

	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	339	331	342	345
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.33	3.32	3.33	3.37
+ Non-interest Income	0.89	0.98	0.93	0.93
- Overhead Expense	2.89	3.00	2.95	3.05
- Provision for Losses	0.11	0.08	0.09	0.09
+ Securities Gains (Losses)	0.03	0.02	0.02	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.31	1.31	1.31	1.27
Net Operating Income	0.90	0.91	0.92	0.91
Net Income	0.91	0.91	0.92	0.91
Net Income (Sub S Adjusted)	0.98	1.00	1.00	0.98
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.03	4.02	4.03	4.11
Interest Expense	0.45	0.43	0.43	0.46
Net Interest Income (TE)	3.58	3.58	3.59	3.64
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.08	0.09	0.15
Earnings Coverage of Net Losses (X)	17.32	13.11	18.18	18.54
Ln&Ls Allowance/Total Loans & Leases	1.20	1.28	1.22	1.35
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.07	1.29	1.14	1.47
30-89 Days Past Due Loans and Leases	0.35	0.40	0.41	0.45
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	14.47	14.67	14.26	14.20
Net ST Noncore Funding Dependence	6.54	6.69	6.52	6.07
Net Loans and Leases/Total Assets	69.48	67.88	68.66	67.00
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.08	10.12	10.13	10.10
Equity Capital/Total Assets	10.30	10.14	10.16	10.18
Equity Capital+Minority Int/Total Assets	10.33	10.17	10.19	10.22
Tier 1 Common Eq Cap / T RWA	12.41	12.53	12.52	12.38
Net Loans&Ls/Equity Capital (X)	6.84	6.85	6.88	6.78
Cash Dividends/Net Income	24.77	23.90	23.41	23.78
Cash Dividends/Net Income (Sub S Adjusted)	32.08	27.47	15.73	14.74
Retained Earnings/Avg Equity Cap	6.15	6.13	6.43	6.38
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.05	0.04	0.05	0.06
Long-Term Debt/Equity Capital	2.02	1.85	2.08	1.61
Equity Investment in Subs/Equity Cap	105.49	105.80	105.30	106.02
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	120.17	128.47	133.97	121.96

PERCENT OF AVERAGE ASSETS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.74	3.72	3.73	3.80	3.85
Less: Interest Expense	0.41	0.40	0.40	0.43	0.50
Equals: Net Interest Income (TE)	3.33	3.32	3.33	3.37	3.33
Plus: Non-Interest Income	0.89	0.98	0.93	0.93	1.00
Equals: Adj Operating Income (TE)	4.28	4.35	4.32	4.36	4.38
Less: Overhead Expense	2.89	3.00	2.95	3.05	3.10
Less: Provision for Loan and Lease Losses	0.11	0.08	0.09	0.09	0.12
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.02	0.02	0.02	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.31	1.31	1.31	1.27	1.22
Less: Applicable Income Taxes (TE)	0.38	0.37	0.38	0.36	0.33
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.90	0.91	0.92	0.91	0.88
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.91	0.91	0.92	0.91	0.88
Memo: Net Income (Last Four Qtrs)	0.92	0.92	0.93	0.91	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.22	92.93	93.05	92.91	92.60
Avg Int-Bearing Funds / Avg Assets	71.91	72.00	71.96	72.73	73.97
Int Income (TE) / Avg Earning Assets	4.03	4.02	4.03	4.11	4.17
Int Expense / Avg Earning Assets	0.45	0.43	0.43	0.46	0.54
Net Int Inc (TE) / Avg Earn Assets	3.58	3.58	3.59	3.64	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	4.66	4.72	4.72	4.88	5.07
Interest-Bearing Bank Balances	0.57	0.33	0.34	0.31	0.27
Fed Funds Sold & Reverse Repos	0.35	0.19	0.20	0.22	0.24
Trading Assets	0.75	0.91	0.92	1.26	1.20
Total Earning Assets	3.95	3.94	3.95	4.02	4.08
Investment Securities (TE)	2.42	2.39	2.42	2.44	2.37
U.S. Treasury & Agency Sec (excl MBS)	1.68	1.46	1.50	1.41	1.39
Mortgage-Backed Securities	2.10	2.11	2.08	2.22	2.05
All Other Securities	3.62	3.64	3.74	3.83	3.95
Interest-Bearing Deposits	0.43	0.40	0.41	0.43	0.50
Time Deposits of \$100K or More	0.86	0.83	0.83	0.85	0.96
Time Deposits < \$100K	0.81	0.79	0.79	0.85	0.99
Other Domestic Deposits	0.26	0.22	0.23	0.23	0.24
Foreign Deposits	0.16	0.42	0.44	0.53	0.99
Fed Funds Purchased and Repos	0.41	0.36	0.37	0.42	0.46
Other Borrowed Funds & Trading Liab	1.72	1.83	1.74	1.98	2.28
All Interest-Bearing Funds	0.58	0.55	0.55	0.58	0.65

	PEER GROUP 03 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	41	40	80	78	76
Avg Assets per Employee (\$000)	5,171	4,938	4,940	4,779	4,701
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.67	2.01	1.93	1.92	1.89
Overhead Exp / NII + Non-Int Income	68.89	70.20	69.74	70.99	71.77
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.89	3.00	2.95	3.05	3.10
Personnel Expense	1.65	1.69	1.65	1.69	1.69
Net Occupancy Expense	0.35	0.38	0.37	0.39	0.39
Other Operating Expenses	0.88	0.91	0.91	0.96	1.00
Overhead Less Non-Interest Income	1.94	1.97	1.97	2.06	2.03
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.72	68.97	68.51	69.80	70.57
Personnel Expense	38.60	38.95	38.53	38.76	38.73
Net Occupancy Expense	8.15	8.73	8.50	8.79	8.82
Other Operating Expenses	20.57	20.94	21.07	21.83	22.59
Total Non-Interest Income	20.22	21.82	21.07	20.87	22.11
Fiduciary Activities Income	1.40	1.72	1.57	1.68	1.48
Serv Charges on Deposit Accts - Domestic	4.25	4.50	4.61	4.79	5.09
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.57	0.72	0.69	0.74	0.75
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.33	0.43	0.40	0.43	0.48
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.49	0.47	0.50	0.59	0.46
Net Gain (Loss) - Sales Loans, OREO, Oth	2.53	2.80	2.41	1.84	2.44
Other Non-Interest Income	7.17	7.27	7.41	7.09	7.68
Overhead Less Non-Interest Income	46.52	46.48	46.72	47.99	47.59
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.57	23.06	23.28	22.39	21.48
Appl Inc Tax+TE/Pretax NOI+TE	30.75	30.08	30.04	29.41	27.94

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	52.69	51.99	52.38	51.05	49.99
Commercial and Industrial Loans	9.98	9.77	9.79	9.69	8.84
Loans to Individuals	1.88	1.90	1.80	1.82	1.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.97	0.85	0.99	0.83	0.71
Other Loans and Leases	1.48	1.39	1.45	1.24	1.17
Net Loans and Leases	69.48	67.88	68.66	67.00	64.41
Debt Securities Over 1 Year	16.46	17.75	17.64	18.26	19.25
Mutual Funds and Equity Securities	0.08	0.09	0.07	0.08	0.10
Subtotal	86.89	86.61	86.94	86.24	84.84
Interest-Bearing Bank Balances	3.14	3.18	3.16	3.46	3.93
Federal Funds Sold & Reverse Repos	0.04	0.07	0.06	0.07	0.10
Debt Securities 1 Year or Less	1.76	1.59	1.53	1.58	1.78
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.53	92.11	92.33	92.05	91.59
Non-Int Cash and Due From Dep Inst	1.43	1.50	1.45	1.56	1.60
Other Real Estate Owned	0.17	0.26	0.21	0.29	0.46
All Other Assets	5.92	6.30	6.10	6.28	6.68
MEMORANDA:					
Short-Term Investments	5.37	5.22	5.14	5.56	6.42
U.S. Treasury Securities	0.19	0.19	0.22	0.22	0.14
U.S. Agency Securities (excl MBS)	2.68	3.11	2.99	3.05	3.28
Municipal Securities	4.30	4.12	4.24	3.97	4.34
Mortgage-Backed Securities	8.43	9.04	8.82	9.77	10.61
Asset-Backed Securities	0.08	0.11	0.09	0.10	0.11
Other Debt Securities	0.43	0.43	0.45	0.45	0.60
RE Loans Secured by 1-4 Family	17.73	18.39	18.01	17.70	16.77
Revolving	2.54	2.75	2.68	2.71	2.66
Closed-End, Sec by First Liens	14.23	14.61	14.38	13.96	13.05
Closed-End, Sec by Junior Liens	0.53	0.58	0.57	0.61	0.67
Commercial Real Estate Loans	31.16	30.24	30.72	29.95	29.84
Construction and Land Dev	5.02	4.63	4.93	4.43	4.12
Multi family	2.93	2.88	2.93	2.90	2.95
Nonfarm Nonresidential	22.06	21.62	21.70	21.49	21.71
RE Loans Secured by Farmland	1.59	1.41	1.55	1.37	1.31
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.95	76.47	76.36	76.30	77.38
RE Loans Secured by 1-4 Family	25.73	27.02	26.39	26.52	26.12
Revolving	3.66	4.04	3.92	4.04	4.11
Closed-End	21.54	22.48	22.02	22.02	21.58
Commercial Real Estate Loans	44.69	44.47	44.84	44.58	45.96
Construction and Land Dev	7.23	6.84	7.22	6.66	6.43
Multi family	4.15	4.19	4.24	4.29	4.51
Nonfarm Nonresidential	31.80	31.94	31.83	32.15	33.49
RE Loans Secured by Farmland	2.40	2.20	2.40	2.19	2.15
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.40	14.38	14.31	14.49	13.55
Loans to Individuals	2.75	2.84	2.67	2.85	2.84
Credit Card Loans	0.04	0.04	0.04	0.04	0.04
Agricultural Loans	1.43	1.29	1.47	1.30	1.19
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.20	2.10	2.17	1.87	1.84

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	5.37	5.22	5.14	5.56	6.42
Liquid Assets	17.68	19.24	18.62	20.29	22.12
Investment Securities	18.89	19.90	19.66	20.34	21.63
Net Loans and Leases	69.48	67.88	68.66	67.00	64.41
Net Lns, Ls & Stby Ltrs of Credit	69.97	68.36	69.15	67.49	64.96
Core Deposits	69.23	69.37	69.87	69.31	69.20
Noncore Funding	18.20	18.30	17.84	18.18	18.53
Time Deposits of \$100K or More	10.22	10.18	9.84	10.21	10.89
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.11	1.24	1.20	1.34	1.39
Net Fed Funds Purchased (Sold)	1.10	1.19	1.15	1.29	1.32
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.98	2.02	1.95	1.86	1.24
Earning Assets Repr in 1 Year	27.75	26.19	26.96	26.25	26.46
Int-Bearing Liab Repr in 1 Year	16.88	17.62	17.41	18.87	19.66
Long-Term Debt Repr in 1 Year	0.28	0.31	0.25	0.34	0.24
Net Assets Repriceable in 1 Year	9.98	7.61	8.91	6.57	5.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.47	14.67	14.26	14.20	13.83
Net ST Noncore Funding Dependence	6.54	6.69	6.52	6.07	5.08
Short-Term Inv/ST Noncore Funding	61.02	58.08	58.66	63.40	72.86
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.51	10.73	10.25	12.44	15.18
Net Loans and Leases/Total Deposits	85.91	84.00	84.84	82.83	79.12
Net Loans and Leases/Core Deposits	102.46	99.71	100.22	98.43	94.47
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.15	0.40	0.47	0.69	-0.39
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.86	0.65	0.57	1.38	-2.21
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.06	-0.03	-0.04	-0.26
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.16	10.67	10.69	10.78	9.67
Available-For-Sale Securities	89.84	89.33	89.31	89.22	90.33
U.S. Treasury Securities	1.24	1.05	1.33	1.23	0.71
U.S. Agency Securities (excl MBS)	15.51	17.29	17.07	16.77	17.14
Municipal Securities	22.47	20.54	23.79	19.31	19.68
Mortgage-Backed Securities	46.30	46.10	45.31	48.12	48.98
Asset-Backed Securities	0.50	0.59	0.53	0.51	0.56
Other Debt Securities	2.58	2.52	2.51	2.52	3.02
Mutual Funds and Equity Securities	0.57	0.53	0.51	0.53	0.56
Debt Securities 1 Year or Less	10.68	9.12	8.91	9.02	9.72
Debt Securities 1 To 5 Years	29.05	29.28	28.93	27.92	25.16
Debt Securities Over 5 Years	55.96	57.30	58.29	58.94	60.80
Pledged Securities	47.28	48.81	47.49	48.49	46.02
Structured Notes, Fair Value	0.37	0.75	0.52	0.82	1.01

ANALYSIS RATIOS	PEER GROUP 03 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.11	0.08	0.09	0.09	0.12
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.12	0.12	0.14	0.18
Provision for Ln&Ls Losses/Net Losses	165.21	170.29	128.47	115.17	92.07
Ln&Ls Allowance/Total Loans & Leases	1.20	1.28	1.22	1.35	1.55
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.97	21.78	20.43	17.31	11.41
ALLL/Nonaccrual Assets	256.58	226.05	258.79	227.13	180.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	233.08	208.26	233.59	207.42	161.37
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.16	0.18	0.25	0.38
Recoveries/Avg Loans and Leases	0.06	0.09	0.08	0.10	0.12
Net Losses/Avg Loans and Leases	0.07	0.08	0.09	0.15	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	23.72	23.08	45.83	33.14	23.88
Earnings Coverage of Net Losses (X)	17.32	13.11	18.18	18.54	12.56
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.05	0.05	0.10	0.21
RE Loans Secured By 1-4 Family	0.04	0.07	0.08	0.12	0.24
Revolving	0.04	0.06	0.08	0.13	0.23
Closed-End	0.03	0.06	0.08	0.11	0.23
Commercial Real Estate Loans	0.01	0.03	0.04	0.10	0.19
Construction and Land Dev	-0.04	-0.02	-0.02	0.11	0.26
Multi family	0.00	0.00	0.01	0.03	0.10
Nonfarm Nonresidential	0.02	0.04	0.04	0.09	0.17
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.03
Commercial and Industrial Loans	0.11	0.06	0.10	0.18	0.27
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.76	0.64	0.70	0.75	0.74
Credit Card Loans	0.93	0.94	1.06	1.79	1.04
Agricultural Loans	0.00	0.01	0.01	0.00	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.13
Other Loans and Leases	0.24	0.27	0.33	0.32	0.30

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 03

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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	0.35	0.40	0.41	0.45	0.53
90+ Days PD Loans and Leases	0.04	0.04	0.03	0.03	0.06
Nonaccrual Loans and Leases	0.75	0.83	0.76	0.93	1.26
90+ Days PD and Nonaccrual Loans and Leases	0.84	0.92	0.83	1.03	1.46
30-89 Days PD Restructured	0.01	0.01	0.01	0.01	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.20	0.23	0.20	0.26	0.37
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.35	0.40	0.41	0.45	0.53
90+ Days Past Due Assets	0.04	0.04	0.03	0.03	0.06
Nonaccrual Assets	0.76	0.85	0.78	0.95	1.29
30+ Days PD & Nonaccrual Assets	1.24	1.37	1.30	1.54	2.07
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.59	0.63	0.58	0.70	0.94
90+ PD & Nonaccrual Assets + OREO	0.81	0.94	0.83	1.04	1.45
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.11	1.30	1.18	1.44	1.91
Allowance for Loan & Lease Losses	142.24	157.83	149.97	167.53	193.31
Equity Cap + ALLL	9.98	11.85	10.75	12.93	17.35
Tier 1 Cap + ALLL	10.20	11.87	10.78	12.85	17.00
Loans & Leases + RE Acquired	1.61	1.93	1.73	2.17	2.97

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	0.32	0.37	0.40	0.43	0.53
- 90+ Days Past Due	0.04	0.04	0.03	0.03	0.06
- Nonaccrual	0.77	0.91	0.80	1.03	1.40
Coml & Indl - 30-89 Days PD	0.26	0.31	0.26	0.28	0.33
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.74	0.56	0.61	0.60	0.89
Individuals - 30-89 Days PD	0.55	0.57	0.63	0.69	0.77
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.03
- Nonaccrual	0.20	0.22	0.19	0.20	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.08	0.06	0.07	0.03	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.18	0.18	0.08	0.09	0.14
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.16	0.19	0.13	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.03	0.05	0.04	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.48	0.54	0.67	0.75	0.88
- 90+ Days Past Due	0.04	0.05	0.04	0.05	0.07
- Nonaccrual	0.84	0.96	0.90	1.05	1.36
Revolving - 30-89 Days PD	0.21	0.33	0.30	0.37	0.42
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.02
- Nonaccrual	0.40	0.51	0.46	0.51	0.66
Closed-End - 30-89 Days PD	0.47	0.57	0.73	0.73	0.98
- 90+ Days Past Due	0.04	0.05	0.04	0.05	0.07
- Nonaccrual	0.92	1.04	0.96	1.13	1.52
- Jr Lien 30-89 Days PD	0.02	0.03	0.03	0.03	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.05	0.06	0.05	0.07	0.09
Commercial RE - 30-89 Days PD	0.19	0.24	0.21	0.23	0.34
- 90+ Days Past Due	0.01	0.02	0.01	0.03	0.05
- Nonaccrual	0.71	0.90	0.76	1.03	1.43
Const & Dev - 30-89 Days PD	0.23	0.18	0.17	0.21	0.36
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.03
- Nonaccrual	0.63	1.14	0.70	1.40	2.77
Multi family - 30-89 Days PD	0.04	0.05	0.04	0.06	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.14	0.28	0.23	0.35	0.51
Nonfarm Nres- 30-89 Days PD	0.17	0.22	0.21	0.23	0.32
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.04
- Nonaccrual	0.78	0.86	0.79	0.98	1.22
Farm land - 30-89 Days PD	0.18	0.16	0.15	0.11	0.20
- 90+ Days Past Due	0.02	0.01	0.00	0.00	0.02
- Nonaccrual	0.62	0.64	0.51	0.56	0.78
Credit Card - 30-89 Days PD	0.72	0.60	0.66	0.84	0.71
- 90+ Days Past Due	0.17	0.20	0.13	0.13	0.18
- Nonaccrual	0.01	0.00	0.01	0.01	0.01



CAPITAL RATIOS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	10.08	10.12	10.13	10.10	9.95
Tier 1 RBC Ratio	N/A	N/A	N/A	13.85	13.93
Total Risk-Based Capital Ratio	N/A	N/A	N/A	15.24	15.31
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	10.00	9.86
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.97	8.47
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.50	15.06	15.11	14.36	13.68
Standby Letters of Credit	0.41	0.41	0.42	0.42	0.46
Commercial & Similar Letters of Credit	0.00	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	2.10	2.11	1.64	1.68	1.47
Interest Rate Contracts	2.09	2.09	1.63	1.67	1.45
Interest Rate Futures & Forward Contr	0.34	0.36	0.23	0.17	0.13
Written Options Contr (Int Rate)	0.29	0.30	0.19	0.16	0.13
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.80	0.71	0.67	0.73	0.65
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	22.99	22.95	23.45	22.92	22.40

## 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	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	20.78	30.09	29.20	19.62	21.53
Written Options	20.29	19.92	18.43	18.00	17.53
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	20.29	19.61	18.28	17.98	17.53
Purchased Options	0.19	0.45	0.21	0.52	0.43
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.14	0.45	0.21	0.52	0.43
Swaps	43.09	42.72	43.21	46.90	43.78
Held for Trading	4.66	3.64	3.98	4.21	5.40
Interest Rate Contracts	4.66	3.62	3.96	4.19	5.37
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	95.34	96.36	96.02	95.79	94.60
Interest Rate Contracts	95.18	95.92	95.55	95.09	93.87
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	74.57	76.00	75.50	74.93	77.74
One Year or Less	20.67	32.88	28.90	17.60	23.18
Over 1 Year to 5 Years	13.55	12.98	12.91	16.15	15.14
Over 5 Years	18.10	18.28	16.99	19.13	16.00
Gross Negative Fair Value (Abs Val)	1.56	0.87	0.95	1.07	0.85
Gross Positive Fair Value	1.05	0.63	0.72	0.70	0.90
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.01

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	87.11	62.06	87.04	58.19	61.94
Ins Under Assets(L/H)/Tot Ins Und Ast	12.89	37.94	12.96	41.81	38.06
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.49	0.47	0.50	0.59	0.46
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	33.33	83.33	57.14	99.98	80.00
Other Prem Inc/Total Prem Inc	66.67	16.67	42.86	0.02	20.00
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)	61.04	22.21	34.32	13.43	0.46
Ins Net Inc (L/H)/Equity (L/H)	2.60	-0.60	1.56	18.70	25.97
Insur Ben, Losses, Exp/Insur Premiums	25.26	37.79	35.16	77.43	72.36
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.24	0.49	0.10	-0.15	20.09
Reinsurance Recov(L/H)/Tot Assets(L/H)	50.00	25.00	50.00	16.08	25.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.26	12.18	12.21	11.31	10.95
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.16	0.42	0.44	0.53	0.99
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	0.03	0.59	0.11
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.13
GROWTH RATES:					
Net Loans and Leases	-20.79	-0.71	-32.88	-21.24	-0.96
Total Selected Assets	11.96	15.14	17.03	-19.05	38.23
Deposits	-17.32	6.26	-41.47	-8.56	-12.05

## PROFITABILITY:

	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	8.44	8.46	8.56	8.50	8.57
Bank Net Inc/Avg Eq Inv in Banks	9.35	9.29	9.47	9.30	9.27
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.17	4.20	3.78	2.73	3.48
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.53	6.57	6.07	7.54	6.64
Bank Net Income/Parent Net Income	105.41	105.06	105.81	105.25	104.81
Nonbank Net Income/Parent Net Income	0.50	0.45	0.41	0.40	0.52
Sub BHCs Net Inc/Parent Net Income	92.77	89.96	95.49	93.10	83.90

## LEVERAGE:

Total Liabilities/Equity	9.81	11.61	11.43	11.83	12.96
Total Debt/Equity Capital	2.39	2.17	2.48	2.00	1.79
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.74	9.18	9.39	9.69	10.28
Tot Debt+Lns Guaranteed for Affl/Equity	2.45	2.22	2.57	2.01	1.84
Total Debt/Eq Cap - Exc Over Fair Value	2.41	2.17	2.48	2.00	1.80
Long-Term Debt/Equity Capital	2.02	1.85	2.08	1.61	1.49
Short-Term Debt/Equity Capital	0.05	0.04	0.05	0.06	0.07
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.01	0.02	0.02	0.02
Long-Term Debt/Consolidated LT Debt	8.31	7.34	8.42	6.42	5.31

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.49	105.80	105.30	106.02	106.28
Total Investment in Subs/Equity	105.65	106.07	105.61	106.31	106.75
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	98.76	98.56
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	98.98	98.92

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.56	0.55	0.47	0.49	0.49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.08	2.47	1.97	2.09	2.26

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	119.84	119.81	137.71	125.17	125.79
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	120.17	128.47	133.97	121.96	134.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	82.41	102.61	108.34	118.78	124.59
Pretax Oper Inc + Int Exp/Int Expense	6429.83	5101.16	6460.68	5045.89	4440.39
Div + Int From Subs/Int Exp + Div	152.39	155.91	214.21	201.34	201.10
Fees+Other Inc From Subs/Sal + Oth Exp	7.00	8.24	7.42	7.04	7.05
Net Inc/Curr Port of LT Debt+Pfd Div(X)	184.24	30.91	60.94	40.33	33.85

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.83	0.85	1.02	0.86	0.92
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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	20.98	12.93	13.25	7.77	5.05
Total	20.98	12.93	13.25	7.77	5.05

## GUARANTEED LOANS AS % OF EQUITY CAP:

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

## AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.12	0.14	0.12	0.18	0.19
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 COMPANY ANALYSIS - PART II				
	PEER GROUP 03 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	68.47	65.25	61.76	68.55	65.59
Dividends Paid/Net Income	24.58	23.81	23.39	23.78	22.86
Net Income - Dividends/Avg Equity	6.19	6.16	6.46	6.38	6.49
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	134.24	150.28	193.74	166.85	162.72
Dividends From Nonbank Subs	0.58	0.34	0.96	0.93	1.30
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.04
Dividends From All Subsidiaries	142.04	161.58	231.87	196.22	176.06
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.21	36.28	41.38	39.24	37.48
Interest Income From Bank Subs	0.02	0.04	0.04	0.05	0.06
Mgt & Service Fees From Bank Subs	1.02	1.32	1.16	1.19	1.08
Other Income From Bank Subs	0.02	0.02	0.02	0.03	0.02
Operating Income From Bank Subs	40.39	42.28	46.16	44.04	41.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.44	57.38	66.97	70.60	72.42
Interest Income From Nonbank Subs	0.07	0.17	0.31	0.13	0.00
Mgt & Serv Fees From Nonbank Subs	0.34	0.21	0.20	0.13	0.34
Other Income From Nonbank Subs	0.09	0.05	0.45	0.10	0.06
Operating Inc From Nonbank Subs	84.95	73.28	87.26	81.59	83.87
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	11.97	13.26	15.73	16.32	22.85
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.32	0.05	0.06	0.10	0.08
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	13.20	13.64	16.13	16.89	23.36
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.32	63.01	70.19	68.08	61.33
Interest Income From Bank Subs	1.00	2.83	1.38	0.63	1.77
Mgt & Serv Fees From Bank Subs	1.64	2.56	1.96	2.18	2.00
Other Income From Bank Subs	0.05	0.08	0.05	0.07	0.04
Operating Income From Bank Subs	79.27	79.08	82.53	80.61	75.16
Dividends From Nonbank Subs	0.75	0.43	0.50	1.00	1.48
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.09	1.09	0.95	1.63	3.59
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	1416.14	1387.76	649.04	692.85	943.80
Loans and Adv From Subs/Total Debt	216.80	250.02	165.81	239.76	287.90

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									339
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.32	2.54	2.77	3.03	3.31	3.60	3.92	4.13	339
+ Non-interest Income	0.88	0.23	0.34	0.54	0.78	1.17	1.70	2.51	339
- Overhead Expense	2.89	1.90	2.08	2.43	2.82	3.28	3.89	4.84	339
- Provision for Losses	0.10	-0.05	0.00	0.02	0.08	0.17	0.28	0.40	339
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.04	0.10	0.15	339
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	339
= Pretax Net Oper Income (TE)	1.30	0.43	0.67	0.99	1.31	1.62	1.92	2.22	339
Net Operating Income	0.90	0.35	0.45	0.65	0.91	1.10	1.40	1.75	339
Net Income	0.90	0.35	0.45	0.65	0.92	1.11	1.40	1.75	339
Net Income (Sub S Adjusted)	0.97	0.35	0.51	0.78	0.92	1.19	1.41	1.46	60
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.03	3.25	3.44	3.70	4.02	4.34	4.64	4.91	339
Interest Expense	0.44	0.12	0.18	0.27	0.44	0.60	0.72	0.84	339
Net Interest Income (TE)	3.57	2.72	2.96	3.25	3.55	3.90	4.23	4.47	339
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.12	-0.04	0.00	0.04	0.13	0.26	0.42	339
Earnings Coverage of Net Losses (X)	17.32	-254.99	-90.91	-0.10	14.63	39.77	100.80	291.40	335
Ln&Ls Allowance/Total Loans & Leases	1.20	0.61	0.74	0.94	1.16	1.43	1.71	2.14	339
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.06	0.11	0.23	0.49	0.86	1.56	2.51	3.21	339
30-89 Days Past Due Loans and Leases	0.35	0.01	0.04	0.12	0.28	0.52	0.92	1.29	339
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	14.46	-4.51	-0.29	6.21	13.67	22.80	30.42	38.87	339
Net ST Noncore Funding Dependence	6.54	-7.92	-4.34	1.21	5.65	12.04	19.29	22.84	339
Net Loans and Leases/Total Assets	69.47	47.60	53.77	62.54	70.23	76.79	82.03	84.65	339
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.07	7.70	8.02	8.90	9.88	11.20	12.88	14.19	339
Equity Capital/Total Assets	10.30	7.33	7.82	8.87	10.14	11.58	13.40	14.98	339
Equity Capital+Minority Int/Total Assets	10.33	7.46	7.89	8.89	10.15	11.58	13.40	14.99	339
Tier 1 Common Eq Cap / T RWA	12.41	8.25	8.82	10.11	11.95	14.30	17.99	21.05	339
Net Loans&Ls/Equity Capital (X)	6.84	3.49	4.32	5.68	6.87	7.98	9.21	9.96	339
Cash Dividends/Net Income	24.77	0.00	0.00	0.00	23.46	44.19	67.02	80.19	334
Cash Dividends/Net Income (Sub S Adjusted)	32.08	-11.71	-7.34	1.40	30.59	54.04	71.25	90.17	60
Retained Earnings/Avg Equity Cap	6.14	0.66	2.56	4.09	6.22	8.01	10.00	12.87	339
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.05	0.00	0.00	0.00	0.00	0.00	0.20	2.08	339
Long-Term Debt/Equity Capital	2.01	0.00	0.00	0.00	0.00	2.68	14.23	19.04	339
Equity Investment in Subs/Equity Cap	105.48	89.36	93.15	98.87	101.62	112.45	123.51	129.82	339
Cash FR Oper+Noncash+Op Exp+Di v	120.16	-13.04	6.92	64.65	102.27	149.30	307.27	508.97	326

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.74	3.03	3.20	3.45	3.73	4.01	4.33	4.60	339
Less: Interest Expense	0.41	0.11	0.17	0.25	0.41	0.56	0.69	0.78	339
Equals: Net Interest Income (TE)	3.32	2.54	2.77	3.03	3.31	3.60	3.92	4.13	339
Plus: Non-Interest Income	0.88	0.23	0.34	0.54	0.78	1.17	1.70	2.51	339
Equals: Adj Operating Income (TE)	4.27	3.13	3.32	3.81	4.20	4.70	5.35	6.56	339
Less: Overhead Expense	2.89	1.90	2.08	2.43	2.82	3.28	3.89	4.84	339
Less: Provision for Loan and Lease Losses	0.10	-0.05	0.00	0.02	0.08	0.17	0.28	0.40	339
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.04	0.10	0.14	339
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	339
Equals: Pretax Net Oper Inc (TE)	1.30	0.43	0.67	0.99	1.31	1.62	1.92	2.22	339
Less: Applicable Income Taxes (TE)	0.38	0.00	0.07	0.23	0.38	0.53	0.66	0.76	339
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Equals: Net Operating Income	0.90	0.35	0.45	0.65	0.91	1.10	1.40	1.75	339
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Equals: Net Income	0.90	0.35	0.45	0.65	0.92	1.11	1.40	1.75	339
Memo: Net Income (Last Four Qtrs)	0.92	0.36	0.44	0.65	0.90	1.14	1.43	1.74	323
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.21	87.98	89.86	91.48	93.26	95.01	96.34	97.20	339
Avg Int-Bearing Funds / Avg Assets	71.90	54.76	59.28	65.04	72.68	78.32	83.67	85.91	339
Int Income (TE) / Avg Earning Assets	4.03	3.25	3.44	3.70	4.02	4.34	4.64	4.91	339
Int Expense / Avg Earning Assets	0.44	0.12	0.18	0.27	0.44	0.60	0.72	0.84	339
Net Int Inc (TE) / Avg Earn Assets	3.57	2.72	2.96	3.25	3.55	3.90	4.23	4.47	339
YIELD OR COST:									
Total Loans and Leases (TE)	4.66	3.85	4.00	4.28	4.64	5.02	5.42	5.70	339
Interest-Bearing Bank Balances	0.56	0.14	0.23	0.40	0.51	0.70	1.03	1.35	338
Fed Funds Sold & Reverse Repos	0.35	0.00	0.00	0.00	0.35	0.51	0.89	2.04	156
Trading Assets	0.74	0.00	0.00	0.00	0.00	0.65	3.51	4.26	34
Total Earning Assets	3.95	3.19	3.37	3.64	3.91	4.29	4.63	4.86	339
Investment Securities (TE)	2.41	1.42	1.68	2.00	2.37	2.79	3.31	3.70	338
U.S. Treasury & Agency Sec (excl MBS)	1.68	0.64	0.84	1.17	1.61	2.11	2.76	3.46	314
Mortgage-Backed Securities	2.10	1.45	1.61	1.79	2.07	2.37	2.67	3.03	329
All Other Securities	3.62	1.71	2.12	2.70	3.55	4.43	5.44	6.24	330
Interest-Bearing Deposits	0.43	0.14	0.17	0.26	0.41	0.57	0.76	0.84	338
Time Deposits of \$100K or More	0.86	0.38	0.46	0.64	0.85	1.07	1.27	1.37	337
Time Deposits < \$100K	0.80	0.31	0.41	0.58	0.79	1.02	1.23	1.44	337
Other Domestic Deposits	0.25	0.08	0.10	0.14	0.22	0.35	0.49	0.57	337
Foreign Deposits	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	2
Fed Funds Purchased and Repos	0.41	0.00	0.00	0.09	0.25	0.52	1.53	3.08	245
Other Borrowed Funds & Trading Liab	1.71	0.38	0.48	0.86	1.50	2.43	3.60	4.04	307
All Interest-Bearing Funds	0.57	0.19	0.27	0.38	0.56	0.76	0.91	1.04	339

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	41.24	28.25	30.35	33.96	40.14	47.42	55.71	65.28	339
Avg Assets per Employee (\$000)	5170.61	3074.25	3373.24	3996.00	4801.56	6250.21	8141.65	9356.16	339

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.67	0.00	0.00	0.00	0.17	3.48	7.09	10.10	338
Overhead Exp / NOI + Non-Int Income	68.89	50.84	54.74	62.36	68.57	76.22	82.44	86.98	339

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.89	1.90	2.08	2.43	2.82	3.28	3.89	4.84	339
Personnel Expense	1.65	1.05	1.18	1.34	1.61	1.88	2.25	2.90	339
Net Occupancy Expense	0.35	0.17	0.20	0.26	0.34	0.42	0.51	0.62	339
Other Operating Expenses	0.87	0.50	0.57	0.68	0.87	1.03	1.24	1.51	339
Overhead Less Non-Interest Income	1.94	1.18	1.36	1.69	1.91	2.24	2.48	2.85	339

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.72	49.59	53.77	60.88	67.29	75.64	81.66	86.25	339
Personnel Expense	38.60	26.99	29.37	34.45	38.56	42.78	47.17	50.00	339
Net Occupancy Expense	8.14	4.43	4.98	6.43	8.13	9.77	11.57	13.30	339
Other Operating Expenses	20.57	13.40	14.30	17.04	20.08	23.82	27.94	30.73	339
Total Non-Interest Income	20.21	7.09	9.31	14.25	19.34	25.80	34.00	42.28	339
Fiduciary Activities Income	1.40	0.00	0.00	0.00	0.00	2.87	6.27	9.79	339
Serv Charges on Deposit Accts - Domestic	4.25	0.49	1.16	2.21	3.94	6.02	8.67	10.24	339
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	339
Investment Banking Fees & Commissions	0.56	0.00	0.00	0.00	0.22	1.17	1.97	2.69	339
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Net Servicing Fees	0.32	-0.13	0.00	0.00	0.03	0.50	1.60	2.90	339
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Insurance Activities Revenue	0.48	0.00	0.00	0.00	0.01	0.23	3.47	7.11	339
Net Gain (Loss) - Sales Loans, OREO, Oth	2.52	-0.59	-0.20	0.20	1.48	3.55	8.94	19.05	339
Other Non-Interest Income	7.16	1.94	2.88	4.81	6.97	9.18	12.28	14.51	339
Overhead Less Non-Interest Income	46.51	21.98	32.55	38.65	46.17	54.34	62.48	69.29	339

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.56	0.00	0.17	18.17	28.80	33.60	36.78	38.70	333
Appl Inc Tax+TE/Pretax NOI+TE	30.74	1.20	6.79	28.20	34.04	37.18	39.69	41.34	333



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.68	28.24	35.27	44.27	51.80	62.00	69.40	73.24	339
Commercial and Industrial Loans	9.97	1.64	2.99	5.32	8.98	13.89	20.29	24.78	339
Loans to Individuals	1.87	0.02	0.09	0.42	1.15	2.53	6.27	10.73	339
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	339
Agricultural Loans	0.96	0.00	0.00	0.00	0.07	1.40	5.30	9.42	339
Other Loans and Leases	1.47	0.00	0.00	0.18	0.81	2.28	5.18	7.34	339
Net Loans and Leases	69.47	47.60	53.77	62.54	70.23	76.79	82.03	84.65	339
Debt Securities Over 1 Year	16.46	2.28	4.45	9.19	15.82	22.83	31.52	35.62	339
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.10	0.42	1.11	339
Subtotal	86.88	75.83	80.44	84.15	87.59	89.83	91.67	92.56	339
Interest-Bearing Bank Balances	3.14	0.15	0.34	0.86	2.34	4.80	8.88	10.67	339
Federal Funds Sold & Reverse Repos	0.04	0.00	0.00	0.00	0.00	0.01	0.31	0.77	339
Debt Securities 1 Year or Less	1.76	0.03	0.15	0.47	1.27	2.58	5.16	6.97	339
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	339
Total Earning Assets	92.52	87.83	89.49	91.16	92.55	93.97	95.42	95.95	339
Non-Int Cash and Due From Dep Inst	1.42	0.38	0.64	0.97	1.39	1.83	2.32	2.86	339
Other Real Estate Owned	0.17	0.00	0.00	0.02	0.09	0.24	0.68	0.96	339
All Other Assets	5.92	2.89	3.36	4.53	5.83	7.28	8.63	10.18	339
MEMORANDA:									
Short-Term Investments	5.36	0.69	1.36	2.49	4.70	7.59	11.69	13.60	339
U.S. Treasury Securities	0.18	0.00	0.00	0.00	0.00	0.04	1.44	2.83	339
U.S. Agency Securities (excl MBS)	2.68	0.00	0.00	0.34	2.03	4.95	8.13	10.28	339
Municipal Securities	4.30	0.00	0.00	0.89	3.72	7.71	11.97	15.16	339
Mortgage-Backed Securities	8.43	0.05	0.64	3.19	7.91	12.86	19.85	22.97	339
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.02	0.49	1.55	339
Other Debt Securities	0.43	0.00	0.00	0.00	0.03	0.67	2.05	3.34	339
RE Loans Secured by 1-4 Family	17.73	3.76	6.34	10.18	16.64	23.66	34.33	42.36	339
Revolving	2.53	0.04	0.22	0.92	2.36	3.90	5.90	7.19	339
Closed-End, Sec by First Liens	14.22	2.85	4.28	7.70	12.87	19.08	29.34	37.47	339
Closed-End, Sec by Junior Liens	0.53	0.02	0.07	0.22	0.44	0.78	1.24	1.78	339
Commercial Real Estate Loans	31.16	11.63	16.68	24.54	30.86	38.57	45.42	51.80	339
Construction and Land Dev	5.01	0.95	1.43	2.72	4.69	7.01	9.91	12.70	339
Multi family	2.92	0.29	0.56	1.33	2.42	4.23	6.80	9.58	339
Nonfarm Nonresidential	22.06	7.72	10.74	17.10	21.59	27.42	33.94	38.43	339
RE Loans Secured by Farml and	1.59	0.00	0.00	0.02	0.60	2.85	6.91	8.98	339
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.94	50.56	57.63	66.79	76.56	85.37	91.79	94.73	339
RE Loans Secured by 1-4 Family	25.73	5.88	9.32	14.85	24.76	35.16	47.62	59.77	339
Revolving	3.66	0.04	0.28	1.35	3.27	5.67	8.26	9.89	339
Closed-End	21.54	4.37	7.08	12.06	20.12	29.92	41.42	54.24	339
Commercial Real Estate Loans	44.68	18.06	26.08	35.89	44.87	53.90	64.05	67.77	339
Construction and Land Dev	7.22	1.41	2.26	3.97	6.69	10.07	13.89	16.54	339
Multi family	4.14	0.55	0.87	1.94	3.51	5.94	9.64	13.63	339
Nonfarm Nonresidential	31.79	11.24	15.74	25.20	31.44	39.18	47.10	51.69	339
RE Loans Secured by Farml and	2.40	0.00	0.00	0.03	0.89	4.24	9.81	14.74	339
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	339
Commercial and Industrial Loans	14.40	2.50	4.51	8.14	13.23	20.12	29.12	34.20	339
Loans to Individuals	2.74	0.03	0.12	0.60	1.61	3.77	9.99	16.17	339
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.42	339
Agricultural Loans	1.42	0.00	0.00	0.00	0.11	2.05	8.31	13.62	339
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Other Loans and Leases	2.19	0.00	0.01	0.25	1.18	3.40	7.50	10.76	339

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.36	0.69	1.36	2.49	4.70	7.59	11.69	13.60	339
Liquid Assets	17.68	6.40	8.56	11.70	16.60	22.93	30.55	34.71	339
Investment Securities	18.89	3.85	6.30	11.51	18.49	25.54	34.30	39.58	339
Net Loans and Leases	69.47	47.60	53.77	62.54	70.23	76.79	82.03	84.65	339
Net Lns, Ls & Stdbly Ltrs of Credit	69.96	47.66	54.16	62.98	70.88	77.50	82.34	84.92	339
Core Deposits	69.23	46.48	55.46	63.06	70.03	76.24	80.62	83.29	339
Noncore Funding	18.20	5.08	6.98	11.43	17.91	24.31	31.23	37.67	339
Time Deposits of \$100K or More	10.21	2.67	3.82	5.99	9.17	13.56	20.68	24.11	339
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Fed Funds Purchased and Repos	1.11	0.00	0.00	0.00	0.42	2.24	4.47	6.55	339
Net Fed Funds Purchased (Sold)	1.09	-0.25	-0.02	0.00	0.17	2.03	4.14	6.52	339
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Oth Borrowings W/Rem Mat 1 Yr or Less	1.98	0.00	0.00	0.00	1.14	3.62	7.27	10.07	339
Earning Assets Repr in 1 Year	27.74	12.73	16.29	20.50	26.39	34.52	43.76	50.08	339
Int-Bearing Liab Repr in 1 Year	16.88	4.06	5.91	8.36	12.62	20.47	50.25	56.26	339
Long-Term Debt Repr in 1 Year	0.28	0.00	0.00	0.00	0.00	0.03	2.14	4.06	339
Net Assets Repriceable in 1 Year	9.97	-28.46	-16.87	2.87	11.42	20.10	27.82	30.83	339
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.46	-4.51	-0.29	6.21	13.67	22.80	30.42	38.87	339
Net ST Noncore Funding Dependence	6.54	-7.92	-4.34	1.21	5.65	12.04	19.29	22.84	339
Short-Term Inv/ST Noncore Funding	61.01	5.09	9.57	22.99	45.97	86.25	154.31	295.29	338
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.51	-14.76	-9.02	-0.61	7.06	17.42	30.45	42.40	339
Net Loans and Leases/Total Deposits	85.91	55.80	65.02	76.25	86.65	96.49	104.32	109.19	338
Net Loans and Leases/Core Deposits	102.46	62.17	71.66	84.35	100.64	118.42	135.93	158.05	338
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.14	-0.00	0.00	0.06	0.66	1.87	4.11	4.96	178
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.86	-0.02	0.18	0.92	2.15	4.68	6.90	10.89	336
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.13	-0.01	0.00	0.00	0.01	0.04	0.11	99
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.15	0.00	0.00	0.00	0.11	20.39	47.39	63.00	338
Available-For-Sale Securities	89.84	35.58	52.57	79.32	99.78	100.00	100.00	100.00	338
U. S. Treasury Securities	1.23	0.00	0.00	0.00	0.00	0.30	8.95	19.65	338
U. S. Agency Securities (excl MBS)	15.50	0.00	0.00	2.65	13.07	26.46	46.11	57.69	338
Municipal Securities	22.47	0.00	0.00	5.58	21.67	38.36	52.02	58.65	338
Mortgage-Backed Securities	46.30	0.42	6.26	28.38	48.21	62.32	81.53	90.66	338
Asset-Backed Securities	0.49	0.00	0.00	0.00	0.00	0.12	3.17	8.25	338
Other Debt Securities	2.57	0.00	0.00	0.00	0.25	4.63	11.49	19.74	338
Mutual Funds and Equity Securities	0.56	0.00	0.00	0.00	0.01	0.56	2.96	8.47	338
Debt Securities 1 Year or Less	10.67	0.20	1.09	3.17	8.51	14.30	28.56	42.57	338
Debt Securities 1 To 5 Years	29.05	1.80	4.86	14.08	26.11	43.49	60.44	69.52	338
Debt Securities Over 5 Years	55.96	7.64	15.11	36.22	58.24	75.31	88.02	91.94	338
Pledged Securities	47.27	1.67	10.59	25.93	45.79	68.78	84.45	90.59	338
Structured Notes, Fair Value	0.37	0.00	0.00	0.00	0.00	0.13	2.44	5.79	338

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.05	0.00	0.02	0.08	0.17	0.28	0.40	339
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	-0.09	0.00	0.03	0.12	0.25	0.42	0.54	339
Provision for Ln&Ls Losses/Net Losses	165.20	-62.50	-317.89	0.00	112.32	273.08	759.34	1635.25	335
Ln&Ls Allowance/Total Loans & Leases	1.20	0.61	0.74	0.94	1.16	1.43	1.71	2.14	339
Ln&Ls Allowance/Net Ln&Ls Losses (X)	28.96	2.30	3.69	6.12	14.18	35.24	90.41	218.52	252
ALLL/Nonaccrual Assets	256.57	45.04	65.87	100.12	175.36	327.47	693.01	1324.39	337
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	233.08	43.05	55.04	95.67	160.79	305.03	607.47	1271.54	337
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.01	0.03	0.09	0.21	0.39	0.55	339
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.08	0.20	0.30	339
Net Losses/Avg Loans and Leases	0.07	-0.12	-0.04	0.00	0.04	0.13	0.26	0.42	339
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Recoveries/Prior Year-End Losses	23.72	2.01	3.27	7.84	16.50	33.88	68.76	118.10	322
Earnings Coverage of Net Losses (X)	17.32	-254.99	-90.91	-0.10	14.63	39.77	100.80	291.40	335
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.17	-0.06	-0.00	0.00	0.06	0.17	0.27	337
RE Loans Secured By 1-4 Family	0.03	-0.07	-0.04	-0.00	0.01	0.07	0.19	0.30	336
Revolving	0.04	-0.15	-0.06	-0.00	0.00	0.04	0.27	0.61	327
Closed-End	0.03	-0.09	-0.04	-0.00	0.01	0.06	0.16	0.28	336
Commercial Real Estate Loans	0.01	-0.28	-0.12	-0.01	0.00	0.04	0.18	0.36	336
Construction and Land Dev	-0.03	-0.80	-0.30	-0.03	0.00	0.00	0.10	0.40	335
Multi family	-0.00	-0.09	-0.01	0.00	0.00	0.00	0.00	0.04	334
Nonfarm Nonresidential	0.02	-0.20	-0.07	-0.00	0.00	0.03	0.20	0.35	335
RE Loans Secured by Farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.05	276
Commercial and Industrial Loans	0.11	-0.27	-0.11	-0.03	0.01	0.19	0.66	1.26	338
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.75	0.02	0.07	0.16	0.44	1.09	2.49	4.21	243
Credit Card Loans	0.93	-0.67	-0.27	0.00	0.75	1.68	2.87	4.80	99
Agricultural Loans	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.11	227
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	0.23	-0.06	-0.00	0.00	0.00	0.13	1.14	4.62	322

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.35	0.01	0.04	0.12	0.28	0.52	0.92	1.29	339
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.47	339
Nonaccrual Loans and Leases	0.75	0.07	0.15	0.33	0.62	1.09	1.71	2.28	339
90+ Days PD and Nonaccrual Loans and Leases	0.83	0.09	0.18	0.36	0.69	1.20	1.94	2.54	339
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.15	339
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Nonaccrual Restructured	0.19	0.00	0.00	0.02	0.12	0.35	0.65	0.88	339
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.35	0.01	0.04	0.12	0.28	0.52	0.92	1.29	339
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.47	339
Nonaccrual Assets	0.76	0.07	0.15	0.34	0.62	1.11	1.75	2.32	339
30+ Days PD & Nonaccrual Assets	1.23	0.16	0.33	0.61	1.00	1.79	2.77	3.62	339
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.58	0.05	0.12	0.26	0.49	0.91	1.37	1.67	339
90+ PD & Nonaccrual Assets + OREO	0.81	0.08	0.16	0.37	0.63	1.19	1.91	2.39	339
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.11	0.13	0.24	0.52	0.97	1.60	2.53	3.17	339
Allowance for Loan & Lease Losses	142.23	16.20	30.47	63.96	117.46	214.19	310.39	396.78	338
Equity Cap + ALLL	9.97	1.36	2.25	4.77	8.46	14.90	23.30	28.45	339
Tier 1 Cap + ALLL	10.19	1.50	2.38	5.07	8.84	15.26	22.02	27.30	339
Loans & Leases + RE Acquired	1.61	0.19	0.37	0.77	1.33	2.38	3.77	4.81	339



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.07	7.70	8.02	8.90	9.88	11.20	12.88	14.19	339
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
-----									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.50	5.58	8.06	10.89	14.90	19.23	25.68	28.47	339
Standby Letters of Credit	0.41	0.00	0.02	0.14	0.33	0.60	1.10	1.48	339
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.14	339
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.09	0.00	0.00	0.00	0.69	3.13	8.97	15.15	339
Interest Rate Contracts	2.08	0.00	0.00	0.00	0.68	3.13	8.97	15.15	339
Interest Rate Futures & Forward Contr	0.33	0.00	0.00	0.00	0.00	0.39	1.70	5.80	339
Written Options Contr (Int Rate)	0.29	0.00	0.00	0.00	0.00	0.41	1.40	4.17	339
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	339
Interest Rate Swaps	0.80	0.00	0.00	0.00	0.00	1.19	4.94	8.36	339
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.99	9.68	12.18	16.60	22.21	28.70	36.51	41.33	339

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Futures and Forwards	20.77	0.00	0.00	0.00	9.91	52.67	71.06	100.00	220
Written Options	20.29	0.00	0.00	0.00	9.98	43.62	79.18	100.00	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	20.29	0.00	0.00	0.00	9.98	43.62	79.18	100.00	220
Purchased Options	0.19	0.00	0.00	0.00	0.00	0.00	0.00	10.80	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	0.13	0.00	0.00	0.00	0.00	0.00	0.00	8.92	220
Swaps	43.09	0.00	0.00	0.00	20.25	95.27	100.00	100.00	220
Held for Trading	4.66	0.00	0.00	0.00	0.00	0.00	56.46	100.00	220
Interest Rate Contracts	4.66	0.00	0.00	0.00	0.00	0.00	56.46	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Non-Traded	95.33	0.00	41.13	100.00	100.00	100.00	100.00	100.00	220
Interest Rate Contracts	95.17	0.00	26.69	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Deriv Contr (Excl Fut & FX LE 14 Days)	74.57	0.00	7.44	48.25	76.67	100.00	100.00	100.00	220
One Year or Less	20.67	0.00	0.00	0.00	9.91	50.00	94.38	100.00	220
Over 1 Year to 5 Years	13.54	0.00	0.00	0.00	0.00	27.15	66.88	98.82	220
Over 5 Years	18.10	0.00	0.00	0.00	0.00	43.52	79.84	100.00	220
Gross Negative Fair Value (Abs Val)	1.56	0.00	0.00	0.00	0.72	3.10	5.55	7.47	220
Gross Positive Fair Value	1.05	0.00	0.00	0.00	0.78	1.86	3.51	4.82	220
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	339
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	339
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	339
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	339
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
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	339
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.21	339

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	339
Ins Under Assets(P/C)/Tot Ins Und Ast	87.10	0.00	0.00	96.85	100.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	12.89	0.00	0.00	0.00	0.00	0.00	22.51	61.25	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.48	0.00	0.00	0.00	0.01	0.23	3.47	7.11	339
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	194
Credit Rel Prem Inc/Tot Prem Inc	33.33	0.00	0.00	0.00	0.00	50.00	100.00	100.00	6
Other Prem Inc/Total Prem Inc	66.66	0.00	0.00	0.00	100.00	100.00	100.00	100.00	6
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Ins Net Inc (P/C)/Equity (P/C)	61.04	-10.65	-10.65	2.98	37.14	64.18	134.08	167.04	7
Ins Net Inc (L/H)/Equity (L/H)	2.60	2.58	2.58	2.58	2.58	2.60	2.61	2.61	2
Insur Ben, Losses, Exp/Insur Premiums	25.25	0.00	0.00	4.02	15.30	23.02	49.65	65.89	6
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.24	0.00	0.00	0.00	0.00	0.00	0.51	1.10	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
CSV Life Insurance/Tier 1 Cap + ALLL	12.26	0.00	0.00	5.83	14.31	19.23	23.97	26.32	339
<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	339
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Cost: Interest-Bearing Deposits	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
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	-20.79	-100.00	-100.00	-58.77	-7.62	2.61	33.42	60.67	33
Total Selected Assets	11.96	-100.00	-91.30	-17.47	-6.04	1.77	58.51	427.67	56
Deposits	-17.32	-100.00	-100.00	-100.00	-39.72	22.28	25.40	26.44	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.47	0.00	0.00	27.76	76.53	102.01	136.41	196.86	238
Dividends Paid/Net Income	24.58	0.00	0.00	0.00	23.46	43.91	66.18	80.19	334
Net Income - Dividends/Avg Equity	6.18	0.77	2.64	4.10	6.26	8.01	10.03	12.94	339
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	134.24	0.00	0.00	75.37	110.58	200.65	367.44	564.81	248
Dividends From Nonbank Subs	0.58	0.00	0.00	0.00	0.00	0.20	1.69	17.63	248
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	248
Dividends From All Subsidiaries	142.03	0.00	0.00	92.23	116.88	202.41	397.22	605.21	248
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.21	0.00	0.00	0.00	37.75	63.53	92.21	130.98	313
Interest Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.47	313
Mgt & Service Fees From Bank Subs	1.01	0.00	0.00	0.00	0.00	0.00	6.81	26.78	313
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	313
Operating Income From Bank Subs	40.38	0.00	0.00	1.02	40.33	67.49	111.81	139.84	313
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.43	0.00	0.00	0.00	100.00	100.00	115.20	143.99	132
Interest Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.14	132
Mgt & Serv Fees From Nonbank Subs	0.33	0.00	0.00	0.00	0.00	0.00	0.00	12.34	132
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.92	132
Operating Inc From Nonbank Subs	84.94	0.00	0.00	6.81	100.00	100.00	195.55	465.07	132
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	11.96	0.00	0.00	0.00	0.00	13.90	56.36	73.36	26
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Mgt & Serv Fees From Sub BHCs	0.32	0.00	0.00	0.00	0.00	0.00	0.40	5.25	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	13.19	0.00	0.00	0.00	0.00	13.90	70.00	73.38	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.32	0.00	0.00	0.00	95.05	99.76	100.00	100.00	301
Interest Income From Bank Subs	0.99	0.00	0.00	0.00	0.00	0.03	1.60	66.25	301
Mgt & Serv Fees From Bank Subs	1.64	0.00	0.00	0.00	0.00	0.00	13.57	37.16	301
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.27	2.15	301
Operating Income From Bank Subs	79.27	0.00	0.00	82.92	99.15	100.00	100.00	100.00	301
Dividends From Nonbank Subs	0.75	0.00	0.00	0.00	0.00	0.14	2.86	18.59	301
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	301
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	301
Operating Inc From Nonbank Subs	2.09	0.00	0.00	0.00	0.00	0.60	14.70	65.27	301
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	301
Loans and Adv From Subs/ST Debt	1416.13	0.00	0.00	0.00	217.65	1248.59	6862.86	18744.5	40
Loans and Adv From Subs/Total Debt	216.80	0.00	0.00	0.00	63.18	214.73	956.26	1933.47	117

BHCPR Reporters for Quarter Ending 06/30/2016  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
3109904	1,304,870	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,169,110	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,110,114	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,231,003	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,933,984	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,365,680	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,250,014	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,889,426	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1201457	1,086,797	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,331,898	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,687,700	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,074,817	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,256,559	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,779,273	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,601,651	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,924,517	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,142,492	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,328,847	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,650,054	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,982,680	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,193,425	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,540,242	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,339,686	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,485,059	ATBANCORP	DUBUQUE, IA	
1108350	1,553,753	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
3541483	1,224,259	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
2066868	1,816,575	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,231,588	BANCI NDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,657,911	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,302,438	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,149,328	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,620,143	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,070,192	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	1,493,552	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
3590388	1,950,452	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,499,831	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,721,905	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,516,120	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,828,555	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,395,125	BANTERRA CORP	ELDORADO, IL	
1115385	1,687,549	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,738,343	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,816,337	BEACON BANCORP	TAUNTON, MA	
4297853	1,990,980	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1246159	2,931,549	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	Moved from Peer 2
1823345	1,318,987	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,241,513	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,402,002	BNH FINANCIAL	LACONIA, NH	
2835514	1,568,887	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	2,386,292	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,160,610	BRI DGEVIEW BANCORP, INC.	BRI DGEVIEW, IL	

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3378764	1,128,033	BRI DGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	New Y-9C/BHCPR reporter
3929791	1,979,203	BSB BANCORP INC.	BELMONT, MA	
3488850	1,176,109	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
1204627	2,649,207	BYLINE BANCORP, INC.	CHICAGO, IL	
2183493	1,411,073	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	1,837,608	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1115013	1,773,754	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
1133503	2,375,168	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
1085509	2,752,949	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4933272	1,310,418	CAPSTAR FINANCIAL HOLDINGS, IN	NASHVILLE, TN	
3975770	2,270,108	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,606,417	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,966,574	CASCADE BANCORP	BEND, OR	
2254508	1,055,956	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3594872	2,873,627	CBFH, INC.	BEAUMONT, TX	
1493654	1,548,273	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,322,404	CBX CORPORATION	CARROLLTON, IL	
1053496	1,345,788	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
3836880	1,036,419	CENLAR CAPITAL CORPORATION	EWING, NJ	Moved from Peer 4
2158156	2,255,881	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,403,357	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,290,809	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4459839	1,429,961	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,683,978	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,136,435	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1143623	1,231,018	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1118368	1,179,518	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
3186576	1,284,815	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,346,477	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1246533	1,359,911	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3153242	1,146,102	CLAYTON HC, INC.	KNOXVILLE, TN	
3264764	1,286,131	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,079,565	CNB CORPORATION	CONWAY, SC	
1118340	2,336,392	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1142475	1,504,065	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,147,027	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	2,142,608	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,804,374	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,189,522	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,233,400	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1133473	2,360,487	COMMUNITYONE BANCORP	CHARLOTTE, NC	
2524788	1,160,589	COUNTY BANCORP, INC.	MANITOWOC, WI	Moved from Peer 4
1081239	1,356,056	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	1,856,180	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,884,151	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,776,433	CU BANCORP	LOS ANGELES, CA	
1201112	1,237,744	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,710,178	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,240,952	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,263,260	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,077,540	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	

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2626691	1,295,626	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,575,935	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2427665	1,192,627	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
2461016	2,433,053	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,543,837	EQUITY BANCSHARES, INC.	WICHITA, KS	
3854268	1,766,681	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,369,240	EXTRACO CORPORATION	WACO, TX	
3824373	1,596,528	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2270254	1,017,757	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
2781910	2,691,106	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	1,021,275	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1098732	1,754,983	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,921,370	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1132104	2,917,958	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1249002	1,805,818	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARINA, NC	
3223967	1,936,726	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,097,954	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,552,745	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,615,786	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
2385493	1,225,099	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,669,854	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,088,289	FIRST BRECKENRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	1,819,069	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1098796	1,587,670	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,212,473	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,336,839	FIRST CO BANCORP, INC.	COLLINGSVILLE, IL	
1108097	1,844,489	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,495,328	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3447585	1,125,362	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3407598	2,779,525	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,428,513	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,409,599	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
2339656	1,021,378	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	1,309,070	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,560,796	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,284,890	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,436,502	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,950,022	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	1,460,737	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	1,702,468	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1206760	2,119,783	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
4843090	1,614,353	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2560263	1,087,538	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
2880626	1,070,066	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1099917	2,045,478	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,924,477	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,307,422	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,304,206	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,410,128	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,120,343	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1123072	2,121,630	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	

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3367106	1,253,661	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,144,517	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1137453	1,094,172	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
3846601	1,086,370	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,661,943	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	2,611,278	FRANKLIN FINANCIAL NETWORK, INC	FRANKLIN, TN	
1118238	1,084,046	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1098620	2,916,401	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3444717	1,006,837	GORHAM BANCORP, MHC	GORHAM, ME	
3254952	2,395,015	GUARANTY BANCORP	DENVER, CO	
1862036	1,779,286	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3392331	1,775,132	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,092,448	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,866,760	HAPPY BANCSHARES, INC.	CANYON, TX	
4973362	2,269,049	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	New Y-9C/BHCPR reporter
2038409	1,265,724	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,781,274	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,940,545	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,668,652	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	2,378,292	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2253529	1,961,532	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245291	2,521,413	HILLS BANCORPORATION	HILLS, IA	
3851191	1,545,049	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,222,097	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	1,929,874	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	Name change from ESB BANCORP MHC
4366003	2,717,677	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,918,080	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,375,906	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,933,617	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,086,776	INDEPENDENT ALLIANCE BANKS, INC	FORT WAYNE, IN	
1201925	2,452,696	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,066,531	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	2,366,518	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,172,238	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,382,461	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,681,113	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,626,888	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,913,109	KLEIN FINANCIAL, INC.	CHASKA, MN	
3575750	1,592,418	LAKE SUNAPEE BANK GROUP	NEWPORT, NH	
2128917	1,321,118	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,586,111	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,164,817	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,312,635	LCNB CORP.	LEBANON, OH	
3612543	1,042,632	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
3884863	1,395,304	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,131,198	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	2,284,553	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
4268349	1,033,318	LOWELL FIVE BANCORP MHC	LOWELL, MA	
2634696	1,666,547	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,204,382	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,285,112	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	

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1139363	1,578,369	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,076,248	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,587,917	MARQUETTE NATIONAL CORPORATION	CHI CAGO, IL	
3846106	1,454,160	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2589714	1,020,768	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	Moved from Peer 4
2907822	1,323,415	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,999,936	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	2,510,780	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,898,817	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,653,834	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2176413	1,314,336	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,046,390	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	1,922,524	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,669,930	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,160,821	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,661,915	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,277,556	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,016,566	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,509,889	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,484,962	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,215,097	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	
3841941	1,743,580	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,910,099	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,210,299	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	1,735,782	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,187,569	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,809,208	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,581,252	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,132,659	NEXTier INCORPORATED	KITTANNING, PA	
3103603	2,254,910	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,338,901	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,518,171	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,518,370	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,642,859	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,060,735	NORWAY BANCORP, MHC	NORWAY, ME	
3848285	1,042,835	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
3297481	1,408,434	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
2320618	1,010,918	OCOMOWOC BANCSHARES, INC.	OCOMOWOC, WI	Moved from Peer 4
1200311	1,075,574	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,585,154	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,159,774	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,829,823	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	1,121,901	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,311,353	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	2,029,481	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,100,915	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3021800	1,455,509	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,464,912	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3200463	1,858,071	PENN COMMUNITY MUTUAL HOLDINGS	PERKASIE, PA	
1117688	1,346,482	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2748995	1,583,016	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	

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1030947	1,491,352	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,070,349	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,907,088	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	2,053,248	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,183,272	PIONEER BANCSHARES, INC.	DRIPPING SPRINGS, TX	
1108163	1,144,051	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,031,331	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,024,096	PLATTE VALLEY FINANCIAL SERVI C	SCOTTSBLUFF, NE	Moved from Peer 4
3836488	1,114,013	PLAZA BANCORP	IRVINE, CA	
3802250	1,077,810	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,500,664	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,171,436	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
2125813	2,683,434	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	1,030,238	QNB CORP.	QUAKERTOWN, PA	
4176855	1,439,866	RBB BANCORP	LOS ANGELES, CA	
1130584	2,538,660	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,577,258	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,297,416	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,238,343	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,760,286	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,582,247	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,100,576	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,417,492	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,125,690	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,516,850	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,843,288	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,794,055	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,350,869	SINOPAC BANCORP	LOS ANGELES, CA	
1131497	1,037,139	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	2,560,508	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,039,346	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,902,248	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,164,877	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,445,894	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,291,085	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,404,087	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	1,120,693	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
1062621	2,402,262	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,091,579	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3547010	1,092,359	SSB COMMUNITY BANCORP MHC	SPENCER, MA	New Y-9C/BHCPR reporter
1245590	2,451,975	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,845,698	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,199,575	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,063,370	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1097771	1,015,292	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	1,993,106	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
3852031	1,951,691	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,912,067	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,157,714	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,523,796	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	2,196,375	SUFFOLK BANCORP	RIVERHEAD, NY	



BHCPR Reporters for Quarter Ending 06/30/2016  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
1247679	1,565,181	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,186,982	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,838,937	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,490,354	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,850,945	TERRITORIAL BANCORP INC.	HONOLULU, HI	
4360113	1,261,737	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	1,411,055	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,293,192	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,310,246	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,422,292	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3233126	1,783,395	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,720,057	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,189,249	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,862,723	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	2,084,369	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
2181426	1,128,424	UNITY BANCORP, INC.	CLINTON, NJ	
4105266	1,215,350	VERITEX HOLDINGS, INC.	DALLAS, TX	
2012315	1,969,412	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,202,049	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,853,666	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,797,888	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,211,047	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,831,685	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,208,196	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1127650	1,008,589	WESTBRAND, INC.	MINOT, ND	Moved from Peer 4
3866382	1,306,305	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,173,405	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,082,623	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,780,025	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	2,128,025	WILSON BANK HOLDING COMPANY	LEBANON, TN	
2356073	1,524,328	YOUR COMMUNITY BANKSHARES, INC	NEW ALBANY, IN	
2784920	1,068,736	1ST CONSTITUTION BANCORP	CRANBURY, NJ	Moved from Peer 4
1399765	2,711,369	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 339 bank holding companies.