	4.53	2.18	2.18	2.50	3.83	5.46	6.42	6.69	5
Interest-Bearing Deposits	0.52	0.13	0.13	0.23	0.40	0.68	0.85	0.88	6
Time Deposits of \$100K or More	0.64	0.38	0.38	0.44	0.57	0.74	0.82	0.86	6
Time Deposits < \$100K	0.79	0.25	0.25	0.44	0.68	0.72	1.12	1.42	6
Other Domestic Deposits	0.22	0.04	0.04	0.09	0.21	0.23	0.34	0.41	6
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.79	0.00	0.00	0.00	0.00	0.60	1.66	2.02	3
Other Borrowed Funds & Trading Liab	1.18	0.27	0.27	0.27	1.27	1.36	1.63	1.71	4
All Interest-Bearing Funds	0.67	0.19	0.19	0.34	0.53	0.88	0.94	0.98	6

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	101.88	55.16	55.16	58.22	61.77	110.88	174.02	192.66	6
Avg Assets per Employee (\$000)	5220.91	2675.58	2675.58	2850.33	3656.75	3988.90	8104.26	11047.2	6
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Overhead Exp / NII + Non-Int Income	89.61	55.89	55.89	66.14	82.66	94.46	111.05	122.41	6
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.96	3.21	3.21	3.34	3.51	3.67	4.76	5.48	6
Personnel Expense	2.12	1.51	1.51	1.56	1.98	2.04	2.66	3.11	6
Net Occupancy Expense	0.44	0.38	0.38	0.40	0.44	0.44	0.47	0.49	6
Other Operating Expenses	1.38	1.02	1.02	1.03	1.13	1.45	1.83	2.02	6
Overhead Less Non-Interest Income	1.94	-0.27	-0.27	0.54	2.20	2.57	2.91	3.06	6
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	87.92	52.23	52.23	62.67	79.87	94.27	110.81	122.29	6
Personnel Expense	45.89	27.84	27.84	34.54	46.31	50.95	55.35	56.70	6
Net Occupancy Expense	10.23	6.12	6.12	6.23	10.12	11.96	13.91	14.39	6
Other Operating Expenses	31.79	18.26	18.26	19.74	23.43	33.50	44.65	52.74	6
Total Non-Interest Income	34.37	10.04	10.04	12.55	22.18	43.19	62.63	67.58	6
Fiduciary Activities Income	0.21	0.00	0.00	0.00	0.00	0.00	0.51	0.89	6
Serv Charges on Deposit Accts - Domestic	10.09	0.02	0.02	0.62	5.84	14.71	22.18	23.11	6
Trading Revenue	7.36	0.00	0.00	0.00	0.00	0.00	17.67	30.92	6
Investment Banking Fees & Commissions	0.36	0.00	0.00	0.00	0.00	0.00	0.87	1.53	6
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.30	0.49	0.51	6
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Insurance Activities Revenue	1.48	0.00	0.00	0.00	0.00	0.88	3.79	5.47	6
Net Gain (Loss) - Sales Loans, OREO, Oth	0.88	-5.86	-5.86	-3.63	-0.20	1.68	5.70	7.54	6
Other Non-Interest Income	13.77	0.63	0.63	2.84	5.24	10.93	27.40	38.61	6
Overhead Less Non-Interest Income	53.55	-3.78	-3.78	8.35	49.51	65.68	97.75	110.74	6
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	-256.94	-409.83	-409.83	-57.37	8.23	24.24	54.31	68.05	5
Appl Inc Tax+TE/Pretax NOI+TE	-246.60	-405.79	-405.79	-50.11	24.86	39.13	61.51	71.65	5

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	35.26	16.97	16.97	18.76	29.94	45.92	48.64	50.45	6
Commercial and Industrial Loans	3.22	0.00	0.00	0.70	2.16	5.00	5.65	5.69	6
Loans to Individuals	0.89	0.00	0.00	0.00	0.18	0.47	2.13	3.19	6
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Agricultural Loans	1.52	0.00	0.00	0.00	0.00	0.65	3.88	5.85	6
Other Loans and Leases	4.45	0.00	0.00	0.16	0.34	1.80	10.80	16.63	6
Net Loans and Leases	44.35	27.82	27.82	33.70	40.38	49.31	54.47	57.09	6
Debt Securities Over 1 Year	24.28	1.14	1.14	8.80	18.74	29.82	40.33	45.00	6
Mutual Funds and Equity Securities	0.14	0.00	0.00	0.00	0.00	0.00	0.34	0.59	6
Subtotal	68.78	52.11	52.11	54.48	67.25	75.60	80.60	82.92	6
Interest-Bearing Bank Balances	8.47	1.07	1.07	2.43	6.06	10.76	16.01	17.19	6
Federal Funds Sold & Reverse Repos	3.44	0.00	0.00	0.00	0.00	0.00	8.27	14.48	6
Debt Securities 1 Year or Less	4.46	0.02	0.02	0.15	0.77	2.13	10.20	15.80	6
Trading Assets	0.94	0.00	0.00	0.00	0.00	0.00	2.26	3.97	6
Total Earning Assets	86.11	77.33	77.33	78.09	88.17	89.71	91.79	92.33	6
Non-Int Cash and Due From Dep Inst	1.17	0.03	0.03	0.22	1.20	1.68	1.94	1.99	6
Other Real Estate Owned	4.19	0.01	0.01	0.10	1.18	2.13	9.22	14.36	6
All Other Assets	12.70	5.64	5.64	7.07	9.78	14.84	20.60	21.61	6
MEMORANDA:									
Short-Term Investments	16.38	1.36	1.36	4.49	14.47	23.15	26.55	27.55	6
U.S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
U.S. Agency Securities (excl MBS)	5.30	0.00	0.00	0.09	4.14	8.61	10.02	10.15	6
Municipal Securities	8.59	0.00	0.00	0.75	5.18	14.30	15.37	15.81	6
Mortgage-Backed Securities	14.11	2.37	2.37	2.79	7.83	18.88	26.93	30.22	6
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other Debt Securities	0.72	0.00	0.00	0.00	0.00	1.03	1.80	2.04	6
RE Loans Secured by 1-4 Family	9.12	2.20	2.20	4.11	7.70	11.19	13.43	14.91	6
Revolving	0.71	0.00	0.00	0.05	0.19	1.07	1.48	1.66	6
Closed-End, Sec by First Liens	8.06	2.20	2.20	3.24	5.44	10.19	12.99	14.53	6
Closed-End, Sec by Junior Liens	0.33	0.00	0.00	0.05	0.22	0.42	0.60	0.72	6
Commercial Real Estate Loans	24.36	9.62	9.62	11.05	13.88	31.99	41.61	43.92	6
Construction and Land Dev	9.05	0.26	0.26	0.34	1.12	4.61	20.18	31.74	6
Multi family	2.82	0.00	0.00	0.86	1.85	2.63	5.20	6.66	6
Nonfarm Nonresidential	12.48	1.07	1.07	4.13	10.48	15.08	20.83	23.39	6
RE Loans Secured by Farml and	1.77	0.00	0.00	0.00	0.01	3.02	4.09	4.34	6
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.30	40.31	40.31	56.58	74.57	84.99	96.77	98.44	6
RE Loans Secured by 1-4 Family	21.15	5.24	5.24	8.39	15.75	27.84	32.63	35.67	6
Revolving	1.74	0.00	0.00	0.12	0.32	2.75	4.02	4.21	6
Closed-End	19.40	5.24	5.24	7.52	11.98	27.55	30.71	32.51	6
Commercial Real Estate Loans	51.29	29.63	29.63	31.86	34.56	60.45	82.70	85.63	6
Construction and Land Dev	17.48	0.62	0.62	1.05	2.80	8.50	38.64	60.80	6
Multi family	6.12	0.00	0.00	1.77	4.10	6.25	10.92	13.76	6
Nonfarm Nonresidential	27.68	2.06	2.06	13.48	25.48	30.29	40.28	46.68	6
RE Loans Secured by Farml and	3.85	0.00	0.00	0.00	0.03	5.83	8.30	9.86	6
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Commercial and Industrial Loans	7.81	0.00	0.00	1.68	4.41	11.70	14.62	15.14	6
Loans to Individuals	2.14	0.00	0.00	0.00	0.44	0.93	4.94	7.76	6
Credit Card Loans	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.07	6
Agricultural Loans	2.68	0.00	0.00	0.00	0.00	1.56	6.98	9.96	6
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other Loans and Leases	11.08	0.00	0.00	0.34	0.79	5.86	27.80	40.55	6

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	16.38	1.36	1.36	4.49	14.47	23.15	26.55	27.55	6
Liquid Assets	33.47	20.20	20.20	23.29	35.84	36.95	40.13	42.29	6
Investment Securities	28.88	17.24	17.24	19.78	22.55	30.61	40.46	45.21	6
Net Loans and Leases	44.35	27.82	27.82	33.70	40.38	49.31	54.47	57.09	6
Net Lns, Ls & Stdbly Ltrs of Credit	44.96	30.79	30.79	35.21	40.38	49.51	54.60	57.27	6
Core Deposits	59.06	24.38	24.38	41.13	63.13	67.77	71.94	72.69	6
Noncore Funding	23.90	7.69	7.69	11.29	16.95	20.38	37.97	50.55	6
Time Deposits of \$100K or More	20.01	7.69	7.69	7.97	10.99	15.35	36.71	49.58	6
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Fed Funds Purchased and Repos	0.65	0.00	0.00	0.00	0.00	0.00	1.56	2.73	6
Net Fed Funds Purchased (Sold)	-2.79	-20.69	-20.69	-10.34	0.00	0.00	1.56	2.73	6
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Oth Borrowings W/Rem Mat 1 Yr or Less	1.36	0.00	0.00	0.00	0.00	1.25	3.37	4.53	6
Earning Assets Repr in 1 Year	35.97	13.46	13.46	16.31	26.56	41.01	60.00	67.30	6
Int-Bearing Liab Repr in 1 Year	25.51	4.10	4.10	7.90	16.11	24.37	47.87	60.14	6
Long-Term Debt Repr in 1 Year	1.39	0.00	0.00	0.00	0.00	1.20	3.82	4.89	6
Net Assets Repriceable in 1 Year	9.06	-9.71	-9.71	-7.33	2.19	10.34	27.85	37.01	6
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	8.48	-35.95	-35.95	-22.42	6.88	17.98	36.17	44.55	6
Net ST Noncore Funding Dependence	2.18	-42.13	-42.13	-27.13	-0.46	12.51	28.74	35.78	6
Short-Term Inv/ST Noncore Funding	183.22	8.14	8.14	26.63	77.57	136.07	378.54	537.45	6
Liq Asts-ST Noncore Fndg/Nonliq Asts	24.38	-40.05	-40.05	-11.89	26.79	35.32	52.58	62.61	6
Net Loans and Leases/Total Deposits	55.59	39.53	39.53	43.28	57.01	58.43	64.45	68.76	6
Net Loans and Leases/Core Deposits	88.46	48.06	48.06	54.66	63.96	74.24	132.39	170.70	6
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.63	-1.03	-1.03	-1.03	0.00	0.06	2.13	2.82	4
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.32	-2.32	-2.32	-1.76	-0.07	1.14	2.45	2.85	6
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.05	-0.05	-0.05	-0.05	-0.00	0.04	0.06	4
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	19.21	0.00	0.00	0.00	1.02	30.03	51.86	53.02	6
Available-For-Sale Securities	80.78	45.81	45.81	47.74	90.25	99.48	100.00	100.00	6
U. S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
U. S. Agency Securities (excl MBS)	22.89	0.00	0.00	0.19	12.13	40.37	43.32	43.72	6
Municipal Securities	27.28	0.00	0.00	3.36	30.05	37.92	46.39	48.73	6
Mortgage-Backed Securities	45.68	8.77	8.77	13.67	35.08	55.81	80.23	90.11	6
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other Debt Securities	3.50	0.00	0.00	0.00	0.00	5.38	9.23	9.73	6
Mutual Funds and Equity Securities	0.63	0.00	0.00	0.00	0.00	0.00	1.52	2.66	6
Debt Securities 1 Year or Less	19.66	0.06	0.06	0.32	4.49	8.96	45.29	70.11	6
Debt Securities 1 To 5 Years	29.64	4.96	4.96	4.99	7.48	49.56	57.52	59.39	6
Debt Securities Over 5 Years	50.05	0.05	0.05	14.50	34.24	71.30	93.25	93.85	6
Pledged Securities	41.28	0.00	0.00	14.61	33.55	58.05	67.71	68.27	6
Structured Notes, Fair Value	3.61	0.00	0.00	0.00	0.35	1.49	8.24	13.29	6

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.03	-0.15	-0.15	-0.07	0.00	0.05	0.15	0.20	6
Provision for Ln&Ls Losses/Avg Lns&Ls	0.11	-0.30	-0.30	-0.15	0.00	0.13	0.40	0.55	6
Provision for Ln&Ls Losses/Net Losses	133.54	0.00	0.00	0.00	63.22	152.34	306.66	370.00	6
Ln&Ls Allowance/Total Loans & Leases	2.16	1.20	1.20	1.29	1.42	2.44	3.16	3.63	6
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.46	3.87	3.87	3.87	5.79	6.57	10.78	12.19	4
ALLL/Nonaccrual Assets	236.09	33.41	33.41	38.12	81.09	174.56	492.43	640.58	5
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	232.49	33.41	33.41	38.12	72.16	170.00	492.36	640.55	5
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.13	0.13	0.18	0.36	0.44	0.78	1.03	6
Recoveries/Avg Loans and Leases	0.36	0.04	0.04	0.07	0.11	0.28	0.77	1.06	6
Net Losses/Avg Loans and Leases	0.11	-0.17	-0.17	-0.12	0.09	0.26	0.29	0.30	6
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Recoveries/Prior Year-End Losses	52.36	18.64	18.64	19.42	24.91	68.92	96.67	103.74	5
Earnings Coverage of Net Losses (X)	5.96	-7.74	-7.74	-6.75	-4.93	13.81	22.32	24.46	6
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.10	-0.36	-0.36	-0.23	0.00	0.23	0.46	0.55	6
RE Loans Secured By 1-4 Family	1.13	-0.01	-0.01	0.00	0.29	1.22	2.37	3.23	6
Revolving	0.89	-0.07	-0.07	-0.05	0.00	0.80	2.26	2.86	5
Closed-End	1.10	0.00	0.00	0.00	0.29	1.10	2.41	3.24	6
Commercial Real Estate Loans	-0.04	-0.38	-0.38	-0.33	0.00	0.00	0.16	0.28	6
Construction and Land Dev	-0.79	-2.65	-2.65	-2.58	0.00	0.00	0.17	0.30	6
Multi family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonfarm Nonresidential	-0.06	-0.26	-0.26	-0.19	0.00	0.00	0.00	0.00	6
RE Loans Secured by Farmland	-1.27	-5.11	-5.11	-5.11	0.00	0.00	0.00	0.00	4
Commercial and Industrial Loans	0.25	-0.60	-0.60	-0.45	0.00	0.69	0.95	0.96	5
Loans to Depository Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loans to Individuals	0.28	0.19	0.19	0.19	0.19	0.28	0.34	0.36	2
Credit Card Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
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	3.05	-0.02	-0.02	-0.02	0.00	0.00	7.64	11.46	5

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.26	0.00	0.00	0.00	1.19	2.01	2.34	2.37	6
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.00	0.17	0.31	6
Nonaccrual Loans and Leases	1.68	0.00	0.00	0.14	0.61	2.47	3.29	3.78	6
90+ Days PD and Nonaccrual Loans and Leases	1.76	0.00	0.00	0.14	0.61	2.69	3.35	3.81	6
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.00	0.00	0.14	0.23	6
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.08	6
Nonaccrual Restructured	0.35	0.00	0.00	0.00	0.00	0.31	0.79	1.14	6
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.26	0.00	0.00	0.00	1.19	2.01	2.34	2.37	6
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.00	0.17	0.31	6
Nonaccrual Assets	1.68	0.00	0.00	0.14	0.61	2.47	3.29	3.78	6
30+ Days PD & Nonaccrual Assets	3.03	0.00	0.00	0.14	1.81	4.74	5.65	6.12	6
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.72	0.00	0.00	0.07	0.37	1.04	1.49	1.60	6
90+ PD & Nonaccrual Assets + OREO	4.91	0.39	0.39	0.79	1.91	3.17	10.09	14.87	6
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	5.18	0.94	0.94	1.06	2.39	3.45	10.20	14.93	6
Allowance for Loan & Lease Losses	550.85	68.64	68.64	98.93	315.63	594.12	1103.51	1353.42	6
Equity Cap + ALLL	49.40	6.31	6.31	8.16	16.19	37.98	102.31	145.13	6
Tier 1 Cap + ALLL	47.48	7.19	7.19	8.46	16.18	33.10	96.84	141.22	6
Loans & Leases + RE Acquired	9.20	1.56	1.56	2.15	5.93	8.80	16.95	22.18	6

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	11.27	8.86	8.86	8.99	9.96	12.46	14.54	14.65	6
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	8.55	3.18	3.18	3.48	5.97	10.80	15.30	16.05	6
Standby Letters of Credit	0.60	0.00	0.00	0.02	0.06	0.28	1.38	2.18	6
Commercial & Similar Letters of Credit	0.23	0.00	0.00	0.00	0.00	0.00	0.55	0.97	6
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.05	0.00	0.00	0.00	0.00	0.00	4.93	8.63	6
Interest Rate Contracts	2.05	0.00	0.00	0.00	0.00	0.00	4.93	8.63	6
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Purchased Options Contr (Int Rate)	2.05	0.00	0.00	0.00	0.00	0.00	4.93	8.63	6
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.84	9.67	9.67	9.86	10.50	20.32	29.52	32.85	6

BHCPR Reporters for Quarter Ending 12/31/2015
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
2595939	148,631	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1995523	98,055	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	283,812	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
1210589	485,347	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3848931	420,243	PEDCOR FINANCIAL, LLC	CARMEL, IN	
1081538	414,855	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	

Note: Peer Group 5 has 6 bank holding companies.