

	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	145	136	142	139
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.23	3.22	3.28	3.25
+ Non-interest Income	0.94	0.99	1.04	1.25
- Overhead Expense	2.63	2.72	2.95	3.16
- Provision for Losses	0.12	0.10	0.11	0.15
+ Securities Gains (Losses)	0.02	0.02	0.02	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.46	1.44	1.40	1.37
Net Operating Income	0.97	0.96	0.94	1.04
Net Income	0.97	0.96	0.95	1.04
Net Income (Sub S Adjusted)	1.05	1.02	1.39	1.52
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.94	3.93	4.06	4.13
Interest Expense	0.45	0.42	0.45	0.45
Net Interest Income (TE)	3.49	3.49	3.58	3.56
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.11	0.09	0.15	0.29
Earnings Coverage of Net Losses (X)	-2.17	11.54	20.57	17.49
Ln&Ls Allowance/Total Loans & Leases	1.05	1.09	1.24	1.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.78	0.86	1.28	1.97
30-89 Days Past Due Loans and Leases	0.28	0.35	0.45	0.63
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	17.78	16.94	16.62	15.93
Net ST Noncore Funding Dependence	10.17	9.14	8.66	7.58
Net Loans and Leases/Total Assets	71.16	69.95	67.35	64.75
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.88	10.03	10.19	10.37
Equity Capital/Total Assets	10.86	10.86	11.24	11.25
Equity Capital+Minority Int/Total Assets	10.91	10.93	11.37	11.37
Tier 1 Common Eq Cap / T RWA	11.89	12.15	12.19	12.62
Net Loans&Ls/Equity Capital (X)	6.67	6.54	6.10	5.91
Cash Dividends/Net Income	29.76	29.79	30.58	29.52
Cash Dividends/Net Income (Sub S Adjusted)	27.57	34.64	31.66	57.94
Retained Earnings/Avg Equity Cap	5.96	5.80	5.46	6.12
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.07	0.02	0.01	0.01
Long-Term Debt/Equity Capital	2.94	2.27	1.82	1.74
Equity Investment in Subs/Equity Cap	104.11	103.35	102.90	103.93
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	113.30	119.47	123.42	137.48

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.65	3.62	3.63	3.71	3.75
Less: Interest Expense	0.42	0.39	0.39	0.41	0.48
Equals: Net Interest Income (TE)	3.23	3.23	3.22	3.28	3.25
Plus: Non-Interest Income	0.94	0.99	0.99	1.04	1.25
Equals: Adj Operating Income (TE)	4.22	4.28	4.26	4.43	4.62
Less: Overhead Expense	2.63	2.72	2.70	2.95	3.16
Less: Provision for Loan and Lease Losses	0.12	0.10	0.11	0.11	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.01	0.02	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.46	1.45	1.44	1.40	1.37
Less: Applicable Income Taxes (TE)	0.48	0.50	0.47	0.44	0.41
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.97	0.97	0.96	0.94	1.04
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.97	0.97	0.96	0.95	1.04
Memo: Net Income (Last Four Qtrs)	0.96	0.97	0.97	0.95	1.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.81	92.33	92.50	91.82	91.30
Avg Int-Bearing Funds / Avg Assets	70.45	70.34	70.40	70.10	71.18
Int Income (TE) / Avg Earning Assets	3.94	3.94	3.93	4.06	4.13
Int Expense / Avg Earning Assets	0.45	0.42	0.42	0.45	0.52
Net Int Inc (TE) / Avg Earn Assets	3.49	3.51	3.49	3.58	3.56
YIELD OR COST:					
Total Loans and Leases (TE)	4.43	4.54	4.48	4.72	4.96
Interest-Bearing Bank Balances	0.52	0.29	0.29	0.30	0.28
Fed Funds Sold & Reverse Repos	0.60	0.45	0.36	0.21	0.31
Trading Assets	0.70	0.85	0.91	1.68	1.22
Total Earning Assets	3.86	3.87	3.85	3.99	4.06
Investment Securities (TE)	2.50	2.44	2.44	2.51	2.46
U.S. Treasury & Agency Sec (excl MBS)	1.70	1.60	1.62	1.49	1.51
Mortgage-Backed Securities	2.13	2.16	2.14	2.29	2.11
All Other Securities	3.83	3.74	3.90	4.11	4.28
Interest-Bearing Deposits	0.43	0.40	0.39	0.40	0.46
Time Deposits of \$100K or More	0.87	0.81	0.82	0.83	0.94
Time Deposits < \$100K	0.82	0.77	0.78	0.78	0.92
Other Domestic Deposits	0.27	0.24	0.24	0.23	0.25
Foreign Deposits	0.36	0.14	0.11	0.23	0.29
Fed Funds Purchased and Repos	0.59	0.54	0.50	0.54	0.58
Other Borrowed Funds & Trading Liab	1.34	1.41	1.45	1.70	2.21
All Interest-Bearing Funds	0.59	0.55	0.55	0.53	0.60

	PEER GROUP 02 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	46	44	87	84	83
Avg Assets per Employee (\$000)	6,793	6,264	6,334	5,724	5,413
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.35	2.56	2.62	3.01	2.87
Overhead Exp / NII + Non-Int Income	63.62	64.92	64.97	67.89	68.85
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.63	2.72	2.70	2.95	3.16
Personnel Expense	1.45	1.48	1.46	1.55	1.63
Net Occupancy Expense	0.33	0.35	0.34	0.37	0.39
Other Operating Expenses	0.82	0.86	0.86	0.99	1.10
Overhead Less Non-Interest Income	1.65	1.67	1.67	1.81	1.79
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.49	63.81	63.90	66.84	67.80
Personnel Expense	34.58	35.23	34.95	35.49	35.31
Net Occupancy Expense	7.89	8.31	8.22	8.53	8.46
Other Operating Expenses	19.12	19.90	19.90	21.83	22.94
Total Non-Interest Income	21.89	22.60	22.40	22.44	25.65
Fiduciary Activities Income	1.79	1.77	1.87	1.69	1.73
Serv Charges on Deposit Accts - Domestic	4.07	4.55	4.51	4.70	5.12
Trading Revenue	0.05	0.07	0.06	0.06	0.10
Investment Banking Fees & Commissions	1.01	1.08	1.02	1.18	1.18
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.33	0.31	0.34	0.50
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.56	0.62	0.59	0.63	0.81
Net Gain (Loss) - Sales Loans, OREO, Oth	2.80	2.85	2.77	1.99	2.78
Other Non-Interest Income	7.85	7.90	7.48	7.70	8.27
Overhead Less Non-Interest Income	40.17	40.38	40.47	42.39	40.76
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.86	29.73	28.22	26.67	25.81
Appl Inc Tax+TE/Pretax NOI+TE	34.74	34.60	33.40	32.40	31.08

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	52.99	50.07	51.85	48.92	46.82
Commercial and Industrial Loans	10.51	10.81	10.46	10.63	10.72
Loans to Individuals	2.46	2.62	2.58	2.52	2.45
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.39	0.41	0.42	0.45	0.43
Other Loans and Leases	2.29	2.10	2.10	2.17	2.01
Net Loans and Leases	71.16	68.39	69.95	67.35	64.75
Debt Securities Over 1 Year	15.06	16.73	15.71	16.23	17.18
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.09	0.10
Subtotal	87.09	86.24	86.84	85.08	83.57
Interest-Bearing Bank Balances	2.18	2.47	2.42	2.61	3.03
Federal Funds Sold & Reverse Repos	0.04	0.05	0.02	0.04	0.08
Debt Securities 1 Year or Less	1.88	2.05	1.98	2.10	2.21
Trading Assets	0.04	0.03	0.03	0.05	0.07
Total Earning Assets	91.99	91.53	91.93	91.06	90.18
Non-Int Cash and Due From Dep Inst	1.19	1.38	1.20	1.37	1.59
Other Real Estate Owned	0.11	0.18	0.14	0.26	0.38
All Other Assets	6.70	6.96	6.76	7.31	8.02
MEMORANDA:					
Short-Term Investments	4.56	4.93	4.78	5.23	5.92
U.S. Treasury Securities	0.14	0.22	0.26	0.19	0.12
U.S. Agency Securities (excl MBS)	1.60	2.20	1.85	2.21	2.46
Municipal Securities	2.98	2.71	2.86	2.64	2.83
Mortgage-Backed Securities	10.03	10.97	10.36	10.88	11.18
Asset-Backed Securities	0.28	0.25	0.26	0.15	0.19
Other Debt Securities	0.63	0.71	0.62	0.63	0.67
RE Loans Secured by 1-4 Family	17.20	16.62	16.96	16.85	17.29
Revolving	2.85	2.89	2.96	2.83	2.83
Closed-End, Sec by First Liens	13.55	12.86	13.14	13.03	13.37
Closed-End, Sec by Junior Liens	0.47	0.55	0.52	0.63	0.71
Commercial Real Estate Loans	33.06	30.83	32.02	29.10	26.60
Construction and Land Dev	4.55	3.94	4.27	3.71	3.20
Multi family	4.71	4.07	4.26	3.39	2.64
Nonfarm Nonresidential	21.99	20.93	21.51	20.02	19.06
RE Loans Secured by Farmland	0.61	0.66	0.65	0.65	0.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.46	73.04	73.86	71.76	72.12
RE Loans Secured by 1-4 Family	24.52	24.86	24.58	24.90	26.56
Revolving	4.00	4.17	4.21	4.11	4.24
Closed-End	20.08	20.19	19.90	20.31	21.84
Commercial Real Estate Loans	46.54	44.63	45.55	42.57	41.78
Construction and Land Dev	6.43	5.76	6.13	5.48	4.87
Multi family	6.49	5.71	5.95	5.01	4.34
Nonfarm Nonresidential	31.18	30.61	30.88	29.47	29.89
RE Loans Secured by Farmland	0.93	1.03	1.02	1.00	1.03
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	15.16	16.19	15.46	16.37	16.95
Loans to Individuals	3.75	4.19	4.08	3.99	3.96
Credit Card Loans	0.03	0.05	0.04	0.05	0.08
Agricultural Loans	0.61	0.67	0.66	0.69	0.69
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.39	3.25	3.13	3.38	3.51

PERCENT OF TOTAL ASSETS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	4.56	4.93	4.78	5.23	5.92
Liquid Assets	16.83	19.23	18.02	19.39	21.13
Investment Securities	17.59	19.40	18.50	19.08	20.07
Net Loans and Leases	71.16	68.39	69.95	67.35	64.75
Net Lns, Ls & Stbby Ltrs of Credit	71.68	68.96	70.49	67.96	65.39
Core Deposits	66.36	66.31	67.07	65.47	65.65
Noncore Funding	20.41	19.91	19.76	19.78	19.30
Time Deposits of \$100K or More	9.10	8.97	8.89	8.58	9.00
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.53	1.83	1.74	1.93	2.06
Net Fed Funds Purchased (Sold)	1.52	1.82	1.76	1.94	2.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.73	2.99	3.07	2.77	2.11
Earning Assets Repr in 1 Year	31.01	29.72	31.06	30.76	31.96
Int-Bearing Liab Repr in 1 Year	15.38	15.74	14.89	17.54	19.04
Long-Term Debt Repr in 1 Year	0.27	0.30	0.19	0.33	0.54
Net Assets Repriceable in 1 Year	14.37	12.80	14.96	11.46	11.22
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.78	17.20	16.94	16.62	15.93
Net ST Noncore Funding Dependence	10.17	9.21	9.14	8.66	7.58
Short-Term Inv/ST Noncore Funding	38.79	48.40	46.75	52.28	62.30
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.11	8.29	6.91	8.63	11.76
Net Loans and Leases/Total Deposits	91.57	88.12	89.87	87.94	83.99
Net Loans and Leases/Core Deposits	108.93	105.35	106.36	105.08	100.66
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.19	0.33	0.39	0.71	-0.60
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.61	0.81	0.25	1.52	-1.29
Struct Notes Appr(Depr)/T1 Cap	0.02	0.00	0.00	-0.02	-0.35
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	14.64	15.07	14.46	13.00	10.89
Available-For-Sale Securities	85.36	84.93	85.54	86.68	89.11
U.S. Treasury Securities	0.95	1.22	1.42	1.09	0.68
U.S. Agency Securities (excl MBS)	9.99	11.83	10.91	11.78	12.96
Municipal Securities	17.71	14.38	16.22	13.72	14.26
Mortgage-Backed Securities	56.74	58.00	56.83	59.42	59.32
Asset-Backed Securities	1.51	1.27	1.41	0.87	1.02
Other Debt Securities	3.95	3.81	3.69	3.18	3.24
Mutual Funds and Equity Securities	0.60	0.52	0.57	0.55	0.59
Debt Securities 1 Year or Less	11.99	11.08	11.83	10.99	11.40
Debt Securities 1 To 5 Years	24.64	24.12	23.86	23.02	21.22
Debt Securities Over 5 Years	59.39	60.76	59.79	60.44	63.86
Pledged Securities	49.09	49.62	50.83	50.59	50.54
Structured Notes, Fair Value	0.36	0.93	0.45	0.99	1.22

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.12	0.10	0.11	0.11	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	0.15	0.15	0.15	0.22
Provision for Ln&Ls Losses/Net Losses	91.18	178.74	145.21	175.96	75.32
Ln&Ls Allowance/Total Loans & Leases	1.05	1.17	1.09	1.24	1.46
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.52	25.76	13.92	14.12	10.11
ALLL/Nonaccrual Assets	222.73	205.16	221.37	181.45	139.64
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	192.84	175.83	188.28	152.93	116.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.18	0.18	0.27	0.44
Recoveries/Avg Loans and Leases	0.07	0.09	0.08	0.11	0.13
Net Losses/Avg Loans and Leases	0.11	0.08	0.09	0.15	0.29
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	24.31	22.90	46.50	34.55	21.96
Earnings Coverage of Net Losses (X)	-2.17	26.82	11.54	20.57	17.49
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.03	0.03	0.09	0.24
RE Loans Secured By 1-4 Family	0.04	0.08	0.07	0.12	0.29
Revolving	0.04	0.08	0.08	0.11	0.30
Closed-End	0.04	0.07	0.06	0.13	0.28
Commercial Real Estate Loans	0.01	0.00	0.01	0.06	0.22
Construction and Land Dev	-0.05	-0.04	-0.04	-0.11	0.46
Multi family	0.00	0.00	-0.01	0.02	0.17
Nonfarm Nonresidential	0.02	0.02	0.02	0.08	0.20
RE Loans Secured by Farmland	0.00	0.00	0.01	0.02	0.03
Commercial and Industrial Loans	0.24	0.13	0.18	0.18	0.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.81	0.69	0.76	0.88	1.09
Credit Card Loans	1.47	1.32	1.61	1.57	2.67
Agricultural Loans	0.05	0.00	0.01	0.02	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	4.64
Other Loans and Leases	0.17	0.14	0.21	0.36	0.24

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 02

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## PERCENT OF LOANS AND LEASES

06/30/2016

06/30/2015

12/31/2015

12/31/2014

12/31/2013

30-89 Days PD Loans and Leases	0.28	0.34	0.35	0.45	0.63
90+ Days PD Loans and Leases	0.06	0.09	0.07	0.14	0.23
Nonaccrual Loans and Leases	0.60	0.75	0.64	0.87	1.28
90+ Days PD and Nonaccrual Loans and Leases	0.68	0.88	0.74	1.13	1.71
30-89 Days PD Restructured	0.01	0.01	0.01	0.02	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.15	0.20	0.17	0.25	0.38

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.28	0.34	0.35	0.45	0.63
90+ Days Past Due Assets	0.06	0.09	0.07	0.14	0.23
Nonaccrual Assets	0.60	0.75	0.64	0.87	1.29
30+ Days PD & Nonaccrual Assets	0.98	1.23	1.11	1.60	2.41

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.48	0.59	0.51	0.72	1.08
90+ PD & Nonaccrual Assets + OREO	0.61	0.79	0.67	1.00	1.50

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

Total Assets	0.83	1.03	0.90	1.23	1.69
Allowance for Loan & Lease Losses	122.59	147.58	131.65	166.63	201.84
Equity Cap + ALLL	7.36	8.74	8.02	10.20	13.82
Tier 1 Cap + ALLL	8.20	10.58	8.71	11.01	15.01
Loans & Leases + RE Acquired	1.17	1.52	1.30	1.92	2.71

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate - 30-89 Days PD	0.25	0.32	0.34	0.47	0.66
- 90+ Days Past Due	0.07	0.10	0.08	0.17	0.30
- Nonaccrual	0.56	0.80	0.64	1.01	1.50
Coml & Indl - 30-89 Days PD	0.24	0.25	0.22	0.34	0.31
- 90+ Days Past Due	0.03	0.04	0.02	0.06	0.07
- Nonaccrual	0.80	0.76	0.75	0.71	0.95
Individuals - 30-89 Days PD	0.64	0.77	0.67	1.03	1.18
- 90+ Days Past Due	0.04	0.04	0.05	0.07	0.13
- Nonaccrual	0.18	0.28	0.23	0.24	0.30
Dep Inst Lns - 30-89 Days PD	0.12	0.09	0.20	0.15	0.00
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.14	0.10	0.12	0.06	0.16
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.05
- Nonaccrual	0.35	0.25	0.27	0.22	0.25
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	4.28	0.00	2.43	1.16
Other Lns&Ls - 30-89 Days PD	0.09	0.13	0.11	0.23	0.21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.14	0.19	0.12	0.13	0.30
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.41	0.47	0.61	0.78	1.03
- 90+ Days Past Due	0.08	0.13	0.11	0.20	0.29
- Nonaccrual	0.76	0.97	0.84	1.33	1.83
Revolving - 30-89 Days PD	0.32	0.33	0.42	0.43	0.56
- 90+ Days Past Due	0.05	0.05	0.05	0.05	0.06
- Nonaccrual	0.57	0.70	0.64	0.88	0.99
Closed-End - 30-89 Days PD	0.43	0.50	0.65	0.83	1.09
- 90+ Days Past Due	0.09	0.14	0.12	0.22	0.35
- Nonaccrual	0.80	1.05	0.90	1.41	2.02
- Jr Lien 30-89 Days PD	0.02	0.03	0.03	0.04	0.06
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.08	0.07	0.09	0.13
Commercial RE - 30-89 Days PD	0.16	0.23	0.20	0.27	0.42
- 90+ Days Past Due	0.05	0.08	0.06	0.13	0.24
- Nonaccrual	0.46	0.71	0.52	0.86	1.50
Const & Dev - 30-89 Days PD	0.17	0.18	0.16	0.25	0.35
- 90+ Days Past Due	0.03	0.07	0.03	0.15	0.36
- Nonaccrual	0.45	0.90	0.63	1.28	2.91
Multi family - 30-89 Days PD	0.02	0.06	0.04	0.11	0.17
- 90+ Days Past Due	0.01	0.03	0.02	0.05	0.15
- Nonaccrual	0.15	0.20	0.17	0.28	0.55
Nonfarm Nres- 30-89 Days PD	0.16	0.23	0.20	0.25	0.39
- 90+ Days Past Due	0.05	0.08	0.06	0.13	0.21
- Nonaccrual	0.50	0.72	0.55	0.88	1.41
Farm land - 30-89 Days PD	0.16	0.22	0.19	0.22	0.30
- 90+ Days Past Due	0.04	0.04	0.04	0.08	0.13
- Nonaccrual	0.61	1.13	0.77	0.84	1.87
Credit Card - 30-89 Days PD	0.64	0.88	0.86	0.85	1.10
- 90+ Days Past Due	0.34	0.41	0.33	0.33	0.93
- Nonaccrual	0.05	0.04	0.05	0.02	0.09



CAPITAL RATIOS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	9.88	10.24	10.03	10.19	10.37
Tier 1 RBC Ratio	N/A	N/A	N/A	13.49	14.20
Total Risk-Based Capital Ratio	N/A	N/A	N/A	14.77	15.49
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	10.06	10.21
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	9.15	9.09
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.67	16.61	16.91	15.67	14.77
Standby Letters of Credit	0.44	0.51	0.47	0.47	0.56
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	6.83	5.52	5.96	4.80	4.81
Interest Rate Contracts	6.60	5.35	5.78	4.61	4.51
Interest Rate Futures & Forward Contr	0.56	0.43	0.32	0.38	0.25
Written Options Contr (Int Rate)	0.58	0.47	0.35	0.37	0.27
Purchased Options Contr (Int Rate)	0.05	0.05	0.05	0.04	0.10
Interest Rate Swaps	4.48	3.70	4.40	3.16	3.28
Foreign Exchange Contracts	0.00	0.01	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	0.01	0.00	0.00	0.01
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	0.01
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	24.78	25.30	26.34	24.89	23.84

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	99.90	99.04	99.77	99.61	98.50
Foreign Exchange Contracts	0.01	0.05	0.04	0.06	0.02
Equity, Comm, & Other Contracts	0.01	0.17	0.01	0.03	0.35
Futures and Forwards	16.59	15.87	13.76	18.45	15.82
Written Options	15.09	15.54	13.26	16.03	14.59
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.74	15.19	12.89	15.77	14.37
Purchased Options	1.10	1.13	1.25	1.14	2.33
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.90	0.93	1.04	1.05	2.20
Swaps	58.45	56.93	61.97	54.60	57.66
Held for Trading	12.64	22.38	12.71	22.85	23.50
Interest Rate Contracts	13.55	20.68	13.36	21.43	14.76
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	87.36	77.62	87.29	77.15	76.50
Interest Rate Contracts	86.44	74.74	85.98	75.34	73.80
Foreign Exchange Contracts	0.00	0.01	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.07	0.00	0.02	0.20
Deriv Contr (Excl Fut & FX LE 14 Days)	79.50	79.65	81.03	76.67	80.61
One Year or Less	17.58	16.80	15.89	18.25	19.82
Over 1 Year to 5 Years	17.68	18.53	20.87	20.26	19.77
Over 5 Years	30.55	27.66	30.11	22.82	28.62
Gross Negative Fair Value (Abs Val)	2.13	0.90	1.04	1.17	1.10
Gross Positive Fair Value	1.58	1.13	1.03	1.14	1.27
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.02	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.01	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	0.10	0.05	0.05	0.06	0.07

INSURANCE ACTIVITIES	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
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	71.43	66.67	60.00	57.15	60.81
Ins Under Assets(L/H)/Tot Ins Und Ast	28.57	33.33	40.00	42.85	39.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.56	0.62	0.59	0.63	0.81
Premium Inc/Ins Activities Revenue	0.01	0.02	0.00	0.20	0.46
Credit Rel Prem Inc/Tot Prem Inc	60.00	40.00	75.00	42.86	44.44
Other Prem Inc/Total Prem Inc	40.00	60.00	25.00	57.14	55.56
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)	3.95	8.45	14.13	33.94	13.98
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	21.13	14.90
Insur Ben, Losses, Exp/Insur Premiums	160.26	97.36	116.51	75.49	110.11
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.67	2.36	2.86	2.41	2.10
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	2.04	1.73
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	14.12	13.32	13.27	11.59	10.85
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	0.03	0.02
Cost: Interest-Bearing Deposits	0.36	0.14	0.11	0.23	0.29
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	10.00	N/A	0.64	0.46	0.44
Foreign Governments and Inst	0.00	0.00	0.00	0.00	4.64
GROWTH RATES:					
Net Loans and Leases	-17.80	-20.98	371.22	-5.30	-9.76
Total Selected Assets	-10.56	-20.71	9.51	11.55	-3.85
Deposits	-31.50	177.59	170.33	-35.31	103.71

## PROFITABILITY:

	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	8.75	8.65	8.67	8.34	8.89
Bank Net Inc/Avg Eq Inv in Banks	9.26	9.17	9.35	9.40	9.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.56	8.34	8.91	8.76	5.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.28	11.12	5.48	5.78	8.80
Bank Net Income/Parent Net Income	103.65	104.28	104.09	91.70	89.35
Nonbank Net Income/Parent Net Income	1.00	0.98	1.07	1.36	1.28
Sub BHCs Net Inc/Parent Net Income	103.12	104.76	105.29	95.63	95.05

## LEVERAGE:

Total Liabilities/Equity	10.01	9.44	9.90	10.27	12.08
Total Debt/Equity Capital	3.17	2.05	2.54	1.94	1.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.45	7.72	8.10	7.90	9.04
Tot Debt+Lns Guaranteed for Affl/Equity	3.25	2.14	2.57	2.03	1.98
Total Debt/Eq Cap - Exc Over Fair Value	3.17	2.06	2.54	1.96	1.90
Long-Term Debt/Equity Capital	2.94	1.92	2.27	1.82	1.74
Short-Term Debt/Equity Capital	0.07	0.04	0.02	0.01	0.01
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.00	0.00	0.01	0.02
Long-Term Debt/Consolidated LT Debt	10.28	7.46	8.22	6.03	6.26

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	104.11	102.38	103.35	102.90	103.93
Total Investment in Subs/Equity	104.62	103.03	103.89	103.68	104.60
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	96.44	95.52
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	97.25	96.27

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.41	0.18	0.31	0.33	0.33
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.52	1.29	1.44	1.82	1.88

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	107.48	114.10	124.21	125.03	142.70
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	113.30	119.47	123.42	122.91	137.48
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	80.89	117.53	106.61	106.95	102.77
Pretax Oper Inc + Int Exp/Int Expense	3877.18	17760.5	15981.3	14819.6	10006.9
Div + Int From Subs/Int Exp + Div	108.23	136.82	146.44	174.32	176.01
Fees+Other Inc From Subs/Sal + Oth Exp	6.64	6.25	6.52	7.91	11.19
Net Inc/Curr Port of LT Debt+Pfd Div(X)	421.07	200.66	170.19	127.59	134.51

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.27	1.59	1.68	1.71	1.42
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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	0.03	10.95	4.62	11.98	8.47
Total	0.03	10.95	4.62	11.98	8.47

## 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	0.17	0.20	0.19	0.27	0.36
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	120.82	85.40	74.26	75.70	75.35
Dividends Paid/Net Income	29.76	26.62	29.79	30.54	29.52
Net Income - Dividends/Avg Equity	5.96	6.00	5.80	5.46	6.13
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	118.89	132.12	145.58	166.84	157.53
Dividends From Nonbank Subs	1.25	1.49	2.62	2.01	3.29
Dividends From Subsidiary BHCs	0.00	0.00	0.00	2.68	1.02
Dividends From All Subsidiaries	123.57	140.79	154.34	182.23	195.80
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.92	36.85	44.10	44.65	47.59
Interest Income From Bank Subs	0.17	0.16	0.14	0.12	0.17
Mgt & Service Fees From Bank Subs	0.75	0.88	0.98	1.42	1.68
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	40.01	42.92	50.43	49.17	58.59
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	51.24	57.70	76.47	52.54	59.79
Interest Income From Nonbank Subs	0.01	0.23	0.54	0.48	0.16
Mgt & Serv Fees From Nonbank Subs	0.07	0.32	0.68	0.73	2.17
Other Income From Nonbank Subs	0.01	0.00	0.00	0.02	0.00
Operating Inc From Nonbank Subs	61.03	69.22	87.90	63.04	76.08
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	32.54	12.43	27.43	32.59	48.48
Interest Inc From Subsidiary BHCs	0.02	0.03	0.02	0.03	0.02
Mgt & Serv Fees From Sub BHCs	-0.02	0.00	0.00	0.59	1.84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	32.54	12.46	27.45	33.20	50.34
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.54	59.78	68.80	63.90	60.51
Interest Income From Bank Subs	4.55	5.28	2.48	1.47	2.53
Mgt & Serv Fees From Bank Subs	2.63	2.17	1.96	2.66	2.70
Other Income From Bank Subs	0.03	0.00	0.01	0.05	0.05
Operating Income From Bank Subs	81.52	77.99	91.63	76.30	77.77
Dividends From Nonbank Subs	1.12	2.92	2.01	1.01	1.34
Interest Income From Nonbank Subs	0.00	0.01	0.01	0.02	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.60	6.26	2.80	2.16	2.80
Dividends From Subsidiary BHCs	0.00	0.00	0.00	1.87	0.19
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	1.91	0.26
Loans and Adv From Subs/ST Debt	403.34	-----	406.38	-----	659.04
Loans and Adv From Subs/Total Debt	96.39	124.58	112.92	122.21	226.69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									145
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.23	2.27	2.67	2.94	3.23	3.50	3.79	3.90	145
+ Non-interest Income	0.94	0.25	0.33	0.54	0.86	1.26	1.68	2.04	145
- Overhead Expense	2.63	1.47	1.69	2.14	2.58	3.05	3.52	4.22	145
- Provision for Losses	0.12	-0.02	0.00	0.03	0.10	0.19	0.29	0.48	145
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.02	0.07	0.12	145
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	145
= Pretax Net Oper Income (TE)	1.46	0.45	0.77	1.12	1.48	1.75	2.07	2.51	145
Net Operating Income	0.97	0.30	0.47	0.72	1.00	1.18	1.40	1.70	145
Net Income	0.96	0.30	0.47	0.72	0.99	1.18	1.40	1.70	145
Net Income (Sub S Adjusted)	1.04	0.69	0.73	0.89	0.96	1.13	1.16	1.41	12
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	3.94	3.06	3.34	3.64	3.91	4.27	4.55	4.68	145
Interest Expense	0.44	0.10	0.17	0.31	0.42	0.57	0.76	0.93	145
Net Interest Income (TE)	3.49	2.44	2.79	3.18	3.48	3.81	4.15	4.26	145
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.10	-0.03	-0.02	0.00	0.07	0.17	0.34	0.56	145
Earnings Coverage of Net Losses (X)	-2.17	-485.24	-173.33	1.55	11.97	32.88	66.78	168.04	145
Ln&Ls Allowance/Total Loans & Leases	1.05	0.45	0.56	0.76	1.00	1.31	1.64	1.97	145
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	0.77	0.11	0.25	0.43	0.69	1.01	1.51	2.47	145
30-89 Days Past Due Loans and Leases	0.28	0.04	0.05	0.12	0.24	0.41	0.64	0.75	145
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	17.77	-8.98	2.09	10.46	17.61	25.45	32.76	37.50	145
Net ST Noncore Funding Dependence	10.17	-11.49	0.07	4.57	9.38	16.37	24.08	24.96	145
Net Loans and Leases/Total Assets	71.16	46.34	56.08	65.02	72.83	77.88	82.45	85.20	145
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.87	7.13	8.17	8.70	9.72	10.77	12.30	14.65	145
Equity Capital/Total Assets	10.85	7.30	8.13	9.37	10.74	12.35	13.57	14.82	145
Equity Capital+Minority Int/Total Assets	10.90	7.30	8.13	9.39	10.77	12.38	13.64	14.92	145
Tier 1 Common Eq Cap / T RWA	11.89	7.98	8.80	9.96	11.46	13.83	16.40	18.80	145
Net Loans&Ls/Equity Capital (X)	6.67	3.78	4.51	5.51	6.63	7.64	9.19	10.14	145
Cash Dividends/Net Income	29.76	0.00	0.00	10.69	34.07	48.86	61.86	69.60	144
Cash Dividends/Net Income (Sub S Adjusted)	27.56	-3.48	-2.78	2.15	26.79	36.76	45.70	62.95	12
Retained Earnings/Avg Equity Cap	5.95	0.61	1.88	3.78	5.59	7.71	10.73	12.49	145
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.07	0.00	0.00	0.00	0.00	0.00	0.04	1.76	145
Long-Term Debt/Equity Capital	2.94	0.00	0.00	0.00	0.00	5.66	14.40	19.80	145
Equity Investment in Subs/Equity Cap	104.10	87.11	92.14	98.91	102.53	110.14	117.83	122.42	145
Cash FR Oper+Noncash+Op Exp+Di v	113.30	-6.57	10.66	52.38	103.46	157.53	241.30	376.18	143

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.64	2.87	3.08	3.37	3.64	3.93	4.14	4.36	145
Less: Interest Expense	0.41	0.09	0.16	0.28	0.39	0.53	0.71	0.88	145
Equals: Net Interest Income (TE)	3.23	2.27	2.67	2.94	3.23	3.50	3.79	3.90	145
Plus: Non-Interest Income	0.94	0.25	0.33	0.54	0.86	1.26	1.68	2.04	145
Equals: Adj Operating Income (TE)	4.21	2.97	3.21	3.68	4.21	4.69	5.25	5.62	145
Less: Overhead Expense	2.63	1.47	1.69	2.14	2.58	3.05	3.52	4.22	145
Less: Provision for Loan and Lease Losses	0.12	-0.02	0.00	0.03	0.10	0.19	0.29	0.48	145
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.02	0.07	0.12	145
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	145
Equals: Pretax Net Oper Inc (TE)	1.46	0.45	0.77	1.12	1.48	1.75	2.07	2.51	145
Less: Applicable Income Taxes (TE)	0.48	0.01	0.11	0.34	0.50	0.62	0.77	0.97	145
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equals: Net Operating Income	0.97	0.30	0.47	0.72	1.00	1.18	1.40	1.70	145
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equals: Net Income	0.96	0.30	0.47	0.72	0.99	1.18	1.40	1.70	145
Memo: Net Income (Last Four Qtrs)	0.95	0.33	0.50	0.71	0.97	1.13	1.39	1.62	145
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.80	87.69	88.87	90.90	92.65	94.63	96.11	97.13	145
Avg Int-Bearing Funds / Avg Assets	70.45	53.69	57.63	64.77	69.99	76.91	83.16	85.59	145
Int Income (TE) / Avg Earning Assets	3.94	3.06	3.34	3.64	3.91	4.27	4.55	4.68	145
Int Expense / Avg Earning Assets	0.44	0.10	0.17	0.31	0.42	0.57	0.76	0.93	145
Net Int Inc (TE) / Avg Earn Assets	3.49	2.44	2.79	3.18	3.48	3.81	4.15	4.26	145
YIELD OR COST:									
Total Loans and Leases (TE)	4.43	3.52	3.79	4.05	4.37	4.77	5.10	5.34	145
Interest-Bearing Bank Balances	0.51	0.05	0.26	0.38	0.50	0.61	0.87	1.07	145
Fed Funds Sold & Reverse Repos	0.59	0.00	0.00	0.21	0.45	0.74	1.95	3.33	65
Trading Assets	0.70	0.00	0.00	0.00	0.00	1.18	3.26	4.38	43
Total Earning Assets	3.85	2.97	3.21	3.56	3.84	4.16	4.46	4.65	145
Investment Securities (TE)	2.49	1.48	1.79	2.10	2.42	2.86	3.36	3.66	145
U.S. Treasury & Agency Sec (excl MBS)	1.70	0.51	0.74	1.15	1.57	2.20	2.80	3.28	131
Mortgage-Backed Securities	2.13	1.58	1.70	1.92	2.11	2.27	2.61	2.85	145
All Other Securities	3.82	1.62	2.09	2.89	3.88	4.63	5.46	6.14	143
Interest-Bearing Deposits	0.42	0.13	0.17	0.27	0.40	0.56	0.74	0.84	145
Time Deposits of \$100K or More	0.86	0.32	0.42	0.65	0.86	1.06	1.34	1.48	144
Time Deposits < \$100K	0.81	0.27	0.37	0.55	0.78	1.06	1.34	1.54	145
Other Domestic Deposits	0.27	0.08	0.10	0.14	0.23	0.38	0.52	0.65	145
Foreign Deposits	0.36	0.31	0.31	0.31	0.31	0.36	0.39	0.40	2
Fed Funds Purchased and Repos	0.59	0.03	0.06	0.15	0.29	0.62	2.38	3.16	118
Other Borrowed Funds & Trading Liab	1.33	0.39	0.44	0.62	1.07	1.91	2.95	3.59	138
All Interest-Bearing Funds	0.58	0.15	0.28	0.40	0.56	0.73	0.94	1.10	145

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	46.12	29.57	32.41	36.20	45.17	53.73	65.36	69.32	144
Avg Assets per Employee (\$000)	6793.07	3649.89	4016.81	4825.11	5856.59	8545.23	11674.6	15289.0	144

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.35	0.00	0.00	0.00	1.84	4.46	7.00	9.73	145
Overhead Exp / NII + Non-Int Income	63.62	42.76	48.51	57.89	63.21	70.36	76.82	82.92	145

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.63	1.47	1.69	2.14	2.58	3.05	3.52	4.22	145
Personnel Expense	1.44	0.80	0.93	1.17	1.42	1.68	1.97	2.26	145
Net Occupancy Expense	0.33	0.13	0.18	0.25	0.32	0.39	0.46	0.50	145
Other Operating Expenses	0.82	0.43	0.51	0.60	0.77	1.01	1.25	1.75	145
Overhead Less Non-Interest Income	1.64	0.69	1.08	1.35	1.60	1.91	2.35	2.52	145

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	62.48	40.57	47.76	56.44	62.45	68.73	76.48	82.65	145
Personnel Expense	34.58	22.17	24.69	31.05	34.48	38.71	42.35	46.60	145
Net Occupancy Expense	7.88	4.04	5.10	6.27	7.75	9.46	10.71	12.29	145
Other Operating Expenses	19.12	12.17	13.55	15.73	18.63	21.61	25.87	32.96	145
Total Non-Interest Income	21.89	8.21	9.92	14.45	20.99	29.68	35.38	45.07	145
Fiduciary Activities Income	1.78	0.00	0.00	0.00	0.70	3.59	6.54	10.44	145
Serv Charges on Deposit Accts - Domestic	4.06	0.35	0.95	2.43	3.86	5.51	7.29	10.25	145
Trading Revenue	0.04	-0.05	0.00	0.00	0.00	0.00	0.24	1.27	145
Investment Banking Fees & Commissions	1.00	0.00	0.00	0.13	0.67	1.53	3.81	6.52	145
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Net Servicing Fees	0.20	-1.31	-0.03	0.00	0.04	0.37	0.86	1.26	145
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Insurance Activities Revenue	0.56	0.00	0.00	0.00	0.03	0.77	2.88	4.89	145
Net Gain (Loss) - Sales Loans, OREO, Oth	2.79	-0.26	0.00	0.42	1.73	4.28	9.09	14.03	145
Other Non-Interest Income	7.84	1.82	2.91	4.63	7.00	9.94	15.70	21.20	145
Overhead Less Non-Interest Income	40.16	15.50	24.94	31.84	38.89	48.67	56.05	62.64	145

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.86	0.51	5.94	24.74	31.80	35.18	37.54	40.10	143
Appl Inc Tax+TE/Pretax NOI+TE	34.73	3.36	25.44	33.13	35.94	38.31	40.15	42.04	143



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.99	21.11	31.81	43.00	53.46	63.48	71.35	76.98	145
Commercial and Industrial Loans	10.50	2.12	3.82	5.56	8.75	13.99	22.97	27.91	145
Loans to Individuals	2.45	0.03	0.10	0.38	0.92	2.93	9.56	16.68	145
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	145
Agricultural Loans	0.39	0.00	0.00	0.00	0.02	0.53	2.01	3.75	145
Other Loans and Leases	2.29	0.00	0.05	0.35	1.65	3.25	7.40	10.10	145
Net Loans and Leases	71.16	46.34	56.08	65.02	72.83	77.88	82.45	85.20	145
Debt Securities Over 1 Year	15.06	2.61	4.79	9.02	13.21	20.98	28.66	36.23	145
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.14	0.29	0.57	145
Subtotal	87.09	74.61	80.10	84.90	87.63	89.40	91.82	93.08	145
Interest-Bearing Bank Balances	2.18	0.12	0.22	0.56	1.57	3.14	5.97	10.47	145
Federal Funds Sold & Reverse Repos	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.96	145
Debt Securities 1 Year or Less	1.88	0.03	0.07	0.37	1.18	2.72	5.96	12.32	145
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.50	145
Total Earning Assets	91.99	87.59	88.59	90.29	91.86	93.99	95.10	95.45	145
Non-Int Cash and Due From Dep Inst	1.18	0.28	0.44	0.79	1.15	1.59	2.01	2.54	145
Other Real Estate Owned	0.10	0.00	0.00	0.01	0.05	0.18	0.35	0.70	145
All Other Assets	6.69	3.48	3.78	4.72	6.64	8.20	9.51	10.58	145
MEMORANDA:									
Short-Term Investments	4.56	0.69	0.93	1.73	3.30	6.22	12.35	16.29	145
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.08	0.86	1.63	145
U.S. Agency Securities (excl MBS)	1.59	0.00	0.00	0.13	0.95	2.66	5.70	8.53	145
Municipal Securities	2.98	0.00	0.02	0.68	2.06	4.41	7.79	13.62	145
Mortgage-Backed Securities	10.03	0.93	2.67	4.97	8.91	14.79	20.42	22.93	145
Asset-Backed Securities	0.27	0.00	0.00	0.00	0.00	0.14	1.90	4.40	145
Other Debt Securities	0.62	0.00	0.00	0.00	0.14	1.08	2.73	4.12	145
RE Loans Secured by 1-4 Family	17.19	3.04	4.96	9.07	15.85	24.25	34.03	40.49	145
Revolving	2.85	0.01	0.12	0.90	2.61	4.63	6.64	7.05	145
Closed-End, Sec by First Liens	13.55	2.28	3.69	6.69	11.80	19.06	27.31	35.00	145
Closed-End, Sec by Junior Liens	0.47	0.01	0.05	0.16	0.34	0.67	1.28	1.39	145
Commercial Real Estate Loans	33.05	10.70	15.54	24.16	31.81	41.62	53.45	58.64	145
Construction and Land Dev	4.54	0.15	0.59	2.14	3.98	6.68	9.56	11.00	145
Multi family	4.71	0.13	0.48	1.59	2.98	6.14	13.73	30.64	145
Nonfarm Nonresidential	21.99	6.31	10.55	16.36	21.48	27.79	33.07	39.39	145
RE Loans Secured by Farml and	0.61	0.00	0.00	0.01	0.14	1.06	2.59	3.25	145
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.46	39.87	52.83	64.29	76.07	84.81	91.94	95.33	145
RE Loans Secured by 1-4 Family	24.52	4.66	7.77	13.05	24.08	33.03	46.47	52.69	145
Revolving	3.99	0.01	0.17	1.31	3.54	6.37	9.02	10.45	145
Closed-End	20.07	3.46	6.25	10.44	17.27	29.00	39.33	47.26	145
Commercial Real Estate Loans	46.54	18.71	25.42	36.32	44.92	57.17	69.26	74.84	145
Construction and Land Dev	6.42	0.21	0.97	3.28	5.63	9.87	12.75	15.66	145
Multi family	6.49	0.22	0.89	2.30	4.23	8.32	19.82	39.40	145
Nonfarm Nonresidential	31.17	11.54	17.52	24.31	30.60	37.78	46.50	48.98	145
RE Loans Secured by Farml and	0.93	0.00	0.00	0.01	0.22	1.57	4.26	4.97	145
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	145
Commercial and Industrial Loans	15.16	3.40	5.51	8.21	13.55	19.98	31.86	38.30	145
Loans to Individuals	3.74	0.05	0.12	0.51	1.23	6.35	14.46	24.38	145
Credit Card Loans	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.39	145
Agricultural Loans	0.60	0.00	0.00	0.00	0.03	0.88	3.12	5.07	145
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other Loans and Leases	3.38	0.00	0.06	0.52	2.30	4.93	11.40	15.82	145

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.56	0.69	0.93	1.73	3.30	6.22	12.35	16.29	145
Liquid Assets	16.83	5.75	7.56	10.68	14.51	22.89	29.46	33.36	145
Investment Securities	17.59	5.46	6.45	10.72	15.35	23.94	32.17	41.71	145
Net Loans and Leases	71.16	46.34	56.08	65.02	72.83	77.88	82.45	85.20	145
Net Lns, Ls & Stdbly Ltrs of Credit	71.67	46.56	56.30	65.27	73.11	78.62	82.90	86.02	145
Core Deposits	66.36	46.67	52.99	60.30	66.76	72.62	77.34	80.99	145
Noncore Funding	20.40	5.10	6.96	14.40	20.93	26.74	32.85	39.31	145
Time Deposits of \$100K or More	9.09	2.08	3.53	5.23	7.52	12.34	18.31	21.95	145
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Fed Funds Purchased and Repos	1.53	0.00	0.00	0.00	0.94	2.75	5.23	7.03	145
Net Fed Funds Purchased (Sold)	1.51	-0.25	0.00	0.00	0.87	2.73	5.20	6.70	145
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Oth Borrowings W/Rem Mat 1 Yr or Less	3.73	0.00	0.00	0.42	3.03	6.67	10.61	14.17	145
Earning Assets Repr in 1 Year	31.01	8.77	14.44	20.94	30.98	40.13	51.59	55.60	145
Int-Bearing Liab Repr in 1 Year	15.37	3.66	5.40	7.58	11.05	18.49	45.30	54.45	145
Long-Term Debt Repr in 1 Year	0.26	0.00	0.00	0.00	0.00	0.00	1.59	4.78	145
Net Assets Repriceable in 1 Year	14.37	-23.29	-16.08	5.67	14.58	25.16	38.24	42.09	145
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.77	-8.98	2.09	10.46	17.61	25.45	32.76	37.50	145
Net ST Noncore Funding Dependence	10.17	-11.49	0.07	4.57	9.38	16.37	24.08	24.96	145
Short-Term Inv/ST Noncore Funding	38.79	4.14	7.15	14.12	26.40	52.62	94.04	237.51	145
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.10	-17.65	-14.52	-6.26	4.06	11.24	28.45	39.85	145
Net Loans and Leases/Total Deposits	91.57	54.87	67.11	80.96	93.58	101.42	108.35	117.70	145
Net Loans and Leases/Core Deposits	108.92	63.13	73.22	90.80	107.91	124.93	144.73	154.04	145
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.19	0.00	0.00	0.11	0.88	1.86	3.52	5.02	111
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.60	-0.20	0.24	1.16	2.21	3.56	5.97	10.29	145
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.03	-0.00	0.00	0.00	0.01	0.08	0.15	40
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	14.64	0.00	0.00	0.01	9.28	28.41	47.39	54.55	145
Available-For-Sale Securities	85.35	44.61	51.16	70.73	90.42	99.93	100.00	100.00	145
U. S. Treasury Securities	0.94	0.00	0.00	0.00	0.00	0.56	7.23	12.30	145
U. S. Agency Securities (excl MBS)	9.99	0.00	0.00	1.06	5.67	17.95	32.67	42.85	145
Municipal Securities	17.70	0.00	0.15	4.92	13.51	28.97	42.23	48.40	145
Mortgage-Backed Securities	56.73	6.31	22.36	38.50	60.22	72.90	85.11	90.13	145
Asset-Backed Securities	1.50	0.00	0.00	0.00	0.00	0.98	10.21	19.93	145
Other Debt Securities	3.94	0.00	0.00	0.00	1.15	7.92	15.01	28.83	145
Mutual Funds and Equity Securities	0.59	0.00	0.00	0.00	0.17	0.79	2.93	4.28	145
Debt Securities 1 Year or Less	11.98	0.16	0.60	2.23	7.98	18.06	33.96	48.02	145
Debt Securities 1 To 5 Years	24.64	0.56	2.21	10.81	21.07	39.81	52.26	59.45	145
Debt Securities Over 5 Years	59.38	6.44	19.15	40.12	59.94	79.05	92.44	95.26	145
Pledged Securities	49.09	6.22	17.55	30.93	47.25	68.48	83.07	86.64	145
Structured Notes, Fair Value	0.35	0.00	0.00	0.00	0.00	0.04	2.36	4.43	145

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.12	-0.02	0.00	0.03	0.10	0.19	0.29	0.48	145
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	-0.02	0.00	0.05	0.15	0.26	0.44	0.70	145
Provision for Ln&Ls Losses/Net Losses	91.17	-609.19	-344.39	0.00	98.08	222.76	492.03	1194.61	145
Ln&Ls Allowance/Total Loans & Leases	1.05	0.45	0.56	0.76	1.00	1.31	1.64	1.97	145
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.52	1.79	2.55	4.50	8.53	21.89	59.62	73.91	112
ALLL/Nonaccrual Assets	222.72	42.83	69.47	114.47	181.98	301.04	462.74	885.70	144
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	192.83	38.39	62.38	107.78	152.40	253.93	450.06	574.24	145
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.00	0.00	0.04	0.12	0.28	0.47	0.69	145
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.05	0.10	0.17	0.22	145
Net Losses/Avg Loans and Leases	0.10	-0.03	-0.02	0.00	0.07	0.17	0.34	0.56	145
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Recoveries/Prior Year-End Losses	24.30	2.76	4.49	9.36	17.66	35.16	64.88	102.74	145
Earnings Coverage of Net Losses (X)	-2.17	-485.24	-173.33	1.55	11.97	32.88	66.78	168.04	145
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.10	-0.04	-0.01	0.00	0.05	0.11	0.15	145
RE Loans Secured By 1-4 Family	0.04	-0.06	-0.04	-0.00	0.02	0.07	0.18	0.28	145
Revolving	0.04	-0.28	-0.10	-0.00	0.00	0.11	0.25	0.35	139
Closed-End	0.03	-0.04	-0.03	-0.00	0.01	0.07	0.16	0.25	145
Commercial Real Estate Loans	0.00	-0.13	-0.08	-0.02	0.00	0.03	0.10	0.14	145
Construction and Land Dev	-0.04	-0.64	-0.39	-0.06	0.00	0.00	0.05	0.21	142
Multi family	-0.00	-0.08	-0.03	0.00	0.00	0.00	0.02	0.08	141
Nonfarm Nonresidential	0.01	-0.10	-0.06	-0.01	0.00	0.04	0.12	0.16	145
RE Loans Secured by Farmland	0.00	-0.19	-0.02	0.00	0.00	0.00	0.00	0.14	114
Commercial and Industrial Loans	0.24	-0.26	-0.11	-0.00	0.09	0.44	1.00	1.36	144
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Loans to Individuals	0.80	0.03	0.07	0.22	0.49	0.97	2.13	6.35	112
Credit Card Loans	1.46	-7.48	0.00	0.00	0.43	2.17	5.23	7.25	50
Agricultural Loans	0.04	-0.11	-0.00	0.00	0.00	0.00	0.18	1.07	92
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.16	-0.08	-0.01	0.00	0.00	0.17	0.95	1.91	139

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.28	0.04	0.05	0.12	0.24	0.41	0.64	0.75	145
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.10	0.27	0.45	145
Nonaccrual Loans and Leases	0.59	0.08	0.17	0.34	0.53	0.78	1.20	1.74	145
90+ Days PD and Nonaccrual Loans and Leases	0.67	0.14	0.25	0.39	0.61	0.88	1.35	2.19	145
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.09	145
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	145
Nonaccrual Restructured	0.14	0.00	0.00	0.04	0.11	0.23	0.36	0.50	145
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.28	0.04	0.05	0.12	0.24	0.41	0.64	0.75	145
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.11	0.27	0.45	145
Nonaccrual Assets	0.59	0.10	0.17	0.34	0.54	0.78	1.20	1.74	145
30+ Days PD & Nonaccrual Assets	0.97	0.22	0.36	0.61	0.86	1.28	1.91	2.53	145
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.47	0.09	0.17	0.27	0.42	0.61	0.88	1.47	145
90+ PD & Nonaccrual Assets + OREO	0.61	0.11	0.19	0.32	0.54	0.80	1.35	1.72	145
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.82	0.14	0.25	0.47	0.70	1.10	1.79	2.27	145
Allowance for Loan & Lease Losses	122.58	23.96	33.61	64.16	103.32	161.98	264.13	382.23	145
Equity Cap + ALLL	7.35	1.69	2.21	3.91	6.01	9.49	18.00	20.05	145
Tier 1 Cap + ALLL	8.19	1.76	2.33	4.45	6.62	10.76	19.40	25.46	145
Loans & Leases + RE Acquired	1.17	0.25	0.35	0.63	0.97	1.56	2.60	3.59	145

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.25	0.03	0.05	0.10	0.23	0.36	0.57	0.71	145
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.09	0.30	0.58	145
	- Nonaccrual	0.55	0.08	0.16	0.31	0.48	0.77	1.00	1.49	145
Coml & Indl	- 30-89 Days PD	0.23	0.00	0.00	0.03	0.15	0.35	0.80	1.40	144
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.30	144
	- Nonaccrual	0.79	0.00	0.02	0.15	0.47	1.13	2.30	3.40	144
Individuals	- 30-89 Days PD	0.63	0.00	0.00	0.13	0.49	0.92	1.68	2.66	145
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.20	0.33	145
	- Nonaccrual	0.17	0.00	0.00	0.00	0.09	0.30	0.74	1.04	145
Dep Inst Lns	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.55	12
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Agricultural	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.12	0.62	1.33	92
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.24	92
	- Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.43	1.75	3.75	92
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.07	0.50	2.56	139
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.18	139
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.01	1.17	1.98	139
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.41	0.00	0.06	0.20	0.36	0.61	0.84	0.93	145
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.14	0.37	0.60	145
	- Nonaccrual	0.75	0.01	0.07	0.32	0.70	0.98	1.82	2.36	145
Revolving	- 30-89 Days PD	0.32	0.00	0.00	0.09	0.25	0.51	0.94	1.27	139
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.30	0.46	139
	- Nonaccrual	0.56	0.00	0.00	0.11	0.35	0.90	1.98	3.15	139
Closed-End	- 30-89 Days PD	0.42	0.00	0.04	0.19	0.34	0.65	0.86	0.96	145
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.13	0.46	0.71	145
	- Nonaccrual	0.80	0.00	0.07	0.35	0.74	1.05	1.82	2.83	145
	- Jr Lien 30-89 Days PD	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.11	145
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	145
	- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.03	0.09	0.19	0.29	145
Commercial RE	- 30-89 Days PD	0.15	0.00	0.00	0.02	0.12	0.27	0.48	0.62	145
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.27	0.37	145
	- Nonaccrual	0.46	0.04	0.09	0.19	0.34	0.70	1.07	1.58	145
Const & Dev	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.01	0.27	0.90	1.45	142
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.22	0.60	142
	- Nonaccrual	0.44	0.00	0.00	0.00	0.11	0.88	1.89	2.79	142
Multi Family	- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.23	141
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.12	141
	- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.20	0.74	1.46	141
Nonfarm Nres	- 30-89 Days PD	0.16	0.00	0.00	0.02	0.13	0.28	0.46	0.60	145
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.29	0.60	145
	- Nonaccrual	0.49	0.00	0.04	0.20	0.36	0.79	1.24	1.73	145
Farmland	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.22	0.74	1.68	114
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.71	114
	- Nonaccrual	0.61	0.00	0.00	0.00	0.00	1.07	2.52	5.12	114
Credit Card	- 30-89 Days PD	0.64	0.00	0.00	0.00	0.09	1.22	2.38	2.81	50
	- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.00	0.18	0.85	5.38	50
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.15	0.89	50

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.87	7.13	8.17	8.70	9.72	10.77	12.30	14.65	145
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									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.67	3.99	6.09	12.04	16.03	21.15	27.05	29.63	145
Standby Letters of Credit	0.43	0.00	0.01	0.17	0.32	0.55	1.20	1.61	145
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	145
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	6.82	0.00	0.00	1.07	4.78	11.57	21.22	29.27	145
Interest Rate Contracts	6.60	0.00	0.00	1.05	4.60	11.47	20.57	28.47	145
Interest Rate Futures & Forward Contr	0.55	0.00	0.00	0.00	0.12	0.82	2.45	5.55	145
Written Options Contr (Int Rate)	0.57	0.00	0.00	0.00	0.30	0.91	2.15	3.85	145
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.34	1.11	145
Interest Rate Swaps	4.47	0.00	0.00	0.00	2.26	7.41	17.75	21.68	145
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	145
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	145
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	145
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.78	5.73	11.90	18.69	23.58	32.40	39.00	41.07	145

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.89	92.34	99.82	100.00	100.00	100.00	100.00	100.00	126
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.39	126
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	126
Futures and Forwards	16.59	0.00	0.00	0.00	4.70	37.50	54.19	65.23	126
Written Options	15.09	0.00	0.00	0.00	7.37	30.93	50.39	71.09	126
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Over-The-Counter	14.74	0.00	0.00	0.00	7.37	30.03	50.39	71.09	126
Purchased Options	1.10	0.00	0.00	0.00	0.00	0.05	8.00	15.81	126
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Over-The-Counter	0.89	0.00	0.00	0.00	0.00	0.00	5.42	14.53	126
Swaps	58.44	0.00	0.00	5.56	77.06	95.56	100.00	100.00	126
Held for Trading	12.63	0.00	0.00	0.00	0.00	11.87	89.81	100.00	126
Interest Rate Contracts	13.55	0.00	0.00	0.00	0.00	5.79	84.75	99.56	126
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	126
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Non-Traded	87.36	0.00	7.18	84.55	100.00	100.00	100.00	100.00	126
Interest Rate Contracts	86.44	0.00	7.18	69.72	100.00	100.00	100.00	100.00	126
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	126
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	126
Deriv Contr (Excl Fut & FX LE 14 Days)	79.50	7.09	38.76	58.56	84.24	99.89	100.00	100.00	126
One Year or Less	17.57	0.00	0.00	0.02	9.18	37.31	53.62	66.56	126
Over 1 Year to 5 Years	17.68	0.00	0.00	0.00	12.57	36.92	52.27	68.80	126
Over 5 Years	30.55	0.00	0.00	0.00	28.65	57.47	81.66	92.68	126
Gross Negative Fair Value (Abs Val)	2.12	0.00	0.01	0.77	2.31	3.42	4.43	5.23	126
Gross Positive Fair Value	1.57	0.00	0.00	0.54	1.71	2.52	3.32	3.77	126
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.01	0.03	0.06	0.09	145
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.07	145
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	145
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.07	145
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.06	145
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.09	0.00	0.00	0.00	0.01	0.16	0.41	0.82	145

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Ins Under Assets(P/C)/Tot Ins Und Ast	71.42	0.00	0.00	0.00	100.00	100.00	100.00	100.00	7
Ins Under Assets(L/H)/Tot Ins Und Ast	28.57	0.00	0.00	0.00	0.00	25.00	100.00	100.00	7
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.56	0.00	0.00	0.00	0.03	0.77	2.88	4.89	145
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	98
Credit Rel Prem Inc/Tot Prem Inc	60.00	0.00	0.00	0.00	50.00	100.00	100.00	100.00	5
Other Prem Inc/Total Prem Inc	40.00	0.00	0.00	0.00	0.00	75.00	100.00	100.00	5
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Ins Net Inc (P/C)/Equity (P/C)	3.95	-34.40	-34.40	-27.69	-2.06	8.46	29.15	38.65	5
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Insur Ben, Losses, Exp/Insur Premiums	160.26	100.00	100.00	100.97	108.61	189.83	242.04	255.39	5
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.66	0.00	0.00	0.00	0.00	4.81	14.16	18.04	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
CSV Life Insurance/Tier 1 Cap + ALLL	14.12	0.00	0.54	8.52	13.87	19.76	22.52	25.06	145
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Cost: Interest-Bearing Deposits	0.36	0.31	0.31	0.31	0.31	0.36	0.39	0.40	2
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	9.99	6.54	6.54	6.54	6.54	9.99	12.06	12.75	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>GROWTH RATES:</b>									
Net Loans and Leases	-17.80	-100.00	-100.00	-52.35	-15.65	0.00	42.47	104.60	38
Total Selected Assets	-10.55	-100.00	-98.36	-40.32	-8.96	2.75	41.67	95.04	50
Deposits	-31.49	-100.00	-100.00	-100.00	-62.30	-10.92	13.70	21.91	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	120.81	0.00	4.26	44.66	86.07	108.15	192.10	1747.99	108
Dividends Paid/Net Income	29.76	0.00	0.00	10.69	34.07	48.86	61.86	69.60	144
Net Income - Dividends/Avg Equity	5.95	0.61	1.88	3.78	5.59	7.71	10.73	12.49	145
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	118.88	0.00	0.00	15.02	109.71	149.59	300.12	612.92	118
Dividends From Nonbank Subs	1.24	0.00	0.00	0.00	0.00	0.33	8.04	20.65	118
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Dividends From All Subsidiaries	123.57	0.00	0.00	51.13	115.04	151.55	300.43	616.35	118
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.92	0.00	0.00	0.00	30.71	62.49	100.43	152.25	136
Interest Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.08	0.63	2.63	136
Mgt & Service Fees From Bank Subs	0.74	0.00	0.00	0.00	0.00	0.00	7.15	10.56	136
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	136
Operating Income From Bank Subs	40.01	0.00	0.00	2.60	33.58	66.70	125.06	157.86	136
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	51.23	0.00	0.00	0.00	50.91	100.00	112.19	179.33	73
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.26	73
Mgt & Serv Fees From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.90	73
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	73
Operating Inc From Nonbank Subs	61.03	0.00	0.00	0.70	52.36	100.00	143.25	339.01	73
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	32.53	0.00	0.00	0.00	2.57	66.58	79.80	80.37	7
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.06	7
Mgt & Serv Fees From Sub BHCs	-0.01	-0.11	-0.11	-0.02	0.00	0.00	0.00	0.00	7
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating Income From Sub BHCs	32.53	0.00	0.00	0.00	2.57	66.58	79.79	80.37	7
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.54	0.00	0.00	0.00	91.88	99.11	99.89	99.99	132
Interest Income From Bank Subs	4.54	0.00	0.00	0.00	0.00	0.27	6.44	98.52	132
Mgt & Serv Fees From Bank Subs	2.62	0.00	0.00	0.00	0.00	0.00	17.91	50.57	132
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.57	132
Operating Income From Bank Subs	81.52	0.00	0.00	88.78	98.93	99.86	100.00	100.00	132
Dividends From Nonbank Subs	1.11	0.00	0.00	0.00	0.00	0.24	5.65	25.53	132
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	132
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	132
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Operating Inc From Nonbank Subs	2.60	0.00	0.00	0.00	0.00	0.58	11.49	50.47	132
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Loans and Adv From Subs/ST Debt	403.33	0.00	0.00	0.00	271.92	501.00	728.32	1196.89	15
Loans and Adv From Subs/Total Debt	96.39	0.00	0.00	0.00	21.05	118.20	393.02	718.22	56

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
1107205	3,738,894	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	6,226,902	AMERIS BANCORP	MOULTRIE, GA	
1133286	6,683,380	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,401,775	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,460,163	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,618,566	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	9,916,205	BANNER CORPORATION	WALLA WALLA, WA	
2961879	8,336,826	BBCN BANCORP, INC.	LOS ANGELES, CA	
3762457	7,280,971	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
3846629	5,518,150	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	8,055,270	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3141650	6,479,536	BNC BANCORP	HIGH POINT, NC	
3814310	7,601,354	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	3,741,642	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,335,561	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,319,957	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,090,090	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	3,955,661	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	9,222,133	CADENCE BANCORP LLC	HOUSTON, TX	
2687795	3,417,922	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	3,910,386	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,015,422	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	Moved from Peer 3
4160939	7,625,913	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	
4226910	9,261,534	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	4,197,166	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	4,995,289	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	5,282,967	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	4,190,312	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	9,514,172	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,806,425	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,457,516	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,954,404	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	9,353,651	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	3,952,029	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	8,742,110	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,895,322	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	4,264,770	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	9,684,625	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	8,312,307	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	5,556,197	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,168,046	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	3,301,561	DURANT BANCORP, INC.	DURANT, OK	
2652104	6,366,438	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	3,586,895	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	3,761,665	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,571,647	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
3944628	8,221,222	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	4,279,551	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	3,585,589	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,479,797	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	3,466,740	FIRST BANCORP	SOUTHERN PINES, NC	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
1204560	3,382,249	FIRST BANCSHARES, INC.	WHITING, IN	
1118797	6,128,566	FIRST BANKS, INC.	CLAYTON, MO	
1203602	5,510,199	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,749,821	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	8,310,102	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,614,990	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
3842658	3,492,952	FIRST FOUNDATION INC.	IRVINE, CA	Moved from Peer 3
1123670	8,597,876	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	6,907,270	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
3485541	4,860,032	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	3,367,288	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2393274	5,986,727	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	3,427,809	FREMONT BANCORPORATION	FREMONT, CA	
2003975	9,199,451	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,312,542	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,418,485	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	3,827,739	GREEN BANCORP, INC.	HOUSTON, TX	
2900261	4,441,333	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	8,204,401	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,756,876	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1491409	9,582,126	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	5,941,178	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,402,826	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1136803	7,418,866	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	5,446,797	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,536,685	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,231,900	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,434,943	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,500,059	KEARNY FINANCIAL CORPORATION	KEARNY, NJ	
1404799	4,468,759	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,939,286	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	8,059,875	LEGACYTEXAS FINANCIAL GROUP	PLANO, TX	
3814208	4,712,900	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	3,994,584	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1135972	8,311,679	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,929,402	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	3,144,173	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,397,167	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	3,021,784	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	Moved from Peer 3
1245228	3,002,194	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	Moved from Peer 3
3973888	4,627,820	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1139279	8,624,780	NBT BANCORP INC.	NORWICH, NY	
3212091	6,484,674	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
3823844	3,514,207	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	3,741,453	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
4122722	9,017,023	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,472,940	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	4,054,240	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	Moved from Peer 3
2490575	6,712,596	OFG BANCORP	SAN JUAN, PR	
1885307	3,951,396	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	3,669,536	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	

BHCPR Reporters for Quarter Ending 06/30/2016  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
3489594	3,598,653	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1142336	7,440,175	PARK NATIONAL CORPORATION	NEWARK, OH	
4210478	3,176,755	PARK STERLING CORPORATION	CHARLOTTE, NC	
2651590	3,604,703	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1070578	3,333,455	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	9,433,094	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	9,735,668	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	9,226,753	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	8,529,566	RENASANT CORPORATION	TUPELO, MS	
1097025	4,645,889	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	6,674,205	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,947,428	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,739,449	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	5,396,415	SANTANDER BANCORP	SAN JUAN, PR	
1085013	4,381,205	SEACOAST BANKING CORPORATION	STUART, FL	
3635319	5,646,055	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	7,534,219	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	8,100,002	SNB NY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,723,992	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	5,035,005	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
4036324	3,586,503	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	3,995,338	STATE BANCSHARES, INC.	FARGO, ND	
1126046	3,129,018	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
3609682	6,912,383	TALMER BANCORP INC.	TROY, MI	
2367921	5,924,906	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,352,492	TRICO BANCSHARES	CHICO, CA	
3475074	3,528,591	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1048513	4,832,194	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	8,118,110	UNION BANCSHARES CORPORATION	RICHMOND, VA	
1249347	9,930,832	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	6,417,727	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
1116609	3,107,617	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	Moved from Peer 3
3536386	3,905,702	USAMERICA BANCORP, INC.	CLEARWATER, FL	
1050712	3,250,105	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	5,172,345	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,918,028	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	8,401,944	WESBANCO, INC.	WHEELING, WV	
1025541	5,179,436	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	4,886,780	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,848,612	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	5,834,107	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	7,455,519	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	
1199602	5,380,172	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 145 bank holding companies.