

	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	144	133	139	126
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.22	3.25	3.22	3.28
+ Non-interest Income	0.92	0.99	0.99	1.04
- Overhead Expense	2.65	2.75	2.69	2.95
- Provision for Losses	0.11	0.09	0.11	0.15
+ Securities Gains (Losses)	0.01	0.02	0.01	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.43	1.44	1.44	1.40
Net Operating Income	0.95	0.96	0.96	0.94
Net Income	0.95	0.95	0.97	0.95
Net Income (Sub S Adjusted)	0.95	0.89	1.02	1.39
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.93	3.97	3.93	4.06
Interest Expense	0.44	0.42	0.42	0.45
Net Interest Income (TE)	3.48	3.54	3.49	3.58
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.09	0.09	0.09	0.15
Earnings Coverage of Net Losses (X)	8.04	12.17	11.72	20.57
Ln&Ls Allowance/Total Loans & Leases	1.08	1.21	1.09	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.85	1.12	0.86	1.28
30-89 Days Past Due Loans and Leases	0.34	0.42	0.35	0.45
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	16.36	14.86	16.94	16.62
Net ST Noncore Funding Dependence	8.69	7.47	9.14	8.66
Net Loans and Leases/Total Assets	69.89	67.59	69.96	67.35
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.92	10.33	10.03	10.19
Equity Capital/Total Assets	10.90	11.27	10.86	11.24
Equity Capital+Minority Int/Total Assets	10.95	11.37	10.93	11.37
Tier 1 Common Eq Cap / T RWA	12.07	12.53	12.15	12.19
Net Loans&Ls/Equity Capital (X)	6.51	6.11	6.54	6.10
Cash Dividends/Net Income	28.76	25.55	29.79	30.58
Cash Dividends/Net Income (Sub S Adjusted)	24.99	12.43	34.64	31.66
Retained Earnings/Avg Equity Cap	5.85	6.10	5.80	5.46
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.02	0.07	0.02	0.01
Long-Term Debt/Equity Capital	2.59	1.75	2.27	1.82
Equity Investment in Subs/Equity Cap	103.60	102.57	103.35	102.90
Cash FR Oper+Noncash+Op Exp+Div	109.66	94.85	123.42	122.91

PERCENT OF AVERAGE ASSETS	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.64	3.65	3.63	3.71	3.75
Less: Interest Expense	0.41	0.39	0.39	0.41	0.48
Equals: Net Interest Income (TE)	3.22	3.25	3.22	3.28	3.25
Plus: Non-Interest Income	0.92	0.99	0.99	1.04	1.25
Equals: Adj Operating Income (TE)	4.19	4.28	4.26	4.43	4.62
Less: Overhead Expense	2.65	2.75	2.69	2.95	3.16
Less: Provision for Loan and Lease Losses	0.11	0.09	0.11	0.11	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.02	0.01	0.02	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.43	1.44	1.44	1.40	1.37
Less: Applicable Income Taxes (TE)	0.47	0.49	0.47	0.44	0.41
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.95	0.96	0.96	0.94	1.04
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.95	0.97	0.95	1.04
Memo: Net Income (Last Four Qtrs)	0.97	0.97	0.97	0.95	1.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.82	92.07	92.49	91.82	91.30
Avg Int-Bearing Funds / Avg Assets	70.16	70.46	70.39	70.10	71.18
Int Income (TE) / Avg Earning Assets	3.93	3.97	3.93	4.06	4.13
Int Expense / Avg Earning Assets	0.44	0.42	0.42	0.45	0.52
Net Int Inc (TE) / Avg Earn Assets	3.48	3.54	3.49	3.58	3.56
YIELD OR COST:					
Total Loans and Leases (TE)	4.44	4.57	4.48	4.72	4.96
Interest-Bearing Bank Balances	0.52	0.28	0.29	0.30	0.28
Fed Funds Sold & Reverse Repos	0.53	0.60	0.36	0.21	0.31
Trading Assets	0.71	0.76	0.91	1.68	1.22
Total Earning Assets	3.85	3.89	3.85	3.99	4.06
Investment Securities (TE)	2.51	2.47	2.44	2.51	2.46
U.S. Treasury & Agency Sec (excl MBS)	1.63	1.63	1.62	1.49	1.51
Mortgage-Backed Securities	2.14	2.22	2.14	2.29	2.11
All Other Securities	3.72	3.70	3.90	4.11	4.28
Interest-Bearing Deposits	0.42	0.40	0.39	0.40	0.46
Time Deposits of \$100K or More	0.85	0.81	0.82	0.83	0.94
Time Deposits < \$100K	0.80	0.76	0.78	0.78	0.92
Other Domestic Deposits	0.27	0.24	0.24	0.23	0.25
Foreign Deposits	0.39	0.18	0.11	0.23	0.29
Fed Funds Purchased and Repos	0.63	0.53	0.50	0.54	0.58
Other Borrowed Funds & Trading Liab	1.47	1.49	1.46	1.70	2.21
All Interest-Bearing Funds	0.58	0.55	0.55	0.53	0.60

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	23	22	87	84	83
Avg Assets per Employee (\$000)	6,821	6,156	6,335	5,724	5,413
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.43	2.79	2.62	3.01	2.87
Overhead Exp / NII + Non-Int Income	64.23	65.36	64.95	67.89	68.85
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.65	2.75	2.69	2.95	3.16
Personnel Expense	1.46	1.51	1.46	1.55	1.63
Net Occupancy Expense	0.33	0.36	0.34	0.37	0.39
Other Operating Expenses	0.81	0.87	0.86	0.99	1.10
Overhead Less Non-Interest Income	1.68	1.72	1.67	1.81	1.79
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.10	64.29	63.88	66.84	67.80
Personnel Expense	35.18	35.52	34.95	35.49	35.31
Net Occupancy Expense	8.03	8.41	8.22	8.53	8.46
Other Operating Expenses	18.71	19.77	19.91	21.83	22.94
Total Non-Interest Income	21.40	22.87	22.40	22.44	25.65
Fiduciary Activities Income	1.79	1.79	1.87	1.69	1.73
Serv Charges on Deposit Accts - Domestic	4.09	4.60	4.51	4.70	5.12
Trading Revenue	0.05	0.06	0.06	0.06	0.10
Investment Banking Fees & Commissions	0.92	1.08	1.02	1.18	1.18
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.18	0.21	0.31	0.34	0.50
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.63	0.71	0.59	0.63	0.81
Net Gain (Loss) - Sales Loans, OREO, Oth	2.23	2.74	2.77	1.99	2.78
Other Non-Interest Income	7.61	7.83	7.48	7.70	8.27
Overhead Less Non-Interest Income	41.28	41.39	40.47	42.39	40.76
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.84	28.92	28.22	26.67	25.81
Appl Inc Tax+TE/Pretax NOI+TE	34.34	34.14	33.40	32.40	31.08

PERCENT OF TOTAL ASSETS	PERCENT GROUP 02 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	51.74	49.19	51.85	48.92	46.82
Commercial and Industrial Loans	10.47	10.78	10.47	10.63	10.72
Loans to Individuals	2.56	2.52	2.58	2.52	2.45
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.37	0.44	0.42	0.45	0.43
Other Loans and Leases	2.14	2.18	2.10	2.17	2.01
Net Loans and Leases	69.89	67.59	69.96	67.35	64.75
Debt Securities Over 1 Year	15.71	16.78	15.71	16.23	17.18
Mutual Funds and Equity Securities	0.09	0.08	0.08	0.09	0.10
Subtotal	86.73	85.52	86.84	85.08	83.57
Interest-Bearing Bank Balances	2.58	3.00	2.42	2.61	3.03
Federal Funds Sold & Reverse Repos	0.04	0.04	0.02	0.04	0.08
Debt Securities 1 Year or Less	1.99	2.04	1.98	2.10	2.21
Trading Assets	0.04	0.04	0.03	0.05	0.07
Total Earning Assets	92.05	91.44	91.93	91.06	90.18
Non-Int Cash and Due From Dep Inst	1.14	1.38	1.20	1.37	1.59
Other Real Estate Owned	0.13	0.21	0.14	0.26	0.38
All Other Assets	6.68	7.05	6.76	7.31	8.02
MEMORANDA:					
Short-Term Investments	5.01	5.70	4.78	5.23	5.92
U.S. Treasury Securities	0.17	0.21	0.26	0.19	0.12
U.S. Agency Securities (excl MBS)	1.78	2.20	1.85	2.21	2.46
Municipal Securities	2.89	2.79	2.86	2.64	2.83
Mortgage-Backed Securities	10.46	11.23	10.36	10.88	11.18
Asset-Backed Securities	0.32	0.20	0.26	0.15	0.19
Other Debt Securities	0.61	0.66	0.62	0.63	0.67
RE Loans Secured by 1-4 Family	16.86	16.33	16.96	16.85	17.29
Revolving	2.87	2.91	2.96	2.83	2.83
Closed-End, Sec by First Liens	13.17	12.50	13.14	13.03	13.37
Closed-End, Sec by Junior Liens	0.49	0.60	0.52	0.63	0.71
Commercial Real Estate Loans	32.15	30.26	32.02	29.10	26.60
Construction and Land Dev	4.46	3.87	4.26	3.71	3.20
Multi family	4.40	3.78	4.26	3.39	2.64
Nonfarm Nonresidential	21.45	20.77	21.52	20.02	19.06
RE Loans Secured by Farmland	0.65	0.73	0.65	0.65	0.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.95	72.59	73.85	71.76	72.12
RE Loans Secured by 1-4 Family	24.47	24.79	24.58	24.90	26.56
Revolving	4.09	4.24	4.21	4.11	4.24
Closed-End	19.91	20.08	19.90	20.31	21.84
Commercial Real Estate Loans	45.89	44.25	45.54	42.57	41.78
Construction and Land Dev	6.39	5.73	6.11	5.48	4.87
Multi family	6.21	5.41	5.95	5.01	4.34
Nonfarm Nonresidential	30.86	30.68	30.90	29.47	29.89
RE Loans Secured by Farmland	1.03	1.16	1.02	1.00	1.03
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	15.49	16.34	15.46	16.37	16.95
Loans to Individuals	4.00	4.20	4.08	3.99	3.96
Credit Card Loans	0.03	0.05	0.04	0.05	0.08
Agricultural Loans	0.60	0.72	0.66	0.69	0.69
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.21	3.38	3.13	3.38	3.51

PERCENT OF TOTAL ASSETS	PEER GROUP 02 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	5.01	5.70	4.78	5.23	5.92
Liquid Assets	18.01	19.96	18.02	19.39	21.13
Investment Securities	18.62	19.51	18.50	19.08	20.07
Net Loans and Leases	69.89	67.59	69.96	67.35	64.75
Net Lns, Ls & Stbby Ltrs of Credit	70.41	68.17	70.49	67.96	65.39
Core Deposits	67.24	67.29	67.07	65.47	65.65
Noncore Funding	19.58	18.87	19.75	19.78	19.30
Time Deposits of \$100K or More	8.96	8.85	8.89	8.58	9.00
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.66	1.93	1.74	1.93	2.06
Net Fed Funds Purchased (Sold)	1.67	1.93	1.76	1.94	2.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.82	2.23	3.07	2.77	2.11
Earning Assets Repr in 1 Year	30.99	30.60	31.06	30.76	31.96
Int-Bearing Liab Repr in 1 Year	15.14	17.22	14.89	17.54	19.04
Long-Term Debt Repr in 1 Year	0.22	0.19	0.19	0.33	0.54
Net Assets Repriceable in 1 Year	14.65	12.39	14.96	11.46	11.22
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.36	14.86	16.94	16.62	15.93
Net ST Noncore Funding Dependence	8.69	7.47	9.14	8.66	7.58
Short-Term Inv/ST Noncore Funding	48.20	60.59	46.75	52.28	62.30
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.93	10.16	6.91	8.63	11.76
Net Loans and Leases/Total Deposits	89.34	85.95	89.87	87.94	83.99
Net Loans and Leases/Core Deposits	105.74	101.88	106.37	105.08	100.66
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.86	0.92	0.39	0.71	-0.60
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.68	2.26	0.25	1.52	-1.29
Struct Notes Appr(Depr)/T1 Cap	0.01	0.04	0.00	-0.02	-0.35
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	14.08	13.79	14.46	13.00	10.89
Available-For-Sale Securities	85.92	86.21	85.54	86.68	89.11
U.S. Treasury Securities	1.10	1.14	1.42	1.09	0.68
U.S. Agency Securities (excl MBS)	10.58	11.56	10.91	11.78	12.96
Municipal Securities	16.37	14.58	16.22	13.72	14.26
Mortgage-Backed Securities	56.94	58.98	56.83	59.42	59.32
Asset-Backed Securities	1.71	1.05	1.41	0.87	1.02
Other Debt Securities	3.62	3.35	3.69	3.18	3.24
Mutual Funds and Equity Securities	0.58	0.52	0.57	0.55	0.59
Debt Securities 1 Year or Less	11.88	10.50	11.83	10.99	11.40
Debt Securities 1 To 5 Years	23.73	24.25	23.86	23.02	21.22
Debt Securities Over 5 Years	60.27	60.71	59.79	60.44	63.86
Pledged Securities	49.27	51.66	50.83	50.59	50.54
Structured Notes, Fair Value	0.40	0.97	0.45	0.99	1.22

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.11	0.09	0.11	0.11	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.16	0.13	0.15	0.15	0.22
Provision for Ln&Ls Losses/Net Losses	157.68	79.51	153.46	175.96	75.32
Ln&Ls Allowance/Total Loans & Leases	1.08	1.21	1.09	1.24	1.46
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.96	16.69	14.38	14.12	10.11
ALLL/Nonaccrual Assets	218.15	191.64	221.41	181.45	139.64
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	189.83	162.39	188.31	152.93	116.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.18	0.18	0.27	0.44
Recoveries/Avg Loans and Leases	0.07	0.09	0.08	0.11	0.13
Net Losses/Avg Loans and Leases	0.09	0.09	0.09	0.15	0.29
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.18	10.23	46.53	34.55	21.96
Earnings Coverage of Net Losses (X)	8.04	12.17	11.72	20.57	17.49
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.05	0.03	0.09	0.24
RE Loans Secured By 1-4 Family	0.04	0.09	0.07	0.12	0.29
Revolving	0.03	0.06	0.08	0.11	0.30
Closed-End	0.04	0.08	0.06	0.13	0.28
Commercial Real Estate Loans	0.00	0.02	0.01	0.06	0.22
Construction and Land Dev	-0.05	-0.04	-0.04	-0.11	0.46
Multifamily	0.00	0.01	-0.01	0.02	0.17
Nonfarm Nonresidential	0.02	0.04	0.02	0.08	0.20
RE Loans Secured by Farmland	0.00	0.00	0.01	0.02	0.03
Commercial and Industrial Loans	0.19	0.14	0.18	0.18	0.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.77	0.74	0.76	0.88	1.09
Credit Card Loans	1.45	1.76	1.61	1.57	2.67
Agricultural Loans	0.02	0.01	0.01	0.02	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	4.64
Other Loans and Leases	0.14	0.12	0.18	0.36	0.24

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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PERCENT OF LOANS AND LEASES

03/31/2016

03/31/2015

12/31/2015

12/31/2014

12/31/2013

30-89 Days PD Loans and Leases	0.34	0.42	0.35	0.45	0.63
90+ Days PD Loans and Leases	0.07	0.12	0.07	0.14	0.23
Nonaccrual Loans and Leases	0.64	0.80	0.64	0.87	1.28
90+ Days PD and Nonaccrual Loans and Leases	0.73	0.97	0.74	1.13	1.71
30-89 Days PD Restructured	0.01	0.01	0.01	0.02	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.16	0.23	0.17	0.25	0.38

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.34	0.42	0.35	0.45	0.63
90+ Days Past Due Assets	0.07	0.12	0.07	0.14	0.23
Nonaccrual Assets	0.64	0.80	0.64	0.87	1.29
30+ Days PD & Nonaccrual Assets	1.09	1.41	1.11	1.60	2.41

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.51	0.65	0.51	0.72	1.08
90+ PD & Nonaccrual Assets + OREO	0.66	0.88	0.67	1.00	1.50

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

Total Assets	0.89	1.09	0.90	1.23	1.69
Allowance for Loan & Lease Losses	129.55	148.39	131.58	166.63	201.84
Equity Cap + ALLL	7.81	9.18	8.01	10.20	13.82
Tier 1 Cap + ALLL	8.68	11.08	8.71	11.01	15.01
Loans & Leases + RE Acquired	1.27	1.63	1.30	1.92	2.71

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate - 30-89 Days PD	0.33	0.43	0.34	0.47	0.66
- 90+ Days Past Due	0.07	0.12	0.08	0.17	0.30
- Nonaccrual	0.59	0.89	0.64	1.01	1.50
Coml & Indl - 30-89 Days PD	0.25	0.36	0.22	0.34	0.31
- 90+ Days Past Due	0.03	0.05	0.02	0.06	0.07
- Nonaccrual	0.89	0.74	0.75	0.71	0.95
Individuals - 30-89 Days PD	0.59	0.73	0.67	1.03	1.18
- 90+ Days Past Due	0.03	0.05	0.05	0.07	0.13
- Nonaccrual	0.21	0.23	0.23	0.24	0.30
Dep Inst Lns - 30-89 Days PD	0.15	0.06	0.20	0.15	0.00
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.23	0.18	0.12	0.06	0.16
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.05
- Nonaccrual	0.47	0.31	0.27	0.22	0.25
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	2.42	0.00	2.43	1.16
Other Lns&Ls - 30-89 Days PD	0.08	0.17	0.11	0.23	0.21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.11	0.16	0.12	0.13	0.30
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.57	0.65	0.61	0.78	1.03
- 90+ Days Past Due	0.09	0.14	0.11	0.20	0.29
- Nonaccrual	0.80	1.10	0.84	1.33	1.83
Revolving - 30-89 Days PD	0.35	0.37	0.42	0.43	0.56
- 90+ Days Past Due	0.04	0.06	0.05	0.05	0.06
- Nonaccrual	0.68	0.79	0.64	0.88	0.99
Closed-End - 30-89 Days PD	0.62	0.68	0.65	0.83	1.09
- 90+ Days Past Due	0.10	0.16	0.12	0.22	0.35
- Nonaccrual	0.84	1.19	0.90	1.41	2.02
- Jr Lien 30-89 Days PD	0.03	0.04	0.03	0.04	0.06
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.09	0.07	0.09	0.13
Commercial RE - 30-89 Days PD	0.17	0.29	0.20	0.27	0.42
- 90+ Days Past Due	0.05	0.11	0.06	0.13	0.24
- Nonaccrual	0.49	0.77	0.52	0.86	1.50
Const & Dev - 30-89 Days PD	0.14	0.25	0.16	0.25	0.35
- 90+ Days Past Due	0.04	0.13	0.03	0.15	0.36
- Nonaccrual	0.57	1.04	0.63	1.28	2.91
Multi family - 30-89 Days PD	0.05	0.10	0.04	0.11	0.17
- 90+ Days Past Due	0.01	0.03	0.02	0.05	0.15
- Nonaccrual	0.14	0.25	0.17	0.28	0.55
Nonfarm Nres- 30-89 Days PD	0.17	0.27	0.20	0.25	0.39
- 90+ Days Past Due	0.06	0.11	0.06	0.13	0.21
- Nonaccrual	0.52	0.80	0.55	0.88	1.41
Farm land - 30-89 Days PD	0.26	0.36	0.19	0.22	0.30
- 90+ Days Past Due	0.05	0.08	0.04	0.08	0.13
- Nonaccrual	0.66	0.94	0.77	0.84	1.87
Credit Card - 30-89 Days PD	0.73	0.85	0.86	0.85	1.10
- 90+ Days Past Due	0.26	0.33	0.33	0.33	0.93
- Nonaccrual	0.11	0.07	0.05	0.02	0.09

CAPITAL RATIOS	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	9.92	10.33	10.03	10.19	10.37
Tier 1 RBC Ratio	N/A	N/A	N/A	13.49	14.20
Total Risk-Based Capital Ratio	N/A	N/A	N/A	14.77	15.49
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	10.06	10.21
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	9.15	9.09
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.87	16.36	16.91	15.67	14.77
Standby Letters of Credit	0.46	0.52	0.47	0.47	0.56
Commercial & Similar Letters of Credit	0.01	0.02	0.01	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	6.44	5.38	5.96	4.80	4.81
Interest Rate Contracts	6.25	5.20	5.78	4.61	4.51
Interest Rate Futures & Forward Contr	0.44	0.47	0.32	0.38	0.25
Written Options Contr (Int Rate)	0.51	0.54	0.35	0.37	0.27
Purchased Options Contr (Int Rate)	0.06	0.05	0.05	0.04	0.10
Interest Rate Swaps	4.49	3.41	4.40	3.16	3.28
Foreign Exchange Contracts	0.00	0.01	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.01	0.00	0.00	0.01
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.01
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	24.87	24.91	26.33	24.89	23.84

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	99.72	99.21	99.77	99.61	98.50
Foreign Exchange Contracts	0.02	0.06	0.04	0.06	0.02
Equity, Comm, & Other Contracts	0.02	0.09	0.01	0.03	0.35
Futures and Forwards	14.57	16.52	13.76	18.45	15.82
Written Options	14.99	16.35	13.26	16.03	14.59
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.33	16.26	12.89	15.77	14.37
Purchased Options	1.29	1.23	1.25	1.14	2.33
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.06	1.18	1.04	1.05	2.20
Swaps	60.24	54.74	61.97	54.60	57.66
Held for Trading	11.64	23.84	12.71	22.85	23.50
Interest Rate Contracts	12.37	22.43	13.36	21.43	14.76
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	88.36	76.16	87.29	77.15	76.50
Interest Rate Contracts	87.10	73.26	85.97	75.34	73.80
Foreign Exchange Contracts	0.00	0.01	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.08	0.00	0.02	0.20
Deriv Contr (Excl Fut & FX LE 14 Days)	80.37	76.40	81.03	76.67	80.61
One Year or Less	16.43	18.21	15.90	18.25	19.82
Over 1 Year to 5 Years	19.76	17.46	20.87	20.26	19.77
Over 5 Years	30.40	25.72	30.11	22.82	28.62
Gross Negative Fair Value (Abs Val)	2.14	1.46	1.04	1.17	1.10
Gross Positive Fair Value	1.62	1.42	1.03	1.14	1.27
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.02	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.01	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.09	0.06	0.05	0.06	0.07

INSURANCE ACTIVITIES	INSURANCE, PEER GROUP 03/31/2016	BROKER-DEALER 02 03/31/2015	FOREIGN ACTIVITIES 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	66.67	66.67	60.00	57.15	60.81
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	33.33	40.00	42.85	39.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.63	0.70	0.59	0.63	0.81
Premium Inc/Ins Activities Revenue	0.00	0.02	0.00	0.20	0.46
Credit Rel Prem Inc/Tot Prem Inc	50.00	40.00	75.00	42.86	44.44
Other Prem Inc/Total Prem Inc	50.00	60.00	25.00	57.14	55.56
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	13.47	13.85	14.13	33.94	13.98
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	21.13	14.90
Insur Ben, Losses, Exp/Insur Premiums	154.08	104.98	116.51	75.49	110.11
Reinsurance Recov(P/C)/Tot Assets(P/C)	7.01	2.71	2.86	2.41	2.10
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	2.04	1.73
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.38	13.26	13.26	11.59	10.85
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.02	0.00	0.03	0.02
Cost: Interest-Bearing Deposits	0.39	0.18	0.11	0.23	0.29
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	13.14	N/A	0.64	0.46	0.44
Foreign Governments and Inst	0.00	0.00	0.00	0.00	4.64
GROWTH RATES:					
Net Loans and Leases	-28.35	21.54	371.22	-5.30	-9.76
Total Selected Assets	-21.38	0.19	9.51	11.55	-3.85
Deposits	-7.13	83.85	170.33	-35.31	103.71

PROFITABILITY:

	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	8.56	8.50	8.68	8.34	8.89
Bank Net Inc/Avg Eq Inv in Banks	9.18	9.17	9.37	9.40	9.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.75	9.19	8.91	8.76	5.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.45	11.91	5.48	5.78	8.80
Bank Net Income/Parent Net Income	103.41	94.78	104.08	91.70	89.35
Nonbank Net Income/Parent Net Income	0.94	0.97	1.07	1.36	1.28
Sub BHCs Net Inc/Parent Net Income	103.41	108.25	105.29	95.63	95.05

LEVERAGE:

Total Liabilities/Equity	9.90	9.50	9.90	10.27	12.08
Total Debt/Equity Capital	2.76	1.91	2.53	1.94	1.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.13	7.75	8.10	7.90	9.04
Tot Debt+Lns Guaranteed for Affl/Equity	2.79	2.00	2.57	2.03	1.98
Total Debt/Eq Cap - Exc Over Fair Value	2.76	1.91	2.54	1.96	1.90
Long-Term Debt/Equity Capital	2.59	1.75	2.27	1.82	1.74
Short-Term Debt/Equity Capital	0.02	0.07	0.02	0.01	0.01
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.01	0.00	0.01	0.02
Long-Term Debt/Consolidated LT Debt	9.56	6.72	8.22	6.03	6.26

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.60	102.57	103.35	102.90	103.93
Total Investment in Subs/Equity	104.10	103.31	103.89	103.68	104.60
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	96.44	95.52
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	97.25	96.27

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.37	0.24	0.31	0.33	0.33
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.49	1.42	1.43	1.82	1.88

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	102.87	98.24	124.21	125.03	142.70
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	109.66	94.85	123.42	122.91	137.48
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	62.79	86.18	106.61	106.95	102.77
Pretax Oper Inc + Int Exp/Int Expense	3920.90	14532.0	15981.3	14819.6	10006.9
Div + Int From Subs/Int Exp + Div	105.47	132.25	146.44	174.32	176.01
Fees+Other Inc From Subs/Sal + Oth Exp	6.71	6.23	6.52	7.91	11.19
Net Inc/Curr Port of LT Debt+Pfd Div(X)	210.19	179.79	171.06	127.59	134.51

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.43	1.46	1.68	1.71	1.42
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	4.33	6.67	4.62	11.98	8.47
Total	4.33	6.67	4.62	11.98	8.47
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.18	0.20	0.19	0.27	0.36
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	104.71	96.30	74.26	75.70	75.35
Dividends Paid/Net Income	28.76	25.51	29.79	30.54	29.52
Net Income - Dividends/Avg Equity	5.85	6.11	5.80	5.46	6.13
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	109.26	111.07	145.58	166.84	157.53
Dividends From Nonbank Subs	0.64	0.93	2.62	2.01	3.29
Dividends From Subsidiary BHCs	0.00	0.00	0.00	2.68	1.02
Dividends From All Subsidiaries	115.15	120.48	154.34	182.23	195.80
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.91	32.72	44.10	44.65	47.59
Interest Income From Bank Subs	0.16	0.18	0.14	0.12	0.17
Mgt & Service Fees From Bank Subs	0.83	1.02	0.98	1.42	1.68
Other Income From Bank Subs	0.00	0.01	0.00	0.00	0.01
Operating Income From Bank Subs	36.64	39.20	50.43	49.17	58.59
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.21	63.17	76.47	52.54	59.79
Interest Income From Nonbank Subs	0.00	0.52	0.54	0.48	0.16
Mgt & Serv Fees From Nonbank Subs	0.34	0.31	0.68	0.73	2.17
Other Income From Nonbank Subs	0.02	0.00	0.00	0.02	0.00
Operating Inc From Nonbank Subs	58.56	77.67	87.90	63.04	76.08
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	25.99	16.64	27.43	32.59	48.48
Interest Inc From Subsidiary BHCs	0.01	0.03	0.02	0.03	0.02
Mgt & Serv Fees From Sub BHCs	-0.01	0.02	0.00	0.59	1.84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	25.99	16.69	27.45	33.20	50.34
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	55.84	53.42	68.80	63.90	60.51
Interest Income From Bank Subs	7.15	6.66	2.48	1.47	2.53
Mgt & Serv Fees From Bank Subs	3.32	2.91	1.96	2.66	2.70
Other Income From Bank Subs	0.01	0.01	0.01	0.05	0.05
Operating Income From Bank Subs	78.47	72.46	91.63	76.30	77.77
Dividends From Nonbank Subs	0.99	6.19	2.01	1.01	1.34
Interest Income From Nonbank Subs	0.00	0.01	0.01	0.02	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.63	8.58	2.80	2.16	2.80
Dividends From Subsidiary BHCs	0.00	0.00	0.00	1.87	0.19
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	1.91	0.26
Loans and Adv From Subs/ST Debt	392.94	-----	406.38	-----	659.04
Loans and Adv From Subs/Total Debt	147.36	135.56	112.92	122.21	226.69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									144
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.21	2.22	2.64	2.92	3.22	3.47	3.81	3.96	144
+ Non-interest Income	0.92	0.22	0.29	0.51	0.83	1.27	1.68	2.46	144
- Overhead Expense	2.65	1.43	1.67	2.11	2.54	3.09	3.79	4.76	144
- Provision for Losses	0.10	-0.01	0.00	0.02	0.08	0.18	0.28	0.46	144
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.01	0.06	0.17	144
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	144
= Pretax Net Oper Income (TE)	1.42	0.37	0.70	1.08	1.46	1.72	2.04	2.44	144
Net Operating Income	0.95	0.25	0.43	0.72	0.95	1.18	1.39	1.68	144
Net Income	0.95	0.25	0.43	0.72	0.95	1.18	1.39	1.68	144
Net Income (Sub S Adjusted)	0.95	0.61	0.62	0.71	0.88	1.06	1.27	1.41	13
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.92	2.93	3.25	3.60	3.92	4.26	4.56	4.70	144
Interest Expense	0.44	0.09	0.15	0.30	0.42	0.56	0.77	0.94	144
Net Interest Income (TE)	3.48	2.39	2.77	3.16	3.47	3.81	4.16	4.36	144
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.06	-0.03	0.00	0.04	0.13	0.35	0.60	144
Earnings Coverage of Net Losses (X)	8.04	-333.13	-158.72	-3.31	16.00	41.00	89.89	238.44	143
Ln&Ls Allowance/Total Loans & Leases	1.08	0.37	0.59	0.81	1.04	1.31	1.69	1.87	144
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.85	0.13	0.23	0.46	0.72	1.10	1.81	2.51	144
30-89 Days Past Due Loans and Leases	0.34	0.01	0.04	0.14	0.27	0.48	0.74	1.05	144
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.36	-12.67	-0.77	9.08	16.37	25.13	32.13	36.08	144
Net ST Noncore Funding Dependence	8.69	-15.95	-4.34	3.44	8.40	15.24	21.40	24.90	144
Net Loans and Leases/Total Assets	69.89	44.14	52.16	62.92	71.62	77.48	81.62	84.45	144
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.92	7.37	8.03	8.79	9.62	10.77	12.44	14.81	144
Equity Capital/Total Assets	10.90	7.24	8.13	9.38	10.84	12.46	13.62	15.15	144
Equity Capital+Minority Int/Total Assets	10.95	7.24	8.13	9.40	10.85	12.47	13.83	15.15	144
Tier 1 Common Eq Cap / T RWA	12.06	7.96	8.79	10.01	11.56	13.38	17.12	19.33	144
Net Loans&Ls/Equity Capital (X)	6.51	3.13	4.27	5.41	6.47	7.45	9.17	10.00	144
Cash Dividends/Net Income	28.75	0.00	0.00	6.92	32.85	49.33	62.87	81.72	141
Cash Dividends/Net Income (Sub S Adjusted)	24.98	-32.31	-28.41	0.00	19.44	43.25	68.61	72.64	13
Retained Earnings/Avg Equity Cap	5.85	0.25	1.74	3.79	5.55	7.46	10.82	13.97	144
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.34	144
Long-Term Debt/Equity Capital	2.58	0.00	0.00	0.00	0.00	4.73	13.14	19.03	144
Equity Investment in Subs/Equity Cap	103.59	84.87	90.56	99.08	102.26	109.40	115.15	123.83	144
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	109.66	-71.67	-7.86	29.63	97.46	152.09	305.91	441.77	142

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.63	2.77	3.05	3.37	3.64	3.92	4.16	4.42	144
Less: Interest Expense	0.40	0.08	0.14	0.27	0.38	0.53	0.72	0.89	144
Equals: Net Interest Income (TE)	3.21	2.22	2.64	2.92	3.22	3.47	3.81	3.96	144
Plus: Non-Interest Income	0.92	0.22	0.29	0.51	0.83	1.27	1.68	2.46	144
Equals: Adj Operating Income (TE)	4.19	2.94	3.13	3.61	4.19	4.71	5.23	6.20	144
Less: Overhead Expense	2.65	1.43	1.67	2.11	2.54	3.09	3.79	4.76	144
Less: Provision for Loan and Lease Losses	0.10	-0.01	0.00	0.02	0.08	0.18	0.28	0.46	144
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.01	0.07	0.17	144
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	144
Equals: Pretax Net Oper Inc (TE)	1.42	0.37	0.70	1.08	1.46	1.72	2.04	2.44	144
Less: Applicable Income Taxes (TE)	0.46	0.00	0.05	0.31	0.49	0.62	0.73	0.85	144
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Equals: Net Operating Income	0.95	0.25	0.43	0.72	0.95	1.18	1.39	1.68	144
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Equals: Net Income	0.95	0.25	0.43	0.72	0.95	1.18	1.39	1.68	144
Memo: Net Income (Last Four Qtrs)	0.96	0.27	0.51	0.73	0.95	1.14	1.44	1.68	143
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.81	86.37	89.38	91.01	92.82	94.63	96.14	96.85	144
Avg Int-Bearing Funds / Avg Assets	70.16	53.26	56.97	64.91	70.02	76.58	81.80	85.33	144
Int Income (TE) / Avg Earning Assets	3.92	2.93	3.25	3.60	3.92	4.26	4.56	4.70	144
Int Expense / Avg Earning Assets	0.44	0.09	0.15	0.30	0.42	0.56	0.77	0.94	144
Net Int Inc (TE) / Avg Earn Assets	3.48	2.39	2.77	3.16	3.47	3.81	4.16	4.36	144
YIELD OR COST:									
Total Loans and Leases (TE)	4.43	3.50	3.78	4.03	4.39	4.77	5.21	5.44	144
Interest-Bearing Bank Balances	0.52	0.03	0.21	0.38	0.48	0.63	0.92	1.20	144
Fed Funds Sold & Reverse Repos	0.52	0.00	0.00	0.04	0.46	0.81	1.50	2.82	60
Trading Assets	0.70	0.00	0.00	0.00	0.00	1.20	3.07	4.55	42
Total Earning Assets	3.84	2.93	3.19	3.54	3.84	4.16	4.45	4.66	144
Investment Securities (TE)	2.50	1.38	1.78	2.09	2.42	2.87	3.43	3.69	144
U.S. Treasury & Agency Sec (excl MBS)	1.63	0.33	0.64	1.03	1.54	2.16	2.66	3.15	128
Mortgage-Backed Securities	2.13	1.51	1.70	1.93	2.12	2.30	2.67	2.87	143
All Other Securities	3.72	1.63	2.03	2.65	3.60	4.67	5.50	6.29	143
Interest-Bearing Deposits	0.41	0.11	0.15	0.27	0.39	0.57	0.73	0.84	144
Time Deposits of \$100K or More	0.84	0.33	0.41	0.62	0.83	1.03	1.31	1.54	142
Time Deposits < \$100K	0.80	0.22	0.34	0.52	0.77	1.06	1.36	1.53	143
Other Domestic Deposits	0.26	0.07	0.10	0.15	0.22	0.38	0.51	0.64	144
Foreign Deposits	0.38	0.36	0.36	0.36	0.36	0.38	0.40	0.40	2
Fed Funds Purchased and Repos	0.63	0.01	0.05	0.15	0.30	0.63	2.61	3.98	116
Other Borrowed Funds & Trading Liab	1.47	0.26	0.43	0.64	1.14	2.08	3.47	4.25	132
All Interest-Bearing Funds	0.57	0.13	0.23	0.40	0.56	0.73	0.93	1.09	144

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	23.48	14.35	16.27	18.34	22.65	27.36	33.16	37.63	144
Avg Assets per Employee (\$000)	6821.40	3759.07	4013.02	4760.96	5875.13	8337.68	12660.2	15561.4	144

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.42	0.00	0.00	0.00	1.71	4.29	7.39	10.00	144
Overhead Exp / NOI + Non-Int Income	64.22	41.36	48.33	57.06	63.78	70.35	80.16	85.70	144

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.65	1.43	1.67	2.11	2.54	3.09	3.79	4.76	144
Personnel Expense	1.46	0.83	0.92	1.20	1.41	1.70	2.03	2.52	144
Net Occupancy Expense	0.33	0.13	0.18	0.26	0.33	0.40	0.46	0.52	144
Other Operating Expenses	0.80	0.42	0.47	0.60	0.75	0.96	1.26	1.82	144
Overhead Less Non-Interest Income	1.68	0.62	1.10	1.36	1.62	1.96	2.37	2.63	144

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.09	40.14	47.78	55.99	63.21	68.70	80.16	85.53	144
Personnel Expense	35.17	21.71	25.47	31.20	34.92	39.13	45.08	49.32	144
Net Occupancy Expense	8.02	4.12	5.06	6.25	7.82	9.53	11.57	12.89	144
Other Operating Expenses	18.70	12.10	13.11	15.15	18.19	21.20	25.99	32.32	144
Total Non-Interest Income	21.39	7.24	8.86	13.52	20.39	28.82	35.24	47.20	144
Fiduciary Activities Income	1.79	0.00	0.00	0.00	0.64	3.56	6.82	11.54	144
Serv Charges on Deposit Accts - Domestic	4.08	0.25	0.82	2.48	3.92	5.48	7.49	10.02	144
Trading Revenue	0.05	-0.18	0.00	0.00	0.00	0.00	0.40	1.33	144
Investment Banking Fees & Commissions	0.92	0.00	0.00	0.11	0.63	1.50	3.09	6.15	144
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Net Servicing Fees	0.18	-2.11	-0.04	0.00	0.03	0.31	0.79	1.23	144
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Insurance Activities Revenue	0.62	0.00	0.00	0.00	0.03	0.75	3.49	5.60	144
Net Gain (Loss) - Sales Loans, OREO, Oth	2.22	-0.50	0.00	0.32	1.51	3.43	7.26	11.03	144
Other Non-Interest Income	7.61	1.00	2.19	4.08	6.76	9.24	16.59	23.62	144
Overhead Less Non-Interest Income	41.27	12.48	25.45	32.87	41.17	48.80	57.70	66.29	144

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.84	0.00	4.74	24.97	31.97	34.67	37.30	40.26	140
Appl Inc Tax+TE/Pretax NOI+TE	34.33	2.98	14.84	33.39	35.73	38.51	40.60	41.82	140

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.74	19.94	30.23	42.46	51.85	62.66	70.22	73.79	144
Commercial and Industrial Loans	10.46	2.18	3.92	5.30	8.67	14.01	22.46	26.80	144
Loans to Individuals	2.55	0.03	0.10	0.39	0.89	3.34	9.77	16.67	144
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	144
Agricultural Loans	0.37	0.00	0.00	0.00	0.01	0.46	1.95	3.34	144
Other Loans and Leases	2.13	0.00	0.03	0.40	1.54	3.14	6.78	9.30	144
Net Loans and Leases	69.89	44.14	52.16	62.92	71.62	77.48	81.62	84.45	144
Debt Securities Over 1 Year	15.71	2.50	4.62	9.82	13.45	21.65	29.67	38.35	144
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.13	0.36	0.61	144
Subtotal	86.72	72.31	79.49	83.90	87.81	89.59	91.50	92.85	144
Interest-Bearing Bank Balances	2.58	0.11	0.28	0.68	1.78	3.33	7.20	11.03	144
Federal Funds Sold & Reverse Repos	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.52	144
Debt Securities 1 Year or Less	1.98	0.03	0.08	0.39	1.11	2.61	7.25	12.82	144
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.07	0.24	0.52	144
Total Earning Assets	92.05	87.69	88.91	90.45	92.02	93.97	95.22	95.54	144
Non-Int Cash and Due From Dep Inst	1.14	0.26	0.49	0.77	1.09	1.50	1.81	2.39	144
Other Real Estate Owned	0.13	0.00	0.00	0.01	0.05	0.21	0.44	0.77	144
All Other Assets	6.68	3.51	3.87	4.82	6.69	8.18	9.44	10.28	144
MEMORANDA:									
Short-Term Investments	5.00	0.71	0.94	2.09	3.33	7.14	13.69	17.71	144
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.13	0.94	1.93	144
U.S. Agency Securities (excl MBS)	1.78	0.00	0.00	0.13	1.14	2.94	6.27	10.36	144
Municipal Securities	2.89	0.00	0.01	0.64	2.03	4.26	7.53	12.93	144
Mortgage-Backed Securities	10.46	0.90	2.69	5.54	9.43	15.32	21.27	24.29	144
Asset-Backed Securities	0.32	0.00	0.00	0.00	0.00	0.24	2.30	4.65	144
Other Debt Securities	0.60	0.00	0.00	0.00	0.15	0.93	2.87	4.19	144
RE Loans Secured by 1-4 Family	16.86	2.94	4.76	8.93	15.76	23.58	33.97	40.35	144
Revolving	2.87	0.00	0.10	0.92	2.56	4.61	6.71	7.23	144
Closed-End, Sec by First Liens	13.17	2.15	3.16	6.46	11.54	18.78	26.71	34.08	144
Closed-End, Sec by Junior Liens	0.49	0.00	0.05	0.17	0.35	0.69	1.32	1.76	144
Commercial Real Estate Loans	32.15	10.34	14.82	23.28	30.60	40.61	53.22	58.85	144
Construction and Land Dev	4.45	0.13	0.61	2.00	3.84	6.69	9.37	10.85	144
Multi family	4.40	0.16	0.57	1.64	2.85	5.74	11.96	23.23	144
Nonfarm Nonresidential	21.44	5.41	9.60	16.22	20.91	27.15	33.38	38.68	144
RE Loans Secured by Farml and	0.64	0.00	0.00	0.00	0.17	1.04	2.74	3.75	144
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.95	38.12	52.64	62.81	76.98	84.98	91.45	95.26	144
RE Loans Secured by 1-4 Family	24.47	4.19	7.70	12.39	24.51	32.92	46.66	52.30	144
Revolving	4.09	0.00	0.15	1.21	3.57	6.57	9.46	10.75	144
Closed-End	19.90	3.04	5.68	10.69	17.26	28.30	39.46	46.76	144
Commercial Real Estate Loans	45.88	18.79	25.26	35.70	44.75	56.40	69.30	74.36	144
Construction and Land Dev	6.39	0.19	0.97	3.09	5.76	9.44	12.87	15.63	144
Multi family	6.20	0.27	0.96	2.30	4.01	7.83	16.79	36.50	144
Nonfarm Nonresidential	30.86	9.95	16.47	23.59	29.89	38.03	46.11	49.27	144
RE Loans Secured by Farml and	1.03	0.00	0.00	0.00	0.22	1.66	4.43	7.75	144
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	144
Commercial and Industrial Loans	15.49	3.55	5.49	8.32	13.83	20.52	32.22	38.64	144
Loans to Individuals	4.00	0.05	0.13	0.53	1.35	6.45	15.91	25.24	144
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.44	144
Agricultural Loans	0.59	0.00	0.00	0.00	0.02	0.78	2.99	4.94	144
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other Loans and Leases	3.20	0.00	0.07	0.57	2.21	4.93	9.49	14.89	144

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.00	0.71	0.94	2.09	3.33	7.14	13.69	17.71	144
Liquid Assets	18.00	7.14	8.72	11.58	15.32	24.00	31.22	37.28	144
Investment Securities	18.61	5.85	7.28	11.34	16.03	25.76	33.09	42.04	144
Net Loans and Leases	69.89	44.14	52.16	62.92	71.62	77.48	81.62	84.45	144
Net Lns, Ls & Stdbly Ltrs of Credit	70.41	44.32	52.48	63.74	71.93	78.36	82.19	85.12	144
Core Deposits	67.23	46.84	53.47	60.89	67.24	73.73	79.49	82.96	144
Noncore Funding	19.58	3.15	6.37	13.13	19.21	26.28	33.03	37.01	144
Time Deposits of \$100K or More	8.95	2.04	2.87	5.01	7.64	12.78	18.48	21.39	144
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Fed Funds Purchased and Repos	1.66	0.00	0.00	0.01	0.94	3.12	5.48	7.66	144
Net Fed Funds Purchased (Sold)	1.66	-0.14	0.00	0.00	0.92	2.85	5.47	7.64	144
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Oth Borrowings W/Rem Mat 1 Yr or Less	2.81	0.00	0.00	0.00	1.71	5.49	9.83	12.62	144
Earning Assets Repr in 1 Year	30.99	8.37	13.44	20.79	31.44	39.61	52.22	57.81	144
Int-Bearing Liab Repr in 1 Year	15.13	3.64	5.48	7.38	11.43	17.94	43.73	53.44	144
Long-Term Debt Repr in 1 Year	0.22	0.00	0.00	0.00	0.00	0.00	1.83	3.80	144
Net Assets Repriceable in 1 Year	14.64	-20.73	-13.43	5.60	14.89	26.46	37.20	43.53	144
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.36	-12.67	-0.77	9.08	16.37	25.13	32.13	36.08	144
Net ST Noncore Funding Dependence	8.69	-15.95	-4.34	3.44	8.40	15.24	21.40	24.90	144
Short-Term Inv/ST Noncore Funding	48.19	4.11	6.54	17.17	32.68	57.29	150.06	255.01	143
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.92	-16.57	-12.78	-3.34	5.30	16.95	32.24	43.17	144
Net Loans and Leases/Total Deposits	89.34	53.58	66.20	78.62	91.25	99.41	108.47	114.27	144
Net Loans and Leases/Core Deposits	105.74	60.17	70.40	88.03	104.00	123.15	137.83	154.40	144
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.86	-0.01	0.00	0.05	0.67	1.20	2.88	3.60	108
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.68	-0.89	-0.07	0.57	1.38	2.50	4.12	7.79	144
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.07	-0.00	0.00	0.00	0.02	0.03	0.14	45
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	14.08	0.00	0.00	0.00	8.32	27.16	45.16	53.61	144
Available-For-Sale Securities	85.91	45.47	54.21	71.23	91.65	99.99	100.00	100.00	144
U. S. Treasury Securities	1.09	0.00	0.00	0.00	0.00	0.93	6.58	18.61	144
U. S. Agency Securities (excl MBS)	10.58	0.00	0.00	0.90	6.51	19.75	35.61	46.45	144
Municipal Securities	16.36	0.00	0.09	4.57	12.73	26.25	41.21	47.67	144
Mortgage-Backed Securities	56.94	6.38	19.84	38.14	60.57	73.74	84.93	90.26	144
Asset-Backed Securities	1.70	0.00	0.00	0.00	0.00	1.71	12.08	27.31	144
Other Debt Securities	3.62	0.00	0.00	0.00	0.90	6.08	15.80	26.10	144
Mutual Funds and Equity Securities	0.57	0.00	0.00	0.00	0.17	0.77	2.71	4.19	144
Debt Securities 1 Year or Less	11.88	0.16	0.56	2.29	7.16	17.56	41.40	54.25	144
Debt Securities 1 To 5 Years	23.72	0.65	2.73	9.61	19.13	40.66	51.82	62.00	144
Debt Securities Over 5 Years	60.27	4.15	21.10	39.21	63.33	80.00	91.67	95.31	144
Pledged Securities	49.27	4.73	12.41	31.48	49.69	66.87	80.19	86.90	144
Structured Notes, Fair Value	0.40	0.00	0.00	0.00	0.00	0.28	2.18	6.03	144

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.01	0.00	0.02	0.08	0.18	0.28	0.46	144
Provision for Ln&Ls Losses/Avg Lns&Ls	0.16	-0.02	0.00	0.04	0.12	0.24	0.40	0.62	144
Provision for Ln&Ls Losses/Net Losses	157.67	-321.72	-387.83	0.00	106.24	262.71	815.33	1840.55	143
Ln&Ls Allowance/Total Loans & Leases	1.08	0.37	0.59	0.81	1.04	1.31	1.69	1.87	144
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.95	1.81	2.31	4.56	10.68	29.06	62.67	155.69	108
ALLL/Nonaccrual Assets	218.15	41.38	65.06	114.82	169.08	270.55	566.05	762.61	142
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	189.83	39.55	55.59	100.33	146.44	243.15	450.26	697.85	142
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.00	0.00	0.03	0.10	0.24	0.56	0.67	144
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.05	0.10	0.19	0.25	144
Net Losses/Avg Loans and Leases	0.09	-0.06	-0.03	0.00	0.04	0.13	0.35	0.60	144
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Recoveries/Prior Year-End Losses	12.18	1.11	2.50	4.32	8.48	15.67	30.96	59.35	143
Earnings Coverage of Net Losses (X)	8.04	-333.13	-158.72	-3.31	16.00	41.00	89.89	238.44	143
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.12	-0.06	-0.01	0.00	0.04	0.12	0.21	143
RE Loans Secured By 1-4 Family	0.04	-0.07	-0.04	-0.00	0.01	0.07	0.17	0.26	143
Revolving	0.02	-0.35	-0.12	-0.01	0.00	0.08	0.24	0.39	137
Closed-End	0.03	-0.05	-0.03	-0.00	0.00	0.06	0.18	0.26	143
Commercial Real Estate Loans	0.00	-0.24	-0.14	-0.02	0.00	0.03	0.11	0.20	143
Construction and Land Dev	-0.04	-0.54	-0.28	-0.04	0.00	0.00	0.03	0.11	141
Multi family	-0.00	-0.10	-0.03	0.00	0.00	0.00	0.01	0.13	140
Nonfarm Nonresidential	0.01	-0.19	-0.07	-0.00	0.00	0.04	0.15	0.26	143
RE Loans Secured by Farmland	-0.00	-0.28	-0.01	0.00	0.00	0.00	0.00	0.07	109
Commercial and Industrial Loans	0.18	-0.33	-0.13	-0.01	0.02	0.26	1.13	1.42	142
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Loans to Individuals	0.76	0.03	0.10	0.23	0.54	1.08	1.84	5.31	104
Credit Card Loans	1.45	-1.80	0.00	0.00	0.61	2.32	4.36	6.70	49
Agricultural Loans	0.01	-0.13	-0.01	0.00	0.00	0.00	0.11	0.43	91
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	0.14	-0.07	-0.00	0.00	0.00	0.12	0.87	1.65	139

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.34	0.01	0.04	0.14	0.27	0.48	0.74	1.05	144
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.02	0.09	0.31	0.41	144
Nonaccrual Loans and Leases	0.64	0.09	0.16	0.37	0.58	0.84	1.17	1.96	144
90+ Days PD and Nonaccrual Loans and Leases	0.73	0.12	0.18	0.42	0.68	0.96	1.46	2.23	144
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.13	144
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	144
Nonaccrual Restructured	0.15	0.00	0.00	0.03	0.11	0.25	0.41	0.67	144
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.34	0.01	0.04	0.14	0.27	0.48	0.74	1.05	144
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.02	0.09	0.31	0.41	144
Nonaccrual Assets	0.64	0.09	0.16	0.37	0.59	0.84	1.17	1.96	144
30+ Days PD & Nonaccrual Assets	1.09	0.19	0.34	0.67	0.98	1.42	2.13	3.20	144
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.50	0.07	0.13	0.29	0.45	0.67	0.97	1.54	144
90+ PD & Nonaccrual Assets + OREO	0.65	0.09	0.15	0.34	0.54	0.87	1.54	1.76	144
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.89	0.14	0.26	0.49	0.76	1.15	1.98	2.67	144
Allowance for Loan & Lease Losses	129.55	24.45	37.69	68.89	105.90	174.01	270.45	407.55	143
Equity Cap + ALLL	7.80	1.43	1.95	3.98	6.54	9.79	19.60	22.08	144
Tier 1 Cap + ALLL	8.68	1.59	1.97	4.76	7.24	10.86	19.03	28.38	144
Loans & Leases + RE Acquired	1.27	0.21	0.38	0.68	1.06	1.66	2.82	3.48	144

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.33	0.01	0.04	0.13	0.28	0.49	0.73	1.09	143
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.09	0.31	0.76	143
	- Nonaccrual	0.59	0.08	0.15	0.33	0.51	0.85	1.14	1.89	143
Coml & Indl	- 30-89 Days PD	0.25	0.00	0.00	0.03	0.16	0.38	0.98	1.29	142
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.43	142
	- Nonaccrual	0.88	0.00	0.01	0.17	0.56	1.32	2.57	3.91	142
Individuals	- 30-89 Days PD	0.58	0.00	0.00	0.12	0.37	0.84	1.67	2.69	143
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.28	143
	- Nonaccrual	0.21	0.00	0.00	0.00	0.11	0.33	0.91	1.48	143
Dep Inst Lns	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.69	13
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agri cul tural	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.10	1.30	2.92	91
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.39	91
	- Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.48	2.94	4.30	91
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.05	0.38	1.94	139
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	139
	- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.01	0.94	1.67	139
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.56	0.00	0.05	0.24	0.49	0.81	1.41	2.01	143
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.12	0.41	0.78	143
	- Nonaccrual	0.79	0.01	0.11	0.36	0.68	1.10	1.85	2.37	143
Revol vi ng	- 30-89 Days PD	0.34	0.00	0.00	0.07	0.27	0.60	0.97	1.38	137
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.28	0.51	137
	- Nonaccrual	0.68	0.00	0.00	0.12	0.37	1.02	2.42	4.16	137
Closed-End	- 30-89 Days PD	0.62	0.00	0.04	0.20	0.52	0.84	1.50	2.23	143
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.49	1.11	143
	- Nonaccrual	0.84	0.00	0.09	0.38	0.74	1.19	1.90	2.66	143
	- Jr Li en 30-89 Days PD	0.02	0.00	0.00	0.00	0.01	0.05	0.08	0.12	143
	- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	143
	- Jr Li en Nonaccrual	0.06	0.00	0.00	0.00	0.04	0.10	0.21	0.30	143
Commercial RE	- 30-89 Days PD	0.17	0.00	0.00	0.03	0.12	0.29	0.54	0.72	143
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.27	0.46	143
	- Nonaccrual	0.48	0.04	0.07	0.20	0.37	0.73	1.18	1.66	143
Const & Dev	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.02	0.30	0.55	1.18	141
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.66	141
	- Nonaccrual	0.56	0.00	0.00	0.00	0.20	1.08	2.41	3.44	141
Mul ti fami ly	- 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.04	0.29	0.52	140
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.15	140
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.20	0.74	1.31	140
Nonfarm Nres-	- 30-89 Days PD	0.17	0.00	0.00	0.01	0.10	0.28	0.56	0.87	143
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.28	0.69	143
	- Nonaccrual	0.52	0.00	0.07	0.22	0.38	0.79	1.27	2.06	143
Farml and	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.36	1.14	2.99	109
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.42	0.72	109
	- Nonaccrual	0.65	0.00	0.00	0.00	0.06	0.89	2.24	9.77	109
Credi t Card	- 30-89 Days PD	0.72	0.00	0.00	0.00	0.17	1.40	2.87	3.34	49
	- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.00	0.16	1.22	2.38	49
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.52	1.73	49

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.92	7.37	8.03	8.79	9.62	10.77	12.44	14.81	144
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	16.87	3.21	7.26	12.09	16.33	21.12	28.11	30.87	144
Standby Letters of Credit	0.45	0.00	0.01	0.17	0.32	0.61	1.26	1.49	144
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.13	144
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	6.43	0.00	0.00	0.76	4.62	11.96	20.29	25.12	144
Interest Rate Contracts	6.24	0.00	0.00	0.74	4.33	11.80	20.02	24.59	144
Interest Rate Futures & Forward Contr	0.43	0.00	0.00	0.00	0.07	0.62	2.18	5.65	144
Written Options Contr (Int Rate)	0.50	0.00	0.00	0.00	0.24	0.80	1.98	3.65	144
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.35	1.18	144
Interest Rate Swaps	4.48	0.00	0.00	0.00	2.25	7.49	17.90	21.41	144
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	144
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	144
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	144
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	24.87	4.54	10.86	18.55	23.97	32.07	38.33	43.76	144

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.71	81.14	98.96	100.00	100.00	100.00	100.00	100.00	127
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.07	127
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.85	127
Futures and Forwards	14.57	0.00	0.00	0.00	3.76	30.21	51.47	62.89	127
Written Options	14.99	0.00	0.00	0.00	7.82	31.07	51.57	69.76	127
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-The-Counter	14.33	0.00	0.00	0.00	7.82	28.28	50.58	69.76	127
Purchased Options	1.29	0.00	0.00	0.00	0.00	0.18	8.37	16.77	127
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-The-Counter	1.06	0.00	0.00	0.00	0.00	0.02	7.66	14.29	127
Swaps	60.23	0.00	0.00	7.65	75.93	95.74	100.00	100.00	127
Held for Trading	11.63	0.00	0.00	0.00	0.00	0.00	92.08	100.00	127
Interest Rate Contracts	12.36	0.00	0.00	0.00	0.00	0.00	86.56	99.79	127
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Non-Traded	88.36	0.00	5.48	97.04	100.00	100.00	100.00	100.00	127
Interest Rate Contracts	87.10	0.00	5.48	68.83	100.00	100.00	100.00	100.00	127
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	127
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.70	127
Deriv Contr (Excl Fut & FX LE 14 Days)	80.36	15.60	41.03	59.33	87.31	99.99	100.00	100.00	127
One Year or Less	16.42	0.00	0.00	0.00	7.42	31.62	55.62	64.13	127
Over 1 Year to 5 Years	19.76	0.00	0.00	0.00	15.65	40.48	53.28	71.58	127
Over 5 Years	30.39	0.00	0.00	0.00	30.22	56.42	76.81	85.67	127
Gross Negative Fair Value (Abs Val)	2.14	0.00	0.03	0.68	2.09	2.97	4.13	4.99	127
Gross Positive Fair Value	1.61	0.00	0.02	0.58	1.58	2.45	3.19	3.59	127
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.07	144
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.06	144
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	144
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.06	144
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	144
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
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	144
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.08	0.00	0.00	0.00	0.01	0.15	0.37	0.67	144

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Ins Under Assets(P/C)/Tot Ins Und Ast	66.66	0.00	0.00	0.00	100.00	100.00	100.00	100.00	6
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	0.00	0.00	0.00	0.00	50.00	100.00	100.00	6
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	0.62	0.00	0.00	0.00	0.03	0.75	3.49	5.60	144
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Credit Rel Prem Inc/Tot Prem Inc	50.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	4
Other Prem Inc/Total Prem Inc	50.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	4
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Ins Net Inc (P/C)/Equity (P/C)	13.46	-12.70	-12.70	-12.70	4.68	12.95	34.54	41.74	4
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Insur Ben, Losses, Exp/Insur Premiums	154.07	100.00	100.00	100.00	117.58	138.46	211.53	235.89	4
Reinsurance Recov(P/C)/Tot Assets(P/C)	7.00	0.00	0.00	0.00	0.00	7.32	15.34	18.02	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
CSV Life Insurance/Tier 1 Cap + ALLL	13.38	0.00	0.45	7.87	13.67	18.84	22.26	24.82	144
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Cost: Interest-Bearing Deposits	0.38	0.36	0.36	0.36	0.36	0.38	0.40	0.40	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	13.13	13.13	13.13	13.13	13.13	13.13	13.13	13.13	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-28.34	-100.00	-100.00	-75.00	-13.98	0.05	36.14	62.29	40
Total Selected Assets	-21.38	-100.00	-99.42	-44.43	-9.62	0.00	36.10	74.95	53
Deposits	-7.13	-100.00	-100.00	-100.00	-60.29	9.35	63.25	81.22	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	104.70	0.00	0.87	37.67	84.59	115.43	168.01	1211.10	98
Dividends Paid/Net Income	28.75	0.00	0.00	6.92	32.85	49.33	62.87	81.72	141
Net Income - Dividends/Avg Equity	5.85	0.25	1.74	3.79	5.58	7.46	10.82	13.97	144
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	109.25	0.00	0.00	0.00	103.54	155.16	307.95	485.16	112
Dividends From Nonbank Subs	0.64	0.00	0.00	0.00	0.00	0.22	2.58	11.34	112
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Dividends From All Subsidiaries	115.15	0.00	0.00	3.11	105.56	161.48	338.97	485.16	112
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.91	0.00	0.00	0.00	28.04	58.01	97.11	127.86	133
Interest Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.07	0.53	2.51	133
Mgt & Service Fees From Bank Subs	0.83	0.00	0.00	0.00	0.00	0.00	7.44	12.43	133
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	133
Operating Income From Bank Subs	36.63	0.00	0.00	0.48	29.13	63.61	113.11	145.33	133
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.20	0.00	0.00	0.00	20.00	100.00	100.00	183.74	72
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Mgt & Serv Fees From Nonbank Subs	0.34	0.00	0.00	0.00	0.00	0.00	0.00	9.34	72
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.63	72
Operating Inc From Nonbank Subs	58.55	0.00	0.00	0.00	34.44	100.00	147.55	344.58	72
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	25.99	0.00	0.00	0.00	0.00	26.89	84.93	88.09	7
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.06	7
Mgt & Serv Fees From Sub BHCs	-0.01	-0.08	-0.08	-0.02	0.00	0.00	0.00	0.00	7
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating Income From Sub BHCs	25.99	0.00	0.00	0.00	0.00	26.90	84.94	88.09	7
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	55.83	0.00	0.00	0.00	89.07	99.57	99.95	100.00	130
Interest Income From Bank Subs	7.14	0.00	0.00	0.00	0.00	0.30	69.69	99.61	130
Mgt & Serv Fees From Bank Subs	3.32	0.00	0.00	0.00	0.00	0.00	21.80	63.53	130
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	130
Operating Income From Bank Subs	78.46	0.00	0.00	85.86	98.90	99.92	100.00	100.00	130
Dividends From Nonbank Subs	0.98	0.00	0.00	0.00	0.00	0.16	4.72	24.24	130
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	130
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	130
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Operating Inc From Nonbank Subs	2.63	0.00	0.00	0.00	0.00	0.32	15.72	51.55	130
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Loans and Adv From Subs/ST Debt	392.94	0.00	0.00	0.00	161.01	538.87	643.85	1280.39	11
Loans and Adv From Subs/Total Debt	147.35	0.00	0.00	0.00	26.09	122.02	512.23	1452.64	54

BHCPR Reporters for Quarter Ending 03/31/2016
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
1107205	3,683,458	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	6,114,842	AMERIS BANCORP	MOULTRIE, GA	
3153130	9,616,972	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,741,028	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,379,719	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,328,945	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,364,926	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	9,745,594	BANNER CORPORATION	WALLA WALLA, WA	
2961879	8,063,752	BBCN BANCORP, INC.	LOS ANGELES, CA	
3762457	7,115,668	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
3846629	4,818,260	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	7,817,319	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,141,106	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
3141650	5,700,768	BNC BANCORP	HIGH POINT, NC	
3814310	7,705,622	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	3,912,863	BRI DGE BANCORP, INC.	BRI DGEHAMPTON, NY	
1106879	3,282,157	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,196,677	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,058,247	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	3,881,774	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	9,001,802	CADENCE BANCORP LLC	HOUSTON, TX	
2687795	3,259,142	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	3,762,546	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4160939	7,484,486	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	
4226910	9,333,802	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	4,074,545	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	4,969,655	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	5,242,202	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	4,054,797	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	9,303,632	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,828,781	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,357,000	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,868,046	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	9,035,932	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	4,072,221	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	8,615,901	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,879,838	COMMUNITY TRUST BANCORP, INC.	PI KEVILLE, KY	
1048764	4,091,763	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	9,038,882	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,920,836	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	5,517,359	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,299,090	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	3,229,455	DURANT BANCORP, INC.	DURANT, OK	
2652104	6,131,722	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,924,144	EASTERN BANK CORPORATION	BOSTON, MA	
4759669	3,609,379	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	3,709,905	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,534,095	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
3944628	7,836,124	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	4,098,544	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	3,516,572	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	

BHCPR Reporters for Quarter Ending 03/31/2016
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
1199974	3,401,922	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	3,383,790	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,186,423	FIRST BANCSHARES, INC.	WHITING, IN	
1118797	6,140,126	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,890,630	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,699,154	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	8,193,554	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,525,185	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	8,683,323	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	6,799,204	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
3485541	4,960,742	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	3,234,376	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2393274	5,813,067	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	3,335,763	FREMONT BANCORPORATION	FREMONT, CA	
2003975	9,120,383	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,242,077	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,319,422	GREAT SOUTHERN BANCORP, INC.	REEDS SPRING, MO	
4809920	9,942,295	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
3474835	3,850,244	GREEN BANCORP, INC.	HOUSTON, TX	
2900261	4,310,748	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	8,253,779	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,678,032	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1491409	9,397,451	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	5,417,252	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,089,264	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1136803	7,189,268	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	5,261,967	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,480,618	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,660,750	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,297,888	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,486,009	KEARNY FINANCIAL CORPORATION	KEARNY, NJ	
1404799	4,405,540	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,811,130	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	7,564,739	LEGACYTEXAS FINANCIAL GROUP	PLANO, TX	
3814208	4,478,704	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	3,414,276	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1135972	8,010,528	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,729,680	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	3,071,815	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	Moved from Peer 3
3932072	4,321,977	MIDDLESEX BANCORP MHC	NATICK, MA	
3973888	4,615,974	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	9,646,794	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	8,472,964	NBT BANCORP INC.	NORWICH, NY	
3212091	6,674,068	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
3823844	3,005,110	NEXBANK CAPITAL, INC.	DALLAS, TX	Moved from Peer 3
3132863	3,672,623	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
4122722	8,967,920	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,306,065	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	6,874,572	OFG BANCORP	SAN JUAN, PR	
1885307	3,862,019	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	3,604,626	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	

BHCPR Reporters for Quarter Ending 03/31/2016
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
3489594	3,563,085	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	Moved from Peer 3
1142336	7,434,406	PARK NATIONAL CORPORATION	NEWARK, OH	
4210478	3,156,123	PARK STERLING CORPORATION	CHARLOTTE, NC	Moved from Peer 3
2651590	3,465,997	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1070578	3,294,929	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	9,383,161	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	9,262,345	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	9,026,174	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	8,146,229	RENASANT CORPORATION	TUPELO, MS	
1097025	4,246,765	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	6,479,162	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,828,495	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,716,608	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	5,536,433	SANTANDER BANCORP	SAN JUAN, PR	
1085013	4,001,323	SEACOAST BANKING CORPORATION	STUART, FL	
3635319	5,378,599	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	7,537,076	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	6,720,349	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,678,296	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	5,019,012	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
4036324	3,532,971	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	3,976,057	STATE BANCSHARES, INC.	FARGO, ND	
1126046	3,123,130	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
3609682	6,714,079	TALMER BANCORP INC.	TROY, MI	
2367921	5,764,971	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,394,956	TRICO BANCSHARES	CHICO, CA	
3475074	3,399,871	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1048513	4,767,769	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,848,142	UNION BANCSHARES CORPORATION	RICHMOND, VA	
1249347	9,783,598	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	6,320,415	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
3536386	3,766,163	USAMERI BANCORP, INC.	CLEARWATER, FL	
1050712	3,237,144	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	5,089,008	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,839,059	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	8,574,347	WESBANCO, INC.	WHEELING, WV	
1025541	5,200,374	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	4,720,397	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,972,422	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	5,686,188	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	7,421,010	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	
1199602	5,245,825	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 144 bank holding companies.