

	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	5	9	65	72
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.82	2.80	2.85	3.32
+ Non-interest Income	2.08	5.68	2.02	0.88
- Overhead Expense	4.03	7.47	3.96	3.61
- Provision for Losses	0.04	0.07	0.04	0.02
+ Securities Gains (Losses)	0.08	0.05	0.04	0.02
+ Other Tax Equiv Adjustments	0.00	-0.01	0.00	0.00
= Pretax Net Oper Income (TE)	0.91	0.96	0.90	0.61
Net Operating Income	0.53	0.57	1.29	0.51
Net Income	0.53	0.57	1.29	0.51
Net Income (Sub S Adjusted)	0.51	0.55	0.54	0.19
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.76	3.65	3.66	4.21
Interest Expense	0.53	0.42	0.45	0.55
Net Interest Income (TE)	3.23	3.23	3.21	3.64
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.01	0.00	0.12	0.33
Earnings Coverage of Net Losses (X)	-30.53	26.21	5.96	5.64
Ln&Ls Allowance/Total Loans & Leases	2.39	1.84	2.17	1.78
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.56	5.79	8.52	4.33
30-89 Days Past Due Loans and Leases	0.92	1.44	1.27	0.75
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	10.56	7.40	8.49	11.15
Net ST Noncore Funding Dependence	5.55	0.69	2.19	2.45
Net Loans and Leases/Total Assets	43.99	47.67	44.36	63.75
CAPITALIZATION:				
Tier 1 Leverage Ratio	12.61	15.78	11.27	9.20
Equity Capital/Total Assets	12.61	15.11	11.16	8.97
Equity Capital+Minority Int/Total Assets	13.30	15.92	11.75	8.98
Tier 1 Common Eq Cap / T RWA	20.62	24.84	16.56	11.41
Net Loans&Ls/Equity Capital (X)	3.78	4.96	4.36	8.06
Cash Dividends/Net Income	13.86	13.00	12.74	23.46
Cash Dividends/Net Income (Sub S Adjusted)	-44.33	-35.97	-11.75	17.84
Retained Earnings/Avg Equity Cap	4.87	6.74	15.89	2.95
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	1.44	2.41	1.84	0.09
Long-Term Debt/Equity Capital	2.23	2.82	2.84	2.37
Equity Investment in Subs/Equity Cap	108.11	112.95	118.08	122.90
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	-134.86	105.00	135.23	99.86

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.26	3.15	3.23	3.84	3.78
Less: Interest Expense	0.44	0.36	0.39	0.50	0.62
Equals: Net Interest Income (TE)	2.82	2.80	2.85	3.32	3.15
Plus: Non-Interest Income	2.08	5.68	2.02	0.88	0.85
Equals: Adj Operating Income (TE)	4.90	8.47	4.86	4.27	4.07
Less: Overhead Expense	4.03	7.47	3.96	3.61	3.53
Less: Provision for Loan and Lease Losses	0.04	0.07	0.04	0.02	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	0.08	0.05	0.04	0.02	0.03
Plus: Other Tax Equiv Adjustments	0.00	-0.01	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.91	0.96	0.90	0.61	0.40
Less: Applicable Income Taxes (TE)	0.36	0.36	-0.42	0.13	0.13
Less: Minority Interest	0.02	0.03	0.02	0.00	0.00
Equals: Net Operating Income	0.53	0.57	1.29	0.51	0.28
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.53	0.57	1.29	0.51	0.28
Memo: Net Income (Last Four Qtrs)	0.36	0.67	1.29	0.51	0.28
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	87.23	86.28	88.85	91.57	90.79
Avg Int-Bearing Funds / Avg Assets	57.01	63.93	62.17	75.12	76.83
Int Income (TE) / Avg Earning Assets	3.76	3.65	3.66	4.21	4.18
Int Expense / Avg Earning Assets	0.53	0.42	0.45	0.55	0.69
Net Int Inc (TE) / Avg Earn Assets	3.23	3.23	3.21	3.64	3.48
YIELD OR COST:					
Total Loans and Leases (TE)	5.05	4.92	5.06	5.26	5.34
Interest-Bearing Bank Balances	0.79	0.58	0.51	0.34	0.35
Fed Funds Sold & Reverse Repos	0.59	0.19	0.35	0.18	0.19
Trading Assets	1.93	2.88	2.51	2.56	11.63
Total Earning Assets	3.58	3.54	3.50	4.16	4.13
Investment Securities (TE)	2.58	3.01	2.42	2.20	2.10
U.S. Treasury & Agency Sec (excl MBS)	2.52	2.22	2.16	1.65	1.38
Mortgage-Backed Securities	2.16	1.81	1.79	1.96	1.72
All Other Securities	4.13	4.43	4.54	4.63	4.71
Interest-Bearing Deposits	0.62	0.47	0.53	0.51	0.61
Time Deposits of \$100K or More	0.74	0.71	0.64	0.92	1.00
Time Deposits < \$100K	0.76	0.86	0.79	0.83	0.99
Other Domestic Deposits	0.19	0.18	0.23	0.23	0.26
Foreign Deposits	N/A	N/A	N/A	0.13	0.10
Fed Funds Purchased and Repos	0.17	0.89	0.80	0.30	0.48
Other Borrowed Funds & Trading Liab	1.19	1.58	1.18	2.24	2.97
All Interest-Bearing Funds	0.85	0.60	0.67	0.66	0.81

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	46	39	102	71	70
Avg Assets per Employee (\$000)	5,295	3,711	5,221	4,138	4,193
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	88.00	87.57	89.61	85.60	89.40
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	4.03	7.47	3.96	3.61	3.53
Personnel Expense	2.14	3.85	2.13	1.80	1.71
Net Occupancy Expense	0.39	0.51	0.44	0.45	0.45
Other Operating Expenses	1.51	3.11	1.39	1.30	1.33
Overhead Less Non-Interest Income	1.95	1.80	1.95	2.65	2.65
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	85.75	86.60	87.93	84.73	88.51
Personnel Expense	42.83	44.87	45.90	42.87	43.10
Net Occupancy Expense	7.97	8.86	10.23	10.88	11.14
Other Operating Expenses	34.94	32.87	31.80	31.01	33.50
Total Non-Interest Income	36.54	40.58	34.37	19.61	18.73
Fiduciary Activities Income	0.20	0.34	0.21	0.23	0.31
Serv Charges on Deposit Accts - Domestic	9.39	8.63	10.10	5.95	6.44
Trading Revenue	8.71	5.11	7.36	0.00	0.00
Investment Banking Fees & Commissions	0.32	0.52	0.37	0.45	0.43
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.17	0.19	0.21	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	1.95	1.85	1.49	0.17	0.24
Net Gain (Loss) - Sales Loans, OREO, Oth	4.34	0.62	0.88	0.01	-0.87
Other Non-Interest Income	11.44	23.34	13.77	9.64	8.96
Overhead Less Non-Interest Income	49.21	46.02	53.55	64.54	69.62
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.93	21.32	-256.94	12.70	9.07
Appl Inc Tax+TE/Pretax NOI+TE	33.04	26.34	-246.61	18.82	14.56

PERCENT OF TOTAL ASSETS -----	PEER GROUP 05				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	32.77	38.18	35.26	52.51	51.21
Commercial and Industrial Loans	3.80	3.71	3.22	7.03	6.93
Loans to Individuals	1.10	2.52	0.90	2.00	1.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.97	1.19	1.52	0.83	0.86
Other Loans and Leases	5.40	3.00	4.45	0.50	0.49
Net Loans and Leases	43.99	47.67	44.36	63.75	61.63
Debt Securities Over 1 Year	24.42	20.87	24.28	16.20	17.12
Mutual Funds and Equity Securities	0.00	0.15	0.14	0.06	0.06
Subtotal	68.40	68.68	68.78	80.76	79.82
Interest-Bearing Bank Balances	8.79	10.69	8.48	6.24	6.69
Federal Funds Sold & Reverse Repos	2.37	2.31	3.45	0.42	0.73
Debt Securities 1 Year or Less	6.46	2.54	4.46	1.47	1.41
Trading Assets	0.78	0.41	0.95	0.00	0.00
Total Earning Assets	86.81	84.64	86.11	90.27	89.80
Non-Int Cash and Due From Dep Inst	1.51	1.81	1.18	1.73	1.79
Other Real Estate Owned	3.65	2.72	4.19	1.40	1.99
All Other Assets	11.68	13.55	12.71	7.85	8.30
MEMORANDA:					
Short-Term Investments	17.62	15.54	16.39	9.18	9.45
U.S. Treasury Securities	0.00	0.00	0.00	0.34	0.15
U.S. Agency Securities (excl MBS)	3.27	4.40	5.31	3.75	3.99
Municipal Securities	9.44	6.34	8.59	2.96	3.22
Mortgage-Backed Securities	17.76	12.14	14.12	8.45	8.68
Asset-Backed Securities	0.00	0.00	0.00	0.02	0.02
Other Debt Securities	0.40	0.53	0.73	0.15	0.15
RE Loans Secured by 1-4 Family	9.97	15.37	9.12	16.93	15.52
Revolving	0.75	1.24	0.71	2.39	2.29
Closed-End, Sec by First Liens	8.74	13.85	8.07	12.95	12.06
Closed-End, Sec by Junior Liens	0.47	0.28	0.34	0.67	0.62
Commercial Real Estate Loans	20.71	21.07	24.37	32.11	31.92
Construction and Land Dev	9.40	6.56	9.06	4.49	4.74
Multi family	2.02	2.79	2.83	2.91	3.05
Nonfarm Nonresidential	9.28	11.73	12.48	23.53	23.06
RE Loans Secured by Farmland	2.10	1.74	1.78	2.04	2.01
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.01	77.44	76.31	81.38	81.46
RE Loans Secured by 1-4 Family	22.43	33.07	21.16	26.29	24.71
Revolving	1.83	2.33	1.75	3.74	3.64
Closed-End	20.60	30.74	19.41	22.07	20.34
Commercial Real Estate Loans	44.18	40.67	51.30	49.48	50.84
Construction and Land Dev	19.03	12.78	17.48	7.03	7.56
Multi family	4.60	5.46	6.13	4.41	4.79
Nonfarm Nonresidential	20.55	22.43	27.69	36.39	36.35
RE Loans Secured by Farmland	4.40	3.70	3.86	3.34	3.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	8.93	8.10	7.81	10.85	10.97
Loans to Individuals	2.55	4.60	2.15	3.17	2.77
Credit Card Loans	0.00	0.13	0.02	0.06	0.04
Agricultural Loans	3.07	2.17	2.68	1.40	1.57
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	14.45	7.77	11.09	0.84	0.84

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	17.62	15.54	16.39	9.18	9.45
Liquid Assets	34.49	31.76	33.47	23.22	24.62
Investment Securities	30.88	23.55	28.89	18.28	19.08
Net Loans and Leases	43.99	47.67	44.36	63.75	61.63
Net Lns, Ls & Stbby Ltrs of Credit	44.63	48.39	44.97	63.98	61.94
Core Deposits	54.54	57.68	59.07	69.40	68.62
Noncore Funding	27.13	22.07	23.91	18.63	20.30
Time Deposits of \$100K or More	23.76	18.52	20.02	14.27	15.60
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.00	0.54	0.65	0.62	0.79
Net Fed Funds Purchased (Sold)	-2.37	-1.77	-2.80	0.22	0.23
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.45	1.21	1.37	0.82	0.79
Earning Assets Repr in 1 Year	38.54	31.78	35.97	28.24	31.06
Int-Bearing Liab Repr in 1 Year	27.59	30.49	25.51	24.02	28.60
Long-Term Debt Repr in 1 Year	2.02	0.43	1.39	0.17	0.48
Net Assets Repriceable in 1 Year	8.93	0.85	9.06	3.49	1.54
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	10.56	7.40	8.49	11.15	12.57
Net ST Noncore Funding Dependence	5.55	0.69	2.19	2.45	3.27
Short-Term Inv/ST Noncore Funding	178.70	123.52	183.23	97.92	92.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	20.79	24.09	24.39	16.24	16.81
Net Loans and Leases/Total Deposits	55.42	63.52	55.59	75.56	72.61
Net Loans and Leases/Core Deposits	105.01	154.49	88.47	93.62	91.62
Held-To-Mat Sec Appr(Depr)/T1 Cap	2.74	-1.24	0.64	0.65	0.00
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.55	-0.29	0.32	0.25	-5.01
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.05	-0.01	-0.13	-0.70
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	22.76	18.68	19.21	7.08	6.92
Available-For-Sale Securities	77.24	81.32	80.79	92.92	93.08
U.S. Treasury Securities	0.00	0.00	0.00	1.80	0.73
U.S. Agency Securities (excl MBS)	15.92	17.10	22.90	21.37	21.80
Municipal Securities	32.25	21.72	27.28	15.97	18.03
Mortgage-Backed Securities	49.68	47.57	45.68	50.26	46.00
Asset-Backed Securities	0.00	0.00	0.00	0.06	0.14
Other Debt Securities	2.15	12.91	3.50	1.03	1.18
Mutual Funds and Equity Securities	0.00	0.70	0.64	0.39	0.50
Debt Securities 1 Year or Less	22.66	12.00	19.67	9.98	8.07
Debt Securities 1 To 5 Years	21.67	23.26	29.64	27.62	25.34
Debt Securities Over 5 Years	55.67	64.04	50.06	56.54	60.92
Pledged Securities	44.86	30.92	41.29	45.14	43.89
Structured Notes, Fair Value	3.58	0.94	3.61	0.69	1.08

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.04	0.07	0.04	0.02	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.09	0.17	0.11	0.04	0.22
Provision for Ln&Ls Losses/Net Losses	-52.13	146.71	133.54	59.49	53.53
Ln&Ls Allowance/Total Loans & Leases	2.39	1.84	2.17	1.78	2.04
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.01	19.92	7.46	7.94	5.54
ALLL/Nonaccrual Assets	215.93	226.42	236.09	156.31	113.42
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	215.93	179.31	232.50	145.16	105.78
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.28	0.48	0.53	0.80
Recoveries/Avg Loans and Leases	0.12	0.27	0.37	0.20	0.19
Net Losses/Avg Loans and Leases	0.01	0.00	0.12	0.33	0.57
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	15.78	22.51	52.36	31.54	21.02
Earnings Coverage of Net Losses (X)	-30.53	26.21	5.96	5.64	4.79
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	-0.03	0.02	0.11	0.29	0.53
RE Loans Secured By 1-4 Family	0.18	1.20	1.14	0.27	0.53
Revolving	0.92	0.43	0.89	0.25	0.50
Closed-End	0.11	1.16	1.10	0.25	0.53
Commercial Real Estate Loans	-0.14	-0.23	-0.04	0.34	0.56
Construction and Land Dev	0.54	0.05	-0.79	1.29	1.70
Multi family	0.00	0.00	0.00	0.29	0.20
Nonfarm Nonresidential	-0.23	-0.41	-0.06	0.17	0.42
RE Loans Secured by Farmland	0.00	-0.09	-1.28	0.00	0.25
Commercial and Industrial Loans	-0.02	0.30	0.26	0.29	0.89
Loans to Depository Institutions	N/A	N/A	N/A	0.00	0.00
Loans to Individuals	0.19	0.51	0.29	0.77	0.97
Credit Card Loans	N/A	0.93	0.00	2.69	1.67
Agricultural Loans	0.00	0.00	0.00	0.04	0.04
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	1.36	2.03	3.05	0.75	1.56

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 05 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
30-89 Days PD Loans and Leases	0.92	1.44	1.27	0.75	0.96
90+ Days PD Loans and Leases	0.00	0.04	0.07	0.04	0.04
Nonaccrual Loans and Leases	1.16	1.32	1.69	2.00	3.03
90+ Days PD and Nonaccrual Loans and Leases	1.16	1.36	1.76	2.08	3.08
30-89 Days PD Restructured	0.00	0.15	0.06	0.01	0.02
90+ Days PD Restructured	0.00	0.00	0.02	0.00	0.00
Nonaccrual Restructured	0.06	0.60	0.35	0.62	1.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.92	1.44	1.27	0.75	0.96
90+ Days Past Due Assets	0.00	0.04	0.07	0.04	0.04
Nonaccrual Assets	1.16	1.32	1.69	2.00	3.04
30+ Days PD & Nonaccrual Assets	2.08	2.80	3.03	2.89	4.11
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.47	0.68	0.72	1.30	1.95
90+ PD & Nonaccrual Assets + OREO	4.12	3.40	4.92	3.01	4.22
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	4.26	3.81	5.18	4.11	5.81
Allowance for Loan & Lease Losses	364.84	415.95	550.85	355.41	432.99
Equity Cap + ALLL	29.13	41.11	49.41	48.96	71.17
Tier 1 Cap + ALLL	28.29	37.56	47.49	44.43	60.79
Loans & Leases + RE Acquired	7.84	6.62	9.21	6.24	8.79

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	1.16	1.81	1.48	0.72	0.92
- 90+ Days Past Due	0.00	0.03	0.08	0.04	0.04
- Nonaccrual	1.56	1.45	2.05	2.13	3.26
Coml & Indl - 30-89 Days PD	0.54	0.44	0.58	0.38	0.47
- 90+ Days Past Due	0.00	0.08	0.00	0.00	0.01
- Nonaccrual	0.01	0.72	0.48	0.96	1.71
Individuals - 30-89 Days PD	0.87	1.27	1.63	1.02	1.12
- 90+ Days Past Due	0.00	0.14	0.10	0.06	0.05
- Nonaccrual	0.30	0.13	0.32	0.36	0.37
Dep Inst Lns - 30-89 Days PD	N/A	N/A	N/A	0.00	0.00
- 90+ Days Past Due	N/A	N/A	N/A	0.00	0.00
- Nonaccrual	N/A	N/A	N/A	0.00	0.00
Agricultural - 30-89 Days PD	0.28	0.03	0.03	0.20	0.21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.06	0.11
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.00	0.12	0.91	0.40	0.28
- 90+ Days Past Due	0.00	0.77	0.00	0.00	0.03
- Nonaccrual	0.00	0.00	0.00	0.28	0.03
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.44	2.28	1.88	1.09	1.45
- 90+ Days Past Due	0.00	0.08	0.35	0.07	0.03
- Nonaccrual	2.03	1.80	2.12	1.99	2.48
Revolving - 30-89 Days PD	0.48	1.42	1.25	0.40	0.56
- 90+ Days Past Due	0.00	0.30	0.03	0.00	0.01
- Nonaccrual	0.85	1.13	2.46	1.00	1.14
Closed-End - 30-89 Days PD	1.48	2.29	1.80	1.18	1.55
- 90+ Days Past Due	0.00	0.04	0.45	0.07	0.03
- Nonaccrual	1.99	1.79	1.84	2.03	2.82
- Jr Lien 30-89 Days PD	0.06	0.04	0.00	0.08	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.04	0.00	0.00
- Jr Lien Nonaccrual	0.00	0.03	0.01	0.11	0.14
Commercial RE - 30-89 Days PD	1.08	1.70	1.27	0.41	0.60
- 90+ Days Past Due	0.00	0.01	0.02	0.01	0.01
- Nonaccrual	1.56	0.91	2.13	1.97	3.46
Const & Dev - 30-89 Days PD	0.28	0.56	0.14	0.28	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	2.24	1.59	5.08	7.58
Multi family - 30-89 Days PD	0.75	2.96	0.00	0.19	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.17	0.28	0.43	1.21
Nonfarm Nres- 30-89 Days PD	1.65	2.30	1.68	0.41	0.49
- 90+ Days Past Due	0.00	0.01	0.04	0.00	0.00
- Nonaccrual	2.28	0.80	2.31	1.36	2.40
Farm land - 30-89 Days PD	0.00	0.06	0.24	0.30	0.86
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.28	1.24	1.51	0.92	2.34
Credit Card - 30-89 Days PD	N/A	0.61	0.00	1.65	1.78
- 90+ Days Past Due	N/A	0.26	0.00	0.47	0.35
- Nonaccrual	N/A	0.00	0.00	0.21	1.14

CAPITAL RATIOS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	12.61	15.78	11.27	9.20	8.21
Tier 1 RBC Ratio	N/A	N/A	N/A	13.54	12.20
Total Risk-Based Capital Ratio	N/A	N/A	N/A	15.34	14.10
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	9.18	8.18
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.01	6.48
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.57	9.87	8.56	9.67	8.89
Standby Letters of Credit	0.64	0.72	0.61	0.19	0.26
Commercial & Similar Letters of Credit	0.25	0.15	0.23	0.00	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	3.45	0.19	2.06	0.28	0.44
Interest Rate Contracts	3.45	0.19	2.06	0.27	0.43
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.01	0.02
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.09	0.09
Purchased Options Contr (Int Rate)	3.45	0.19	2.06	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.06	0.13
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	18.76	18.66	17.85	15.47	14.51

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	98.54	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	1.46	0.00
Futures and Forwards	0.00	0.00	0.00	17.85	17.96
Written Options	0.00	0.00	0.00	58.43	57.83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.00	0.00	58.43	57.83
Purchased Options	100.00	100.00	100.00	3.74	1.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	100.00	100.00	100.00	3.74	1.52
Swaps	0.00	0.00	0.00	19.99	19.85
Held for Trading	0.00	0.00	0.00	5.56	0.00
Interest Rate Contracts	0.00	0.00	0.00	5.56	0.00
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
Non-Traded	100.00	100.00	100.00	94.44	100.00
Interest Rate Contracts	100.00	100.00	100.00	92.99	98.26
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	1.46	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	0.00	100.00	0.00	36.33	38.02
One Year or Less	0.00	0.00	0.00	25.59	18.84
Over 1 Year to 5 Years	0.00	0.00	0.00	3.85	4.57
Over 5 Years	0.00	100.00	0.00	6.89	9.86
Gross Negative Fair Value (Abs Val)	0.00	0.00	0.00	1.01	0.42
Gross Positive Fair Value	5.08	0.94	7.14	0.48	0.41
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.01	0.00	0.01	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.00	0.01	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.03	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	100.00	100.00	100.00	0.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	0.00	0.00	0.00	100.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	N/A	N/A	N/A	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.95	1.85	1.49	0.17	0.24
Premium Inc/Ins Activities Revenue	33.33	20.00	33.33	0.00	1.76
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
Ins Under Net Income/Consol Net Income	1.02	0.45	0.82	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	68.77	92.21	56.03	N/A	22.28
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	1.06	2.51
Insur Ben, Losses, Exp/Insur Premiums	41.78	46.08	24.57	20.75	23.36
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	N/A	N/A	1.15	1.92
Net Assets Ins Under Subs/Cons Assets	0.03	0.02	0.04	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.71	13.92	9.43	13.44	13.29
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	N/A	N/A	0.66	0.68
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	0.13	0.10
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	0.98	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	N/A	N/A	N/A	-73.87	19.50
Total Selected Assets	N/A	N/A	N/A	-64.12	-2.53
Deposits	N/A	N/A	N/A	77.86	-4.95

PROFITABILITY:	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	5.38	7.20	16.43	5.00	1.01
Bank Net Inc/Avg Eq Inv in Banks	4.51	2.97	11.51	5.31	2.86
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.47	8.69	4.06	3.20	1.45
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	15.98	32.91	20.75	2.73	0.84
Bank Net Income/Parent Net Income	90.42	109.01	167.32	110.62	109.15
Nonbank Net Income/Parent Net Income	20.31	17.20	27.81	1.43	2.52
Sub BHCs Net Inc/Parent Net Income	123.45	103.27	110.93	59.96	83.05
LEVERAGE:					
Total Liabilities/Equity	19.81	24.12	25.34	27.26	36.78
Total Debt/Equity Capital	3.67	5.23	4.68	2.87	3.96
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.63	16.88	15.38	21.31	18.82
Tot Debt+Lns Guaranteed for Affl/Equity	3.67	5.23	4.68	2.78	2.61
Total Debt/Eq Cap - Exc Over Fair Value	3.67	5.23	4.68	2.88	3.97
Long-Term Debt/Equity Capital	2.23	2.82	2.84	2.37	3.05
Short-Term Debt/Equity Capital	1.44	2.41	1.84	0.09	0.34
Current Portion of LT Debt/Equity	3.44	3.42	4.19	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.00	0.00	0.03	0.00
Long-Term Debt/Consolidated LT Debt	5.82	17.82	3.18	17.87	17.58
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.11	112.95	118.08	122.90	132.59
Total Investment in Subs/Equity	111.97	115.52	118.83	123.48	133.23
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	109.03	103.59
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	109.82	104.39
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	-0.96	0.66	-4.56	1.73	2.13
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.62	5.64	1.99	4.94	11.92
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	48.72	125.87	180.36	104.99	75.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	-134.86	105.00	135.23	99.86	102.44
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	112.06	151.85	163.80	105.45	87.10
Pretax Oper Inc + Int Exp/Int Expense	-144.68	114.24	47.89	1090.83	2516.72
Div + Int From Subs/Int Exp + Div	88.25	237.04	204.93	195.81	113.31
Fees+Other Inc From Subs/Sal + Oth Exp	3.48	9.10	18.70	7.48	7.61
Net Inc/Curr Port of LT Debt+Pfd Div(X)	0.37	0.78	1.00	16.24	13.20
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.71	-1.66	-4.42	-0.59	-3.34
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	20.00
Total	0.00	0.00	0.00	0.00	20.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	2.53	3.11	2.45	0.14	0.27
Combined Thri ft 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

Number of BHCs in Peer Group

5

EARNINGS AND PROFITABILITY

 PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	2.82	1.98	1.98	2.04	2.57	3.01	3.48	3.70	5
+ Non-interest Income	2.07	0.30	0.30	0.49	1.18	2.31	3.85	4.46	5
- Overhead Expense	4.03	3.02	3.02	3.14	3.52	3.58	5.04	5.76	5
- Provision for Losses	0.03	0.00	0.00	0.00	0.01	0.05	0.07	0.08	5
+ Securities Gains (Losses)	0.07	0.00	0.00	0.00	0.02	0.14	0.17	0.17	5
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
= Pretax Net Oper Income (TE)	0.90	-0.50	-0.50	-0.23	0.69	1.30	1.83	2.02	5
Net Operating Income	0.52	-0.53	-0.53	-0.31	0.48	0.90	1.09	1.15	5
Net Income	0.52	-0.53	-0.53	-0.31	0.48	0.90	1.09	1.15	5
Net Income (Sub S Adjusted)	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	3.75	2.23	2.23	2.60	3.77	4.25	4.50	4.56	5
Interest Expense	0.52	0.08	0.08	0.16	0.40	0.68	0.86	0.91	5
Net Interest Income (TE)	3.23	2.14	2.14	2.29	3.08	3.56	3.91	4.07	5

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.00	-0.16	-0.16	-0.15	-0.05	0.04	0.15	0.20	5
Earnings Coverage of Net Losses (X)	-30.52	-245.54	-245.54	-187.71	-4.06	7.13	50.51	72.03	5
Ln&Ls Allowance/Total Loans & Leases	2.39	1.08	1.08	1.14	1.36	3.25	4.07	4.17	5
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.55	0.25	0.25	0.81	3.81	5.34	14.95	19.72	5
30-89 Days Past Due Loans and Leases	0.91	0.00	0.00	0.00	0.34	0.93	1.94	2.41	5

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	10.56	-49.16	-49.16	-34.78	12.48	27.36	38.50	42.27	5
Net ST Noncore Funding Dependence	5.55	-53.44	-53.44	-38.45	6.87	21.73	33.72	37.30	5
Net Loans and Leases/Total Assets	43.98	28.10	28.10	30.38	38.98	44.99	56.92	62.18	5

CAPITALIZATION:

Tier 1 Leverage Ratio	12.61	9.21	9.21	9.88	12.62	13.95	14.29	14.36	5
Equity Capital/Total Assets	12.60	9.12	9.12	9.18	11.37	14.35	15.58	16.04	5
Equity Capital+Minority Int/Total Assets	13.29	9.12	9.12	9.90	12.81	14.35	15.86	16.46	5
Tier 1 Common Eq Cap / T RWA	20.61	13.28	13.28	14.69	19.71	24.00	25.18	25.19	5
Net Loans&Ls/Equity Capital (X)	3.77	2.25	2.25	2.38	2.88	3.35	5.43	6.41	5
Cash Dividends/Net Income	13.85	0.00	0.00	0.00	8.81	21.85	23.60	24.18	4
Cash Dividends/Net Income (Sub S Adjusted)	-44.32	-44.32	-44.32	-44.32	-44.32	-44.32	-44.32	-44.32	1
Retained Earnings/Avg Equity Cap	4.86	-5.02	-5.02	-3.37	2.89	7.23	11.78	13.55	5

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.44	0.00	0.00	0.00	0.00	0.00	3.60	5.40	5
Long-Term Debt/Equity Capital	2.22	0.00	0.00	0.00	0.00	0.00	5.56	8.34	5
Equity Investment in Subs/Equity Cap	108.11	90.01	90.01	90.95	94.58	119.77	130.69	132.08	5
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	-134.85	-788.93	-788.93	-620.82	-54.19	34.01	111.52	145.95	5

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.26	2.07	2.07	2.29	3.19	3.52	3.93	4.11	5
Less: Interest Expense	0.44	0.08	0.08	0.15	0.36	0.56	0.69	0.73	5
Equals: Net Interest Income (TE)	2.82	1.98	1.98	2.04	2.57	3.01	3.48	3.70	5
Plus: Non-Interest Income	2.07	0.30	0.30	0.49	1.18	2.31	3.85	4.46	5
Equals: Adj Operating Income (TE)	4.89	2.52	2.52	2.97	4.66	5.44	6.32	6.68	5
Less: Overhead Expense	4.03	3.02	3.02	3.14	3.52	3.58	5.04	5.76	5
Less: Provision for Loan and Lease Losses	0.03	0.00	0.00	0.00	0.01	0.05	0.07	0.08	5
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Plus: Realized G/L on AFS Sec	0.07	0.00	0.00	0.00	0.02	0.14	0.17	0.17	5
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equals: Pretax Net Oper Inc (TE)	0.90	-0.50	-0.50	-0.23	0.69	1.30	1.83	2.02	5
Less: Applicable Income Taxes (TE)	0.35	0.02	0.02	0.06	0.19	0.41	0.69	0.79	5
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00	0.01	0.05	0.07	5
Equals: Net Operating Income	0.52	-0.53	-0.53	-0.31	0.48	0.90	1.09	1.15	5
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equals: Net Income	0.52	-0.53	-0.53	-0.31	0.48	0.90	1.09	1.15	5
Memo: Net Income (Last Four Qtrs)	0.36	-0.85	-0.85	-0.61	0.40	0.86	0.92	0.92	5
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	87.22	80.56	80.56	80.75	84.91	91.70	92.86	92.91	5
Avg Int-Bearing Funds / Avg Assets	57.01	6.91	6.91	21.34	66.24	68.07	72.82	75.15	5
Int Income (TE) / Avg Earning Assets	3.75	2.23	2.23	2.60	3.77	4.25	4.50	4.56	5
Int Expense / Avg Earning Assets	0.52	0.08	0.08	0.16	0.40	0.68	0.86	0.91	5
Net Int Inc (TE) / Avg Earn Assets	3.23	2.14	2.14	2.29	3.08	3.56	3.91	4.07	5
YIELD OR COST:									
Total Loans and Leases (TE)	5.04	4.07	4.07	4.22	5.02	5.47	5.55	5.57	5
Interest-Bearing Bank Balances	0.79	0.55	0.55	0.56	0.71	0.83	0.99	1.06	5
Fed Funds Sold & Reverse Repos	0.59	0.41	0.41	0.41	0.41	0.59	0.69	0.73	2
Trading Assets	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1
Total Earning Assets	3.57	2.23	2.23	2.58	3.68	3.83	4.14	4.27	5
Investment Securities (TE)	2.58	0.78	0.78	1.01	2.40	3.12	3.66	3.92	5
U.S. Treasury & Agency Sec (excl MBS)	2.51	1.31	1.31	1.31	1.97	2.81	3.50	3.73	4
Mortgage-Backed Securities	2.15	0.81	0.81	1.04	1.90	2.77	3.08	3.12	5
All Other Securities	4.13	2.26	2.26	2.26	3.51	3.96	5.65	6.22	4
Interest-Bearing Deposits	0.62	0.36	0.36	0.39	0.51	0.76	0.84	0.85	5
Time Deposits of \$100K or More	0.74	0.50	0.50	0.52	0.70	0.85	0.89	0.91	5
Time Deposits < \$100K	0.76	0.67	0.67	0.67	0.70	0.78	0.83	0.85	4
Other Domestic Deposits	0.19	0.00	0.00	0.00	0.11	0.23	0.36	0.42	5
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.17	0.00	0.00	0.00	0.00	0.17	0.27	0.31	2
Other Borrowed Funds & Trading Liab	1.19	0.45	0.45	0.45	1.22	1.25	1.60	1.72	4
All Interest-Bearing Funds	0.84	0.54	0.54	0.55	0.74	0.97	1.09	1.14	5

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	46.46	27.05	27.05	28.01	35.24	56.17	67.39	70.24	5
Avg Assets per Employee (\$000)	5294.49	2572.67	2572.67	2752.86	3546.36	3925.17	8403.54	10621.7	5
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Overhead Exp / NOI + Non-Int Income	87.99	67.57	67.57	69.20	80.18	90.57	106.01	113.02	5
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	4.03	3.02	3.02	3.14	3.52	3.58	5.04	5.76	5
Personnel Expense	2.14	0.96	0.96	1.18	1.98	2.09	2.89	3.28	5
Net Occupancy Expense	0.38	0.16	0.16	0.22	0.41	0.44	0.46	0.47	5
Other Operating Expenses	1.50	0.97	0.97	0.99	1.12	1.71	2.15	2.28	5
Overhead Less Non-Interest Income	1.95	0.84	0.84	0.99	1.86	2.44	2.60	2.66	5
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	85.74	62.54	62.54	64.68	77.08	89.77	106.01	113.02	5
Personnel Expense	42.83	33.55	33.55	34.70	39.96	46.79	50.34	51.28	5
Net Occupancy Expense	7.97	5.66	5.66	5.88	7.28	9.32	9.81	9.84	5
Other Operating Expenses	34.94	19.56	19.56	19.91	22.83	31.77	54.73	65.03	5
Total Non-Interest Income	36.53	12.11	12.11	14.39	25.65	43.08	59.62	65.73	5
Fiduciary Activities Income	0.19	0.00	0.00	0.00	0.00	0.00	0.49	0.74	5
Serv Charges on Deposit Accts - Domestic	9.38	0.06	0.06	0.33	3.12	14.74	20.30	21.48	5
Trading Revenue	8.70	0.00	0.00	0.00	0.00	0.00	21.77	32.65	5
Investment Banking Fees & Commissions	0.32	0.00	0.00	0.00	0.00	0.00	0.80	1.20	5
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net Servicing Fees	0.18	0.00	0.00	0.00	0.11	0.26	0.35	0.39	5
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Insurance Activities Revenue	1.94	0.00	0.00	0.00	0.06	1.37	4.80	6.30	5
Net Gain (Loss) - Sales Loans, OREO, Oth	4.34	-0.59	-0.59	-0.44	0.00	7.69	11.15	11.60	5
Other Non-Interest Income	11.44	0.00	0.00	1.30	5.32	10.80	23.28	28.63	5
Overhead Less Non-Interest Income	49.21	15.12	15.12	16.38	35.03	52.19	80.43	94.17	5
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	19.92	0.00	0.00	0.00	18.73	22.01	32.18	35.57	4
Appl Inc Tax+TE/Pretax NOI+TE	33.04	19.75	19.75	19.75	32.55	38.95	40.12	40.51	4

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.77	14.72	14.72	15.96	25.06	43.86	49.51	50.09	5
Commercial and Industrial Loans	3.79	0.00	0.00	0.28	2.98	5.65	6.50	6.80	5
Loans to Individuals	1.10	0.00	0.00	0.00	0.10	0.66	2.65	3.56	5
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural Loans	1.97	0.00	0.00	0.00	0.03	0.59	4.89	6.94	5
Other Loans and Leases	5.39	0.00	0.00	0.09	0.46	2.98	13.02	17.64	5
Net Loans and Leases	43.98	28.10	28.10	30.38	38.98	44.99	56.92	62.18	5
Debt Securities Over 1 Year	24.41	0.00	0.00	4.06	19.16	30.72	41.87	46.01	5
Mutual Funds and Equity Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Subtotal	68.40	46.41	46.41	48.19	63.92	77.27	83.87	86.68	5
Interest-Bearing Bank Balances	8.78	1.81	1.81	1.87	4.22	6.51	16.83	21.97	5
Federal Funds Sold & Reverse Repos	2.37	0.00	0.00	0.00	0.00	4.37	5.92	5.97	5
Debt Securities 1 Year or Less	6.46	0.02	0.02	0.08	0.58	1.56	15.56	22.45	5
Trading Assets	0.78	0.00	0.00	0.00	0.00	0.00	1.96	2.94	5
Total Earning Assets	86.81	80.55	80.55	80.95	84.55	90.19	92.19	92.65	5
Non-Int Cash and Due From Dep Inst	1.50	0.00	0.00	0.17	1.04	2.00	2.72	2.97	5
Other Real Estate Owned	3.65	0.01	0.01	0.09	0.65	1.19	8.46	12.06	5
All Other Assets	11.68	5.50	5.50	6.13	8.91	15.37	17.53	17.68	5
MEMORANDA:									
Short-Term Investments	17.62	2.31	2.31	2.63	8.10	28.53	34.79	35.27	5
U.S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
U.S. Agency Securities (excl MBS)	3.27	0.00	0.00	0.04	0.46	5.84	7.71	7.80	5
Municipal Securities	9.44	0.00	0.00	1.36	8.40	12.96	15.20	16.04	5
Mortgage-Backed Securities	17.76	1.85	1.85	2.07	9.36	26.00	34.11	36.50	5
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Debt Securities	0.40	0.00	0.00	0.00	0.00	0.44	1.00	1.21	5
RE Loans Secured by 1-4 Family	9.97	1.86	1.86	3.11	8.74	11.39	15.24	17.04	5
Revolving	0.75	0.00	0.00	0.01	0.16	0.85	1.71	2.05	5
Closed-End, Sec by First Liens	8.74	1.86	1.86	2.21	6.23	10.50	14.69	16.56	5
Closed-End, Sec by Junior Liens	0.47	0.00	0.00	0.03	0.24	0.58	0.93	1.07	5
Commercial Real Estate Loans	20.70	9.03	9.03	9.55	12.50	24.48	34.73	38.09	5
Construction and Land Dev	9.40	0.14	0.14	0.30	0.93	4.96	22.49	30.61	5
Multi family	2.02	0.00	0.00	0.38	1.95	2.62	3.10	3.29	5
Nonfarm Nonresidential	9.28	0.00	0.00	1.47	7.67	11.93	15.53	16.91	5
RE Loans Secured by Farml and	2.09	0.00	0.00	0.00	0.86	3.30	4.37	4.64	5
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	71.01	37.86	37.86	45.64	71.37	74.19	87.22	93.66	5
RE Loans Secured by 1-4 Family	22.42	4.79	4.79	7.16	20.93	28.07	32.73	34.99	5
Revolving	1.83	0.00	0.00	0.03	0.26	2.85	4.31	4.63	5
Closed-End	20.59	4.79	4.79	5.92	18.26	27.87	30.83	32.19	5
Commercial Real Estate Loans	44.18	28.62	28.62	29.39	32.66	39.22	63.47	74.67	5
Construction and Land Dev	19.03	0.38	0.38	0.95	2.69	7.54	44.69	62.46	5
Multi family	4.59	0.00	0.00	0.99	4.54	5.50	6.94	7.59	5
Nonfarm Nonresidential	20.55	0.00	0.00	5.18	22.50	26.18	28.87	29.90	5
RE Loans Secured by Farml and	4.40	0.00	0.00	0.00	2.23	5.32	8.76	10.34	5
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commercial and Industrial Loans	8.92	0.00	0.00	0.72	6.65	13.35	15.66	16.32	5
Loans to Individuals	2.55	0.00	0.00	0.00	0.35	1.08	6.02	8.43	5
Credit Card Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural Loans	3.07	0.00	0.00	0.00	0.08	1.53	7.60	10.40	5
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Loans and Leases	14.45	0.00	0.00	0.20	0.86	10.20	35.27	46.25	5

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	17.62	2.31	2.31	2.63	8.10	28.53	34.79	35.27	5
Liquid Assets	34.48	12.94	12.94	17.84	34.14	41.43	45.59	46.73	5
Investment Securities	30.88	17.16	17.16	18.83	26.59	32.55	42.02	46.22	5
Net Loans and Leases	43.98	28.10	28.10	30.38	38.98	44.99	56.92	62.18	5
Net Lns, Ls & Stdbly Ltrs of Credit	44.62	31.00	31.00	32.55	39.00	45.00	57.05	62.37	5
Core Deposits	54.54	18.05	18.05	25.98	57.42	67.50	69.90	70.69	5
Noncore Funding	27.12	7.05	7.05	9.90	18.65	24.90	45.63	54.98	5
Time Deposits of \$100K or More	23.75	7.05	7.05	7.77	14.27	18.78	41.59	52.96	5
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Fed Funds Purchased and Repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net Fed Funds Purchased (Sold)	-2.37	-6.02	-6.02	-5.97	-2.91	0.00	0.00	0.00	5
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Oth Borrowings W/Rem Mat 1 Yr or Less	1.44	0.00	0.00	0.00	0.00	1.34	3.61	4.52	5
Earning Assets Repr in 1 Year	38.53	14.83	14.83	16.22	22.71	42.51	66.21	75.15	5
Int-Bearing Liab Repr in 1 Year	27.59	4.72	4.72	6.93	17.29	27.64	49.32	59.06	5
Long-Term Debt Repr in 1 Year	2.01	0.00	0.00	0.00	0.00	3.12	5.03	5.47	5
Net Assets Repriceable in 1 Year	8.93	-12.09	-12.09	-10.27	-1.07	12.12	29.45	36.53	5
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	10.56	-49.16	-49.16	-34.78	12.48	27.36	38.50	42.27	5
Net ST Noncore Funding Dependence	5.55	-53.44	-53.44	-38.45	6.87	21.73	33.72	37.30	5
Short-Term Inv/ST Noncore Funding	178.70	9.86	9.86	16.98	48.40	67.04	393.41	555.17	5
Liq Asts-ST Noncore Fndg/Nonliq Asts	20.78	-39.51	-39.51	-28.62	12.79	31.72	58.93	70.84	5
Net Loans and Leases/Total Deposits	55.42	40.00	40.00	42.13	48.97	54.60	69.57	76.19	5
Net Loans and Leases/Core Deposits	105.00	54.50	54.50	54.99	59.53	86.39	175.73	216.43	5
Held-To-Mat Sec Appr(Depr)/T1 Cap	2.74	0.00	0.00	0.00	1.59	3.65	4.48	4.75	3
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.55	-1.98	-1.98	-1.04	2.71	3.88	4.65	5.00	5
Struct Notes Appr(Depr)/T1 Cap	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	2
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	22.75	0.00	0.00	0.00	0.48	41.89	56.40	56.83	5
Available-For-Sale Securities	77.24	42.73	42.73	43.16	71.74	99.75	100.00	100.00	5
U. S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
U. S. Agency Securities (excl MBS)	15.92	0.00	0.00	0.09	1.29	25.38	38.51	41.21	5
Municipal Securities	32.24	0.00	0.00	5.62	27.18	45.63	53.43	55.03	5
Mortgage-Backed Securities	49.67	7.75	7.75	9.80	31.74	69.74	88.56	94.28	5
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Debt Securities	2.15	0.00	0.00	0.00	0.00	1.85	5.37	6.83	5
Mutual Funds and Equity Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Debt Securities 1 Year or Less	22.65	0.06	0.06	0.18	2.86	6.92	53.75	76.87	5
Debt Securities 1 To 5 Years	21.67	0.00	0.00	1.74	8.30	29.30	45.87	50.88	5
Debt Securities Over 5 Years	55.66	0.00	0.00	9.73	47.77	81.88	91.39	91.93	5
Pledged Securities	44.85	21.41	21.41	22.99	40.30	53.46	61.13	64.87	5
Structured Notes, Fair Value	3.57	0.00	0.00	0.00	0.00	0.25	8.93	13.23	5

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.03	0.00	0.00	0.00	0.01	0.05	0.07	0.08	5
Provision for Ln&Ls Losses/Avg Lns&Ls	0.09	0.00	0.00	0.00	0.02	0.14	0.20	0.21	5
Provision for Ln&Ls Losses/Net Losses	-52.12	-636.36	-636.36	-477.27	0.00	67.50	187.85	236.78	5
Ln&Ls Allowance/Total Loans & Leases	2.39	1.08	1.08	1.14	1.36	3.25	4.07	4.17	5
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.00	5.57	5.57	5.57	5.57	13.00	17.46	18.95	2
ALLL/Nonaccrual Assets	215.92	28.78	28.78	28.78	89.83	230.18	372.94	420.53	3
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	215.92	28.78	28.78	28.78	89.83	230.18	372.94	420.53	3
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.00	0.00	0.05	0.17	0.27	0.31	5
Recoveries/Avg Loans and Leases	0.12	0.01	0.01	0.03	0.10	0.12	0.19	0.23	5
Net Losses/Avg Loans and Leases	0.00	-0.16	-0.16	-0.15	-0.05	0.04	0.15	0.20	5
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Recoveries/Prior Year-End Losses	15.77	5.95	5.95	8.06	15.03	17.89	21.42	22.82	5
Earnings Coverage of Net Losses (X)	-30.52	-245.54	-245.54	-187.71	-4.06	7.13	50.51	72.03	5
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	-0.02	-0.28	-0.28	-0.26	-0.11	0.08	0.18	0.21	5
RE Loans Secured By 1-4 Family	0.18	-0.03	-0.03	-0.02	0.00	0.20	0.46	0.56	5
Revolving	0.92	0.00	0.00	0.00	0.00	0.00	2.21	2.94	4
Closed-End	0.10	-0.09	-0.09	-0.08	-0.01	0.00	0.33	0.49	5
Commercial Real Estate Loans	-0.13	-0.37	-0.37	-0.34	-0.16	-0.01	0.00	0.00	5
Construction and Land Dev	0.54	-0.27	-0.27	-0.20	0.00	0.00	1.48	2.23	5
Multi family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Nonfarm Nonresidential	-0.23	-0.48	-0.48	-0.48	-0.43	0.00	0.00	0.00	4
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commercial and Industrial Loans	-0.01	-0.05	-0.05	-0.05	-0.01	0.00	0.00	0.00	4
Loans to Depository Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loans to Individuals	0.19	0.04	0.04	0.04	0.04	0.19	0.28	0.31	2
Credit Card Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.36	0.00	0.00	0.00	0.00	0.00	3.26	4.35	4

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.91	0.00	0.00	0.00	0.34	0.93	1.94	2.41	5
90+ Days PD Loans and Leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual Loans and Leases	1.16	0.00	0.00	0.00	0.11	0.75	2.78	3.71	5
90+ Days PD and Nonaccrual Loans and Leases	1.16	0.00	0.00	0.00	0.11	0.75	2.78	3.71	5
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual Restructured	0.05	0.00	0.00	0.00	0.00	0.00	0.14	0.22	5
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.91	0.00	0.00	0.00	0.34	0.93	1.94	2.41	5
90+ Days Past Due Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual Assets	1.16	0.00	0.00	0.00	0.11	0.75	2.78	3.71	5
30+ Days PD & Nonaccrual Assets	2.07	0.00	0.00	0.00	0.45	3.08	4.73	5.19	5
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.46	0.00	0.00	0.00	0.07	0.23	1.09	1.50	5
90+ PD & Nonaccrual Assets + OREO	4.12	0.17	0.17	0.37	1.26	2.07	8.95	12.31	5
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	4.25	0.39	0.39	0.54	1.26	2.40	9.18	12.42	5
Allowance for Loan & Lease Losses	364.83	53.38	53.38	54.88	221.61	462.88	663.78	751.06	5
Equity Cap + ALLL	29.13	3.98	3.98	4.35	10.56	17.22	60.26	81.53	5
Tier 1 Cap + ALLL	28.29	3.96	3.96	4.51	8.69	16.60	60.05	80.88	5
Loans & Leases + RE Acquired	7.83	0.57	0.57	1.05	3.81	6.15	15.49	19.99	5

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	12.61	9.21	9.21	9.88	12.62	13.95	14.29	14.36	5
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.57	1.78	1.78	2.69	6.39	9.44	14.14	16.14	5
Standby Letters of Credit	0.63	0.00	0.00	0.00	0.01	0.20	1.57	2.24	5
Commercial & Similar Letters of Credit	0.25	0.00	0.00	0.00	0.00	0.00	0.63	0.95	5
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.44	0.00	0.00	0.00	0.00	0.00	8.62	12.93	5
Interest Rate Contracts	3.44	0.00	0.00	0.00	0.00	0.00	8.62	12.93	5
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased Options Contr (Int Rate)	3.44	0.00	0.00	0.00	0.00	0.00	8.62	12.93	5
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.75	5.66	5.66	7.11	12.60	15.40	31.45	39.19	5

BHCPR Reporters for Quarter Ending 06/30/2016
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
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2595939	100,323	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1995523	100,898	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	299,132	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
3848931	429,721	PEDCOR FINANCIAL, LLC	CARMEL, IN	
1081538	422,465	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	

Note: Peer Group 5 has 5 bank holding companies.