

	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	343	338	343	345
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.33	3.30	3.33	3.33
+ Non-interest Income	0.87	0.95	0.93	1.00
- Overhead Expense	2.90	2.99	2.95	3.10
- Provision for Losses	0.10	0.08	0.09	0.12
+ Securities Gains (Losses)	0.02	0.02	0.02	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.26	1.27	1.31	1.22
Net Operating Income	0.87	0.88	0.92	0.88
Net Income	0.87	0.88	0.92	0.88
Net Income (Sub S Adjusted)	0.94	0.95	1.00	0.90
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.03	4.01	4.03	4.17
Interest Expense	0.44	0.43	0.43	0.46
Net Interest Income (TE)	3.59	3.57	3.59	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.07	0.09	0.25
Earnings Coverage of Net Losses (X)	2.92	6.66	18.16	12.56
Ln&Ls Allowance/Total Loans & Leases	1.22	1.31	1.22	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.12	1.41	1.14	2.06
30-89 Days Past Due Loans and Leases	0.40	0.48	0.41	0.53
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	13.15	12.92	14.24	13.83
Net ST Noncore Funding Dependence	5.44	4.82	6.51	5.08
Net Loans and Leases/Total Assets	68.74	66.86	68.67	64.41
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.08	10.14	10.13	9.95
Equity Capital/Total Assets	10.22	10.17	10.16	9.85
Equity Capital+Minority Int/Total Assets	10.26	10.20	10.19	9.91
Tier 1 Common Eq Cap / T RWA	12.44	12.61	12.51	12.18
Net Loans&Ls/Equity Capital (X)	6.87	6.74	6.88	6.72
Cash Dividends/Net Income	23.34	22.24	23.41	22.88
Cash Dividends/Net Income (Sub S Adjusted)	24.68	18.46	15.73	19.51
Retained Earnings/Avg Equity Cap	6.06	6.19	6.41	6.48
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.05	0.04	0.05	0.07
Long-Term Debt/Equity Capital	2.10	1.69	2.12	1.49
Equity Investment in Subs/Equity Cap	105.57	105.79	105.32	106.00
Cash FR Oper+Noncash+Op Exp+Div	113.81	119.24	134.08	134.71

PERCENT OF AVERAGE ASSETS	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.74	3.71	3.73	3.80	3.85
Less: Interest Expense	0.41	0.40	0.40	0.42	0.50
Equals: Net Interest Income (TE)	3.33	3.30	3.33	3.37	3.33
Plus: Non-Interest Income	0.87	0.95	0.93	0.93	1.00
Equals: Adj Operating Income (TE)	4.26	4.30	4.31	4.35	4.38
Less: Overhead Expense	2.90	2.99	2.95	3.05	3.10
Less: Provision for Loan and Lease Losses	0.10	0.08	0.09	0.09	0.12
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.02	0.02	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.26	1.27	1.31	1.27	1.22
Less: Applicable Income Taxes (TE)	0.38	0.37	0.38	0.36	0.33
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.87	0.88	0.92	0.91	0.88
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.87	0.88	0.92	0.91	0.88
Memo: Net Income (Last Four Qtrs)	0.92	0.91	0.93	0.91	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.12	92.90	93.05	92.91	92.60
Avg Int-Bearing Funds / Avg Assets	72.18	72.18	71.95	72.71	73.97
Int Income (TE) / Avg Earning Assets	4.03	4.01	4.03	4.10	4.17
Int Expense / Avg Earning Assets	0.44	0.43	0.43	0.46	0.54
Net Int Inc (TE) / Avg Earn Assets	3.59	3.57	3.59	3.64	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	4.65	4.71	4.72	4.87	5.07
Interest-Bearing Bank Balances	0.55	0.31	0.34	0.31	0.27
Fed Funds Sold & Reverse Repos	0.34	0.17	0.21	0.23	0.24
Trading Assets	0.79	0.85	0.92	1.26	1.20
Total Earning Assets	3.95	3.92	3.94	4.02	4.08
Investment Securities (TE)	2.44	2.41	2.42	2.44	2.37
U.S. Treasury & Agency Sec (excl MBS)	1.63	1.42	1.50	1.41	1.39
Mortgage-Backed Securities	2.14	2.17	2.08	2.22	2.05
All Other Securities	3.51	3.55	3.74	3.82	3.95
Interest-Bearing Deposits	0.42	0.41	0.41	0.43	0.50
Time Deposits of \$100K or More	0.85	0.83	0.83	0.84	0.96
Time Deposits < \$100K	0.78	0.79	0.79	0.84	0.99
Other Domestic Deposits	0.25	0.22	0.23	0.23	0.24
Foreign Deposits	0.16	0.42	0.44	0.53	0.99
Fed Funds Purchased and Repos	0.41	0.38	0.37	0.42	0.46
Other Borrowed Funds & Trading Liab	1.78	1.88	1.75	1.98	2.28
All Interest-Bearing Funds	0.57	0.55	0.55	0.58	0.65

	PEER GROUP 03 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	21	21	80	78	76
Avg Assets per Employee (\$000)	5,175	5,046	4,939	4,790	4,701
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.72	1.96	1.92	1.92	1.89
Overhead Exp / NII + Non-Int Income	69.53	70.79	69.80	70.99	71.77
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.90	2.99	2.95	3.05	3.10
Personnel Expense	1.66	1.70	1.65	1.69	1.69
Net Occupancy Expense	0.36	0.38	0.37	0.39	0.39
Other Operating Expenses	0.87	0.89	0.91	0.96	1.00
Overhead Less Non-Interest Income	1.98	1.99	1.97	2.06	2.03
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	68.27	69.58	68.58	69.80	70.57
Personnel Expense	39.04	39.64	38.57	38.79	38.73
Net Occupancy Expense	8.40	8.87	8.49	8.77	8.82
Other Operating Expenses	20.39	20.57	21.09	21.81	22.59
Total Non-Interest Income	19.90	21.36	21.06	20.85	22.11
Fiduciary Activities Income	1.45	1.75	1.57	1.67	1.48
Serv Charges on Deposit Accts - Domestic	4.29	4.40	4.60	4.79	5.09
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.60	0.73	0.69	0.74	0.75
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.30	0.36	0.40	0.43	0.48
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.53	0.49	0.50	0.59	0.46
Net Gain (Loss) - Sales Loans, OREO, Oth	2.21	2.50	2.40	1.83	2.44
Other Non-Interest Income	7.12	7.16	7.41	7.10	7.68
Overhead Less Non-Interest Income	47.60	47.38	46.81	48.01	47.59
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.12	22.88	23.31	22.43	21.48
Appl Inc Tax+TE/Pretax NOI+TE	31.28	30.28	30.06	29.42	27.94

PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	52.54	51.15	52.37	51.02	49.99
Commercial and Industrial Loans	9.79	9.87	9.82	9.74	8.84
Loans to Individuals	1.83	1.81	1.80	1.82	1.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.89	0.76	0.98	0.82	0.71
Other Loans and Leases	1.43	1.31	1.46	1.25	1.17
Net Loans and Leases	68.74	66.86	68.67	67.04	64.41
Debt Securities Over 1 Year	16.95	17.89	17.62	18.23	19.25
Mutual Funds and Equity Securities	0.08	0.09	0.07	0.08	0.10
Subtotal	86.48	85.72	86.93	86.24	84.84
Interest-Bearing Bank Balances	3.63	4.00	3.16	3.45	3.93
Federal Funds Sold & Reverse Repos	0.08	0.11	0.06	0.08	0.10
Debt Securities 1 Year or Less	1.59	1.60	1.53	1.58	1.78
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.49	92.21	92.32	92.06	91.59
Non-Int Cash and Due From Dep Inst	1.35	1.47	1.45	1.56	1.60
Other Real Estate Owned	0.19	0.28	0.21	0.29	0.46
All Other Assets	6.03	6.20	6.11	6.28	6.68
MEMORANDA:					
Short-Term Investments	5.73	6.21	5.14	5.57	6.42
U.S. Treasury Securities	0.21	0.19	0.22	0.21	0.14
U.S. Agency Securities (excl MBS)	2.88	3.16	2.99	3.05	3.28
Municipal Securities	4.15	3.99	4.23	3.96	4.34
Mortgage-Backed Securities	8.55	9.33	8.82	9.76	10.61
Asset-Backed Securities	0.08	0.12	0.09	0.10	0.11
Other Debt Securities	0.47	0.46	0.46	0.45	0.60
RE Loans Secured by 1-4 Family	17.85	17.85	17.97	17.66	16.77
Revolving	2.62	2.70	2.69	2.71	2.66
Closed-End, Sec by First Liens	14.25	14.16	14.35	13.93	13.05
Closed-End, Sec by Junior Liens	0.56	0.59	0.57	0.61	0.67
Commercial Real Estate Loans	31.03	30.06	30.75	29.98	29.84
Construction and Land Dev	5.02	4.53	4.94	4.43	4.12
Multi family	2.92	2.95	2.93	2.91	2.95
Nonfarm Nonresidential	21.92	21.48	21.73	21.50	21.71
RE Loans Secured by Farmland	1.51	1.35	1.55	1.37	1.31
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.48	76.37	76.33	76.22	77.38
RE Loans Secured by 1-4 Family	26.16	26.62	26.34	26.46	26.12
Revolving	3.82	4.02	3.92	4.04	4.11
Closed-End	21.87	22.14	21.97	21.96	21.58
Commercial Real Estate Loans	45.13	44.79	44.88	44.59	45.96
Construction and Land Dev	7.32	6.81	7.23	6.66	6.43
Multi family	4.20	4.35	4.24	4.30	4.51
Nonfarm Nonresidential	32.06	32.15	31.87	32.15	33.49
RE Loans Secured by Farmland	2.32	2.14	2.39	2.19	2.15
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.25	14.70	14.35	14.55	13.55
Loans to Individuals	2.71	2.76	2.66	2.84	2.84
Credit Card Loans	0.04	0.04	0.04	0.04	0.04
Agricultural Loans	1.33	1.20	1.47	1.30	1.19
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.16	2.01	2.18	1.90	1.84

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	5.73	6.21	5.14	5.57	6.42
Liquid Assets	18.57	20.47	18.62	20.27	22.12
Investment Securities	19.18	20.06	19.64	20.31	21.63
Net Loans and Leases	68.74	66.86	68.67	67.04	64.41
Net Lns, Ls & Stbby Ltrs of Credit	69.23	67.34	69.16	67.52	64.96
Core Deposits	70.30	69.98	69.89	69.33	69.20
Noncore Funding	17.35	17.65	17.82	18.16	18.53
Time Deposits of \$100K or More	10.07	10.06	9.83	10.19	10.89
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.08	1.16	1.20	1.33	1.39
Net Fed Funds Purchased (Sold)	1.03	1.05	1.15	1.28	1.32
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.53	1.66	1.95	1.87	1.24
Earning Assets Repr in 1 Year	27.44	26.72	27.01	26.33	26.46
Int-Bearing Liab Repr in 1 Year	17.08	17.95	17.40	18.82	19.66
Long-Term Debt Repr in 1 Year	0.24	0.34	0.25	0.34	0.24
Net Assets Repriceable in 1 Year	9.50	7.87	8.97	6.66	5.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.15	12.92	14.24	14.18	13.83
Net ST Noncore Funding Dependence	5.44	4.82	6.51	6.07	5.08
Short-Term Inv/ST Noncore Funding	69.03	75.64	58.70	63.37	72.86
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.57	13.39	10.26	12.41	15.18
Net Loans and Leases/Total Deposits	84.15	82.25	84.84	82.87	79.12
Net Loans and Leases/Core Deposits	99.72	97.49	100.20	98.45	94.47
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.83	0.94	0.47	0.69	-0.39
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.99	2.17	0.56	1.38	-2.21
Struct Notes Appr(Depr)/T1 Cap	0.00	0.00	-0.03	-0.04	-0.26
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.66	10.98	10.65	10.75	9.67
Available-For-Sale Securities	90.34	89.02	89.35	89.25	90.33
U.S. Treasury Securities	1.26	1.00	1.33	1.22	0.71
U.S. Agency Securities (excl MBS)	16.70	17.37	17.07	16.75	17.14
Municipal Securities	21.21	19.56	23.73	19.26	19.68
Mortgage-Backed Securities	45.78	47.13	45.37	48.17	48.98
Asset-Backed Securities	0.44	0.62	0.53	0.53	0.56
Other Debt Securities	2.66	2.66	2.54	2.55	3.02
Mutual Funds and Equity Securities	0.56	0.59	0.51	0.53	0.56
Debt Securities 1 Year or Less	9.43	9.39	8.90	9.07	9.72
Debt Securities 1 To 5 Years	29.11	28.81	28.90	27.89	25.16
Debt Securities Over 5 Years	57.03	57.35	58.35	58.93	60.80
Pledged Securities	47.47	48.83	47.42	48.35	46.02
Structured Notes, Fair Value	0.51	0.76	0.52	0.85	1.01

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.10	0.08	0.09	0.09	0.12
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.13	0.13	0.14	0.18
Provision for Ln&Ls Losses/Net Losses	88.28	123.20	130.84	113.35	92.07
Ln&Ls Allowance/Total Loans & Leases	1.22	1.31	1.22	1.35	1.55
Ln&Ls Allowance/Net Ln&Ls Losses (X)	32.77	30.25	20.49	17.31	11.41
ALLL/Nonaccrual Assets	254.70	220.44	258.80	227.13	180.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	230.37	205.05	233.52	207.43	161.37
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.14	0.18	0.25	0.38
Recoveries/Avg Loans and Leases	0.06	0.08	0.08	0.09	0.12
Net Losses/Avg Loans and Leases	0.07	0.07	0.09	0.15	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.35	10.03	45.84	33.26	23.88
Earnings Coverage of Net Losses (X)	2.92	6.66	18.16	18.32	12.56
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.04	0.05	0.10	0.21
RE Loans Secured By 1-4 Family	0.03	0.07	0.08	0.12	0.24
Revolvi ng	0.03	0.05	0.08	0.13	0.23
Closed-End	0.03	0.07	0.08	0.11	0.23
Commercial Real Estate Loans	0.01	0.01	0.04	0.10	0.19
Construction and Land Dev	-0.03	-0.04	-0.02	0.11	0.26
Multi family	0.00	0.00	0.01	0.03	0.10
Nonfarm Nonresidential	0.01	0.02	0.04	0.09	0.17
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.03
Commercial and Industrial Loans	0.11	0.04	0.09	0.18	0.27
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.92	0.74	0.69	0.75	0.74
Credit Card Loans	1.00	1.04	1.06	1.79	1.04
Agricultural Loans	0.00	0.00	0.01	0.00	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.13
Other Loans and Leases	0.27	0.22	0.33	0.31	0.30

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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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	0.40	0.48	0.41	0.45	0.53
90+ Days PD Loans and Leases	0.03	0.03	0.03	0.03	0.06
Nonaccrual Loans and Leases	0.77	0.89	0.76	0.93	1.26
90+ Days PD and Nonaccrual Loans and Leases	0.85	0.98	0.83	1.03	1.46
30-89 Days PD Restructured	0.01	0.01	0.01	0.01	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.21	0.25	0.19	0.26	0.37

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.40	0.48	0.41	0.45	0.53
90+ Days Past Due Assets	0.03	0.03	0.03	0.03	0.06
Nonaccrual Assets	0.79	0.91	0.77	0.95	1.29
30+ Days PD & Nonaccrual Assets	1.31	1.51	1.29	1.54	2.07

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.59	0.67	0.58	0.69	0.94
90+ PD & Nonaccrual Assets + OREO	0.83	1.00	0.83	1.04	1.45

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

Total Assets	1.15	1.38	1.18	1.44	1.91
Allowance for Loan & Lease Losses	145.21	164.33	149.72	167.21	193.31
Equity Cap + ALLL	10.40	12.41	10.73	12.91	17.35
Tier 1 Cap + ALLL	10.54	12.61	10.76	12.82	17.00
Loans & Leases + RE Acquired	1.69	2.06	1.73	2.17	2.97

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	0.37	0.45	0.40	0.43	0.53
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.06
- Nonaccrual	0.80	0.98	0.80	1.02	1.40
Coml & Indl - 30-89 Days PD	0.29	0.39	0.26	0.28	0.33
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.67	0.60	0.61	0.60	0.89
Individuals - 30-89 Days PD	0.56	0.51	0.63	0.68	0.77
- 90+ Days Past Due	0.03	0.02	0.03	0.03	0.03
- Nonaccrual	0.20	0.22	0.20	0.20	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.22	0.12	0.07	0.03	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.15	0.15	0.07	0.09	0.14
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.17	0.17	0.19	0.12	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.05	0.05	0.04	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.56	0.68	0.67	0.75	0.88
- 90+ Days Past Due	0.04	0.04	0.04	0.05	0.07
- Nonaccrual	0.91	1.02	0.89	1.05	1.36
Revolving - 30-89 Days PD	0.23	0.31	0.30	0.37	0.42
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.46	0.52	0.45	0.51	0.66
Closed-End - 30-89 Days PD	0.62	0.75	0.73	0.73	0.98
- 90+ Days Past Due	0.04	0.04	0.05	0.05	0.07
- Nonaccrual	0.99	1.10	0.96	1.13	1.52
- Jr Lien 30-89 Days PD	0.03	0.03	0.03	0.03	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.05	0.07	0.05	0.07	0.09
Commercial RE - 30-89 Days PD	0.20	0.27	0.21	0.23	0.34
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.05
- Nonaccrual	0.74	0.98	0.76	1.03	1.43
Const & Dev - 30-89 Days PD	0.18	0.22	0.17	0.21	0.36
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.03
- Nonaccrual	0.65	1.33	0.70	1.39	2.77
Multi family - 30-89 Days PD	0.03	0.07	0.04	0.06	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.22	0.31	0.23	0.34	0.51
Nonfarm Nres- 30-89 Days PD	0.19	0.27	0.21	0.22	0.32
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.04
- Nonaccrual	0.78	0.94	0.79	0.98	1.22
Farm land - 30-89 Days PD	0.25	0.23	0.15	0.11	0.20
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.02
- Nonaccrual	0.54	0.75	0.50	0.56	0.78
Credit Card - 30-89 Days PD	0.77	0.74	0.66	0.84	0.71
- 90+ Days Past Due	0.15	0.11	0.13	0.13	0.18
- Nonaccrual	0.01	0.01	0.01	0.01	0.01

CAPITAL RATIOS	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	10.08	10.14	10.13	10.10	9.95
Tier 1 RBC Ratio	N/A	N/A	N/A	13.87	13.93
Total Risk-Based Capital Ratio	N/A	N/A	N/A	15.23	15.31
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	10.01	9.86
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.98	8.47
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.51	14.88	15.13	14.40	13.68
Standby Letters of Credit	0.41	0.41	0.42	0.43	0.46
Commercial & Similar Letters of Credit	0.00	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.97	2.17	1.67	1.72	1.47
Interest Rate Contracts	1.96	2.17	1.66	1.71	1.45
Interest Rate Futures & Forward Contr	0.32	0.33	0.23	0.17	0.13
Written Options Contr (Int Rate)	0.30	0.29	0.19	0.16	0.13
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.71	0.81	0.70	0.75	0.65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.94	22.49	23.51	22.98	22.40

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	28.02	21.14	29.07	19.52	21.53
Written Options	21.03	19.04	18.33	17.91	17.53
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.03	19.04	18.19	17.89	17.53
Purchased Options	0.18	0.29	0.28	0.52	0.43
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.18	0.29	0.28	0.52	0.43
Swaps	42.89	44.55	43.34	47.14	43.78
Held for Trading	4.33	3.59	3.96	4.19	5.40
Interest Rate Contracts	4.33	3.11	3.94	4.17	5.37
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	95.67	96.41	96.04	95.81	94.60
Interest Rate Contracts	95.40	95.93	95.57	95.11	93.87
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	73.86	75.70	75.63	75.06	77.74
One Year or Less	28.30	31.48	28.83	17.61	23.18
Over 1 Year to 5 Years	12.30	14.14	12.90	16.31	15.14
Over 5 Years	17.87	18.14	17.28	19.21	16.00
Gross Negative Fair Value (Abs Val)	1.48	1.22	0.95	1.07	0.85
Gross Positive Fair Value	0.95	0.76	0.72	0.70	0.90
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	85.22	62.03	87.04	58.19	61.94
Ins Under Assets(L/H)/Tot Ins Und Ast	14.78	37.97	12.96	41.81	38.06
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.53	0.49	0.50	0.59	0.46
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	60.00	83.33	57.14	99.98	80.00
Other Prem Inc/Total Prem Inc	40.00	16.67	42.86	0.02	20.00
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	23.16	44.12	34.32	13.43	0.46
Ins Net Inc (L/H)/Equity (L/H)	4.29	-1.93	1.56	18.70	25.97
Insur Ben, Losses, Exp/Insur Premiums	42.33	-4.67	35.16	77.43	72.36
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.09	0.06	0.10	-0.15	20.09
Reinsurance Recov(L/H)/Tot Assets(L/H)	50.00	25.00	50.00	16.08	25.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.40	12.06	12.26	11.34	10.95
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.16	0.42	0.44	0.53	0.99
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	2.02	N/A	0.03	0.59	0.11
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.13
GROWTH RATES:					
Net Loans and Leases	-19.33	-18.87	-33.05	-21.47	-0.96
Total Selected Assets	1.83	9.37	15.99	-19.21	38.23
Deposits	-37.26	4.93	-41.47	-8.56	-12.05

PROFITABILITY:

	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	8.11	8.24	8.54	8.49	8.57
Bank Net Inc/Avg Eq Inv in Banks	8.93	8.95	9.45	9.29	9.27
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.92	4.46	3.78	2.73	3.48
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.72	6.48	6.07	7.54	6.64
Bank Net Income/Parent Net Income	106.16	105.13	105.81	105.24	104.81
Nonbank Net Income/Parent Net Income	0.54	0.55	0.40	0.39	0.52
Sub BHCs Net Inc/Parent Net Income	92.05	89.13	95.49	93.10	83.90

LEVERAGE:

Total Liabilities/Equity	10.99	11.51	11.45	11.79	12.96
Total Debt/Equity Capital	2.52	1.99	2.52	1.99	1.79
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.02	9.33	9.41	9.66	10.28
Tot Debt+Lns Guaranteed for Affl/Equity	2.60	2.01	2.61	2.00	1.84
Total Debt/Eq Cap - Exc Over Fair Value	2.53	2.00	2.53	1.99	1.80
Long-Term Debt/Equity Capital	2.10	1.69	2.12	1.60	1.49
Short-Term Debt/Equity Capital	0.05	0.04	0.05	0.06	0.07
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.01	0.02	0.02	0.02
Long-Term Debt/Consolidated LT Debt	8.46	6.66	8.67	6.42	5.31

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.57	105.79	105.32	106.00	106.28
Total Investment in Subs/Equity	105.82	106.06	105.63	106.29	106.75
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	98.76	98.56
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	98.97	98.92

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.57	0.52	0.47	0.49	0.49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.18	2.35	1.97	2.09	2.26

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	114.79	119.57	137.27	124.98	125.79
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	113.81	119.24	134.08	121.81	134.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	73.81	99.55	109.94	118.40	124.59
Pretax Oper Inc + Int Exp/Int Expense	5107.78	3638.08	6407.05	5045.89	4440.39
Div + Int From Subs/Int Exp + Div	140.33	150.06	213.37	201.34	201.10
Fees+Other Inc From Subs/Sal + Oth Exp	6.96	7.73	7.39	7.02	7.05
Net Inc/Curr Port of LT Debt+Pfd Div(X)	107.87	31.65	60.94	40.33	33.85

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.84	0.87	1.02	0.85	0.92
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	18.54	14.38	13.25	7.77	5.05
Total	18.54	14.38	13.25	7.77	5.05

GUARANTEED LOANS AS % OF EQUITY CAP:

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

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.12	0.16	0.12	0.18	0.19
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	64.91	61.77	61.76	68.55	65.59
Dividends Paid/Net Income	23.35	22.11	23.39	23.70	22.86
Net Income - Dividends/Avg Equity	6.06	6.23	6.44	6.38	6.49
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	133.88	139.00	193.74	166.85	162.72
Dividends From Nonbank Subs	0.18	0.19	0.96	0.93	1.30
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.04
Dividends From All Subsidiaries	137.58	144.52	231.87	196.22	176.06
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.08	32.45	41.24	38.79	37.48
Interest Income From Bank Subs	0.04	0.05	0.04	0.04	0.06
Mgt & Service Fees From Bank Subs	0.94	1.56	1.15	1.09	1.08
Other Income From Bank Subs	0.02	0.02	0.02	0.03	0.02
Operating Income From Bank Subs	38.73	39.13	46.03	43.55	41.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	57.24	50.72	66.97	70.60	72.42
Interest Income From Nonbank Subs	0.06	0.07	0.31	0.13	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.16	0.20	0.13	0.34
Other Income From Nonbank Subs	0.02	0.02	0.45	0.10	0.06
Operating Inc From Nonbank Subs	74.72	55.87	87.26	81.59	83.87
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	10.65	13.10	15.73	16.32	22.85
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.37	0.04	0.06	0.10	0.08
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	18.67	13.74	16.13	16.89	23.36
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.79	55.83	69.98	67.86	61.33
Interest Income From Bank Subs	2.50	3.31	1.62	0.81	1.77
Mgt & Serv Fees From Bank Subs	1.95	3.93	1.96	2.17	2.00
Other Income From Bank Subs	0.06	0.06	0.05	0.07	0.04
Operating Income From Bank Subs	75.31	74.38	82.62	80.67	75.16
Dividends From Nonbank Subs	1.58	0.55	0.50	0.99	1.48
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.81	1.57	0.95	1.62	3.59
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	1299.39	2233.77	649.04	692.85	943.80
Loans and Adv From Subs/Total Debt	173.08	285.34	164.30	239.76	287.90

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									343
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.32	2.60	2.79	3.03	3.33	3.60	3.86	4.11	343
+ Non-interest Income	0.87	0.21	0.32	0.53	0.77	1.14	1.69	2.48	343
- Overhead Expense	2.90	1.94	2.09	2.46	2.81	3.26	3.87	4.76	343
- Provision for Losses	0.09	-0.03	0.00	0.00	0.07	0.15	0.27	0.39	343
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.03	0.09	0.13	343
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	343
= Pretax Net Oper Income (TE)	1.26	0.45	0.62	0.95	1.26	1.56	1.86	2.14	343
Net Operating Income	0.87	0.29	0.42	0.61	0.86	1.08	1.38	1.76	343
Net Income	0.87	0.29	0.42	0.61	0.86	1.08	1.38	1.76	343
Net Income (Sub S Adjusted)	0.93	0.34	0.52	0.72	0.87	1.14	1.37	1.50	58
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.03	3.25	3.45	3.70	4.00	4.34	4.64	4.84	343
Interest Expense	0.44	0.12	0.18	0.27	0.43	0.59	0.71	0.83	343
Net Interest Income (TE)	3.58	2.78	2.98	3.25	3.56	3.91	4.19	4.47	343
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.11	-0.03	-0.00	0.02	0.13	0.32	0.49	343
Earnings Coverage of Net Losses (X)	2.92	-433.07	-200.39	-12.42	11.77	40.47	132.64	361.75	339
Ln&Ls Allowance/Total Loans & Leases	1.21	0.68	0.76	0.95	1.18	1.44	1.73	2.20	343
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.12	0.10	0.23	0.53	0.91	1.63	2.63	3.49	343
30-89 Days Past Due Loans and Leases	0.40	0.03	0.06	0.13	0.32	0.56	1.11	1.42	343
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	13.14	-6.15	-1.01	4.92	12.71	20.80	29.43	35.21	343
Net ST Noncore Funding Dependence	5.43	-8.97	-4.82	-0.12	4.49	10.70	17.30	21.21	343
Net Loans and Leases/Total Assets	68.74	48.61	52.90	61.10	69.54	76.65	81.38	84.02	343
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.08	7.39	8.04	8.76	9.82	11.21	13.05	14.19	343
Equity Capital/Total Assets	10.22	7.20	7.77	8.76	10.01	11.49	13.26	15.67	343
Equity Capital+Minority Int/Total Assets	10.26	7.33	7.87	8.82	10.05	11.50	13.32	15.67	343
Tier 1 Common Eq Cap / T RWA	12.43	8.25	8.80	10.16	11.90	14.32	18.44	21.11	343
Net Loans&Ls/Equity Capital (X)	6.86	3.55	4.26	5.69	6.86	8.00	9.40	10.38	342
Cash Dividends/Net Income	23.34	0.00	0.00	0.00	22.32	44.46	63.13	88.70	338
Cash Dividends/Net Income (Sub S Adjusted)	24.68	-30.13	-16.71	0.00	10.96	42.17	87.37	122.62	58
Retained Earnings/Avg Equity Cap	6.05	-0.20	1.67	3.91	5.92	8.18	10.61	12.80	342
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.05	0.00	0.00	0.00	0.00	0.00	0.22	2.12	342
Long-Term Debt/Equity Capital	2.10	0.00	0.00	0.00	0.00	3.10	13.87	19.82	342
Equity Investment in Subs/Equity Cap	105.56	88.47	92.43	98.69	101.98	113.10	123.85	131.93	342
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	113.80	-47.81	-3.86	38.60	98.56	138.43	310.04	714.90	329

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.74	3.06	3.20	3.46	3.72	4.00	4.31	4.50	343
Less: Interest Expense	0.40	0.11	0.17	0.25	0.40	0.55	0.66	0.78	343
Equals: Net Interest Income (TE)	3.32	2.60	2.79	3.03	3.33	3.60	3.86	4.11	343
Plus: Non-Interest Income	0.87	0.21	0.32	0.53	0.77	1.14	1.69	2.48	343
Equals: Adj Operating Income (TE)	4.26	3.10	3.34	3.80	4.17	4.67	5.32	6.40	343
Less: Overhead Expense	2.90	1.94	2.09	2.46	2.81	3.26	3.87	4.76	343
Less: Provision for Loan and Lease Losses	0.09	-0.03	0.00	0.00	0.07	0.15	0.27	0.39	343
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Plus: Realized G/L on AFS Sec	0.01	-0.00	0.00	0.00	0.00	0.03	0.09	0.13	343
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	343
Equals: Pretax Net Oper Inc (TE)	1.26	0.45	0.62	0.95	1.26	1.56	1.86	2.14	343
Less: Applicable Income Taxes (TE)	0.37	0.00	0.07	0.23	0.38	0.52	0.65	0.73	343
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Equals: Net Operating Income	0.87	0.29	0.42	0.61	0.86	1.08	1.38	1.76	343
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Equals: Net Income	0.87	0.29	0.42	0.61	0.86	1.08	1.38	1.76	343
Memo: Net Income (Last Four Qtrs)	0.92	0.34	0.46	0.65	0.90	1.13	1.49	1.78	326
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.12	87.68	89.63	91.38	93.14	94.95	96.25	97.20	343
Avg Int-Bearing Funds / Avg Assets	72.17	55.36	60.04	65.38	72.54	78.35	84.11	86.46	343
Int Income (TE) / Avg Earning Assets	4.03	3.25	3.45	3.70	4.00	4.34	4.64	4.84	343
Int Expense / Avg Earning Assets	0.44	0.12	0.18	0.27	0.43	0.59	0.71	0.83	343
Net Int Inc (TE) / Avg Earn Assets	3.58	2.78	2.98	3.25	3.56	3.91	4.19	4.47	343
YIELD OR COST:									
Total Loans and Leases (TE)	4.65	3.85	4.00	4.28	4.63	4.97	5.35	5.70	343
Interest-Bearing Bank Balances	0.54	0.10	0.21	0.36	0.50	0.66	1.06	1.28	342
Fed Funds Sold & Reverse Repos	0.34	0.00	0.00	0.00	0.31	0.50	1.06	2.20	155
Trading Assets	0.78	0.00	0.00	0.00	0.00	0.00	4.01	4.37	33
Total Earning Assets	3.94	3.19	3.37	3.64	3.89	4.27	4.59	4.84	343
Investment Securities (TE)	2.43	1.42	1.72	2.01	2.39	2.81	3.33	3.77	342
U.S. Treasury & Agency Sec (excl MBS)	1.62	0.52	0.77	1.17	1.54	2.04	2.64	3.30	316
Mortgage-Backed Securities	2.14	1.45	1.62	1.84	2.10	2.40	2.76	3.10	334
All Other Securities	3.50	1.51	1.98	2.62	3.38	4.28	5.43	6.26	333
Interest-Bearing Deposits	0.42	0.14	0.17	0.25	0.39	0.56	0.74	0.84	342
Time Deposits of \$100K or More	0.84	0.35	0.45	0.64	0.82	1.04	1.25	1.37	342
Time Deposits < \$100K	0.78	0.28	0.38	0.56	0.77	0.98	1.20	1.35	342
Other Domestic Deposits	0.24	0.07	0.10	0.14	0.22	0.33	0.48	0.57	342
Foreign Deposits	0.15	0.15	0.15	0.15	0.15	0.15	0.16	0.16	2
Fed Funds Purchased and Repos	0.40	0.00	0.00	0.10	0.25	0.48	1.53	3.09	233
Other Borrowed Funds & Trading Liab	1.78	0.38	0.46	0.89	1.55	2.55	3.77	4.43	305
All Interest-Bearing Funds	0.56	0.20	0.26	0.38	0.55	0.73	0.90	1.01	343

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	20.75	14.05	15.26	17.05	19.99	23.80	28.46	32.81	343
Avg Assets per Employee (\$000)	5175.02	3030.29	3412.06	3981.61	4810.09	6263.86	7969.41	9256.41	343

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.71	0.00	0.00	0.00	0.27	3.78	6.84	10.03	341
Overhead Exp / NOI + Non-Int Income	69.53	50.11	55.34	62.62	69.49	76.66	82.59	88.76	343

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.90	1.94	2.09	2.46	2.81	3.26	3.87	4.76	343
Personnel Expense	1.65	1.08	1.19	1.36	1.61	1.90	2.24	2.90	343
Net Occupancy Expense	0.36	0.18	0.21	0.27	0.35	0.43	0.54	0.63	343
Other Operating Expenses	0.86	0.51	0.58	0.68	0.84	1.00	1.20	1.59	343
Overhead Less Non-Interest Income	1.98	1.12	1.42	1.73	1.97	2.24	2.54	2.91	343

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	68.26	48.87	53.74	61.56	67.70	75.60	81.64	88.07	343
Personnel Expense	39.04	26.70	28.97	35.08	38.95	43.52	47.84	50.69	343
Net Occupancy Expense	8.39	4.58	5.17	6.62	8.28	10.01	12.04	13.59	343
Other Operating Expenses	20.38	13.54	14.61	17.01	19.97	23.48	27.08	29.89	343
Total Non-Interest Income	19.90	6.25	8.91	14.12	18.91	25.47	34.59	42.96	343
Fiduciary Activities Income	1.44	0.00	0.00	0.00	0.00	2.84	6.03	9.70	343
Serv Charges on Deposit Accts - Domestic	4.29	0.78	1.29	2.30	3.97	5.92	8.64	10.37	343
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.28	1.19	2.12	2.83	343
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Net Servicing Fees	0.29	-0.32	0.00	0.00	0.03	0.47	1.48	2.11	343
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Insurance Activities Revenue	0.53	0.00	0.00	0.00	0.01	0.23	4.09	8.52	343
Net Gain (Loss) - Sales Loans, OREO, Oth	2.21	-0.74	-0.27	0.11	1.13	3.21	7.43	18.31	343
Other Non-Interest Income	7.12	1.93	2.99	4.79	6.84	8.94	12.25	15.28	343
Overhead Less Non-Interest Income	47.60	21.76	32.53	39.21	47.55	55.94	63.93	69.67	343

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	24.11	0.00	0.20	19.32	29.23	33.69	37.11	39.23	337
Appl Inc Tax+TE/Pretax NOI+TE	31.27	1.52	8.23	28.65	34.68	37.22	39.99	41.29	337

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.54	29.77	35.97	43.50	51.81	61.90	69.31	73.43	343
Commercial and Industrial Loans	9.79	1.42	2.91	5.32	8.79	13.74	19.97	24.97	343
Loans to Individuals	1.82	0.03	0.09	0.43	1.14	2.45	6.19	10.07	343
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	343
Agricultural Loans	0.88	0.00	0.00	0.00	0.06	1.22	4.56	9.13	343
Other Loans and Leases	1.43	0.00	0.00	0.18	0.79	2.22	4.96	7.04	343
Net Loans and Leases	68.74	48.61	52.90	61.10	69.54	76.65	81.38	84.02	343
Debt Securities Over 1 Year	16.95	2.35	4.49	9.58	16.64	23.51	31.57	36.23	343
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.10	0.40	1.17	343
Subtotal	86.48	75.34	79.30	83.14	87.23	89.96	91.95	92.58	343
Interest-Bearing Bank Balances	3.62	0.11	0.33	1.08	2.89	5.51	9.53	11.59	343
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.02	0.63	1.26	343
Debt Securities 1 Year or Less	1.58	0.00	0.08	0.41	1.05	2.38	4.61	6.72	343
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	343
Total Earning Assets	92.49	87.57	89.28	90.91	92.56	94.06	95.42	96.00	343
Non-Int Cash and Due From Dep Inst	1.34	0.47	0.62	0.91	1.27	1.69	2.31	3.18	343
Other Real Estate Owned	0.18	0.00	0.00	0.02	0.10	0.29	0.71	1.08	343
All Other Assets	6.03	3.05	3.36	4.48	5.88	7.46	8.78	10.38	343
MEMORANDA:									
Short-Term Investments	5.73	0.61	1.30	2.70	4.67	8.51	12.42	15.03	343
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.00	0.06	1.63	3.04	343
U.S. Agency Securities (excl MBS)	2.87	0.00	0.00	0.53	2.36	5.16	8.47	10.54	343
Municipal Securities	4.15	0.00	0.00	0.78	3.55	7.44	11.99	14.71	343
Mortgage-Backed Securities	8.54	0.10	0.67	3.08	7.94	12.88	20.02	22.64	343
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.50	1.37	343
Other Debt Securities	0.46	0.00	0.00	0.00	0.04	0.73	2.19	3.84	343
RE Loans Secured by 1-4 Family	17.84	4.21	6.71	10.07	16.83	23.94	33.90	43.37	343
Revolving	2.62	0.04	0.23	1.00	2.40	4.08	5.97	7.01	343
Closed-End, Sec by First Liens	14.25	2.98	4.24	7.56	12.89	19.16	28.60	37.47	343
Closed-End, Sec by Junior Liens	0.55	0.04	0.10	0.24	0.45	0.81	1.26	1.70	343
Commercial Real Estate Loans	31.02	12.06	16.88	24.17	30.39	38.29	45.34	51.17	343
Construction and Land Dev	5.02	0.82	1.56	2.65	4.55	6.74	10.19	12.48	343
Multi family	2.92	0.20	0.55	1.26	2.37	4.20	6.83	10.83	343
Nonfarm Nonresidential	21.92	7.84	10.98	17.05	21.25	27.16	33.56	37.88	343
RE Loans Secured by Farml and	1.51	0.00	0.00	0.02	0.57	2.80	6.75	8.34	343
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.47	51.90	59.33	67.43	76.61	85.88	91.96	94.75	343
RE Loans Secured by 1-4 Family	26.15	6.24	9.37	14.82	24.61	35.77	47.61	59.97	343
Revolving	3.82	0.07	0.34	1.42	3.53	5.93	8.39	9.92	343
Closed-End	21.86	4.59	6.90	12.18	20.18	30.27	40.35	54.13	343
Commercial Real Estate Loans	45.12	18.28	26.37	36.11	44.95	54.39	64.04	68.36	343
Construction and Land Dev	7.32	1.33	2.35	4.02	6.71	9.88	14.30	16.61	343
Multi family	4.19	0.30	0.82	1.91	3.46	5.92	9.53	14.43	343
Nonfarm Nonresidential	32.05	11.88	16.49	25.44	31.97	39.09	47.17	52.41	343
RE Loans Secured by Farml and	2.31	0.00	0.00	0.03	0.83	4.31	9.39	14.01	343
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	343
Commercial and Industrial Loans	14.24	2.09	4.40	8.12	12.74	19.44	27.90	34.36	343
Loans to Individuals	2.71	0.04	0.12	0.61	1.62	3.83	9.68	14.68	343
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.01	0.23	0.41	343
Agricultural Loans	1.32	0.00	0.00	0.00	0.11	1.80	7.03	11.36	343
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Other Loans and Leases	2.15	0.00	0.00	0.25	1.16	3.25	7.29	10.25	343

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.73	0.61	1.30	2.70	4.67	8.51	12.42	15.03	343
Liquid Assets	18.56	7.23	9.28	11.81	17.55	24.25	30.81	36.24	343
Investment Securities	19.17	3.47	6.02	11.42	19.20	25.41	33.98	38.94	343
Net Loans and Leases	68.74	48.61	52.90	61.10	69.54	76.65	81.38	84.02	343
Net Lns, Ls & Stdbly Ltrs of Credit	69.23	48.93	53.09	61.59	70.27	77.22	81.82	84.44	343
Core Deposits	70.29	47.90	55.70	64.69	71.40	76.97	81.28	83.87	343
Noncore Funding	17.34	5.34	6.75	10.60	16.74	22.70	31.29	36.34	343
Time Deposits of \$100K or More	10.07	2.76	3.85	5.99	8.98	13.38	20.39	23.87	343
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Fed Funds Purchased and Repos	1.07	0.00	0.00	0.00	0.40	1.97	4.33	5.80	343
Net Fed Funds Purchased (Sold)	1.02	-0.33	-0.03	0.00	0.17	1.84	4.07	5.62	343
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Oth Borrowings W/Rem Mat 1 Yr or Less	1.53	0.00	0.00	0.00	0.50	2.73	6.40	9.32	343
Earning Assets Repr in 1 Year	27.44	12.88	15.58	19.82	26.09	34.15	43.20	48.26	343
Int-Bearing Liab Repr in 1 Year	17.08	4.25	5.87	8.55	12.39	20.38	49.89	56.87	343
Long-Term Debt Repr in 1 Year	0.23	0.00	0.00	0.00	0.00	0.02	1.59	3.26	343
Net Assets Repriceable in 1 Year	9.50	-31.12	-17.94	1.87	10.45	19.63	27.14	32.78	343
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.14	-6.15	-1.01	4.92	12.71	20.80	29.43	35.21	343
Net ST Noncore Funding Dependence	5.43	-8.97	-4.82	-0.12	4.49	10.70	17.30	21.21	343
Short-Term Inv/ST Noncore Funding	69.03	4.17	10.79	24.04	55.04	101.21	185.71	247.45	343
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.56	-12.47	-7.10	0.55	9.54	19.19	31.08	43.86	343
Net Loans and Leases/Total Deposits	84.14	57.69	64.42	73.71	85.04	94.78	101.41	106.86	342
Net Loans and Leases/Core Deposits	99.71	62.85	70.31	82.02	97.39	112.95	136.09	156.77	342
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.82	-0.01	0.00	0.05	0.44	1.37	2.90	3.96	181
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.99	-0.47	-0.00	0.43	1.47	3.39	5.40	8.33	339
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.15	-0.06	-0.00	0.00	0.00	0.03	0.08	109
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.65	0.00	0.00	0.00	0.26	18.81	44.73	62.04	342
Available-For-Sale Securities	90.34	37.58	54.15	80.86	99.69	100.00	100.00	100.00	342
U. S. Treasury Securities	1.25	0.00	0.00	0.00	0.00	0.44	9.30	20.61	342
U. S. Agency Securities (excl MBS)	16.69	0.00	0.00	3.63	14.42	26.57	47.91	61.28	342
Municipal Securities	21.20	0.00	0.00	5.34	21.40	36.66	50.73	58.00	342
Mortgage-Backed Securities	45.77	0.73	5.62	27.10	47.01	63.30	80.65	91.12	342
Asset-Backed Securities	0.43	0.00	0.00	0.00	0.00	0.02	2.78	7.57	342
Other Debt Securities	2.66	0.00	0.00	0.00	0.29	5.04	12.02	20.45	342
Mutual Funds and Equity Securities	0.55	0.00	0.00	0.00	0.01	0.52	2.88	8.95	342
Debt Securities 1 Year or Less	9.42	0.06	0.61	2.64	6.78	14.22	26.67	37.14	342
Debt Securities 1 To 5 Years	29.11	1.61	4.68	13.05	26.49	43.28	61.54	72.06	342
Debt Securities Over 5 Years	57.02	7.07	16.87	37.15	59.17	76.85	89.16	93.98	342
Pledged Securities	47.47	2.21	10.35	24.77	47.50	68.44	86.45	91.54	342
Structured Notes, Fair Value	0.50	0.00	0.00	0.00	0.00	0.39	3.25	6.73	342

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.09	-0.03	0.00	0.00	0.07	0.15	0.27	0.39	343
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	-0.05	0.00	0.00	0.10	0.22	0.39	0.54	343
Provision for Ln&Ls Losses/Net Losses	88.28	-7.14	-491.84	0.00	82.70	255.92	743.90	1373.56	339
Ln&Ls Allowance/Total Loans & Leases	1.21	0.68	0.76	0.95	1.18	1.44	1.73	2.20	343
Ln&Ls Allowance/Net Ln&Ls Losses (X)	32.77	1.68	2.70	5.97	13.82	46.78	122.51	258.02	239
ALLL/Nonaccrual Assets	254.69	52.52	66.26	101.99	161.01	336.23	719.18	1402.05	342
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	230.37	43.73	62.03	95.61	154.08	307.71	604.37	1160.90	342
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.00	0.02	0.08	0.19	0.43	0.62	343
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.18	0.29	343
Net Losses/Avg Loans and Leases	0.07	-0.11	-0.03	-0.00	0.02	0.13	0.32	0.49	343
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Recoveries/Prior Year-End Losses	10.34	0.86	1.41	3.40	7.14	13.84	31.36	53.59	329
Earnings Coverage of Net Losses (X)	2.92	-433.07	-200.39	-12.42	11.77	40.47	132.64	361.75	339
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.16	-0.06	-0.00	0.00	0.05	0.19	0.27	342
RE Loans Secured By 1-4 Family	0.03	-0.12	-0.05	-0.00	0.00	0.07	0.18	0.30	341
Revolving	0.02	-0.15	-0.08	-0.00	0.00	0.00	0.26	0.47	332
Closed-End	0.03	-0.12	-0.05	-0.00	0.00	0.06	0.19	0.30	341
Commercial Real Estate Loans	0.01	-0.24	-0.10	-0.01	0.00	0.02	0.20	0.33	342
Construction and Land Dev	-0.02	-0.62	-0.26	-0.02	0.00	0.00	0.03	0.35	340
Multi family	-0.00	-0.07	-0.01	0.00	0.00	0.00	0.00	0.00	336
Nonfarm Nonresidential	0.01	-0.12	-0.05	-0.00	0.00	0.00	0.14	0.35	342
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	282
Commercial and Industrial Loans	0.10	-0.21	-0.11	-0.03	0.00	0.14	0.68	1.32	342
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.91	0.04	0.08	0.18	0.50	1.22	3.06	6.04	229
Credit Card Loans	0.99	-0.70	-0.23	0.00	0.63	1.82	3.30	5.85	99
Agricultural Loans	-0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.05	228
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	0.27	-0.06	0.00	0.00	0.00	0.18	1.31	5.52	326

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.40	0.03	0.06	0.13	0.32	0.56	1.11	1.42	343
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.36	343
Nonaccrual Loans and Leases	0.77	0.07	0.15	0.34	0.66	1.12	1.74	2.17	343
90+ Days PD and Nonaccrual Loans and Leases	0.85	0.08	0.18	0.37	0.70	1.22	1.96	2.89	343
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.14	343
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Nonaccrual Restructured	0.20	0.00	0.00	0.03	0.13	0.36	0.68	0.87	343
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.40	0.03	0.06	0.13	0.32	0.56	1.11	1.42	343
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.36	343
Nonaccrual Assets	0.78	0.07	0.15	0.35	0.66	1.15	1.80	2.25	343
30+ Days PD & Nonaccrual Assets	1.31	0.18	0.35	0.68	1.11	1.81	2.84	4.19	343
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.59	0.06	0.12	0.27	0.49	0.87	1.33	1.67	343
90+ PD & Nonaccrual Assets + OREO	0.83	0.09	0.17	0.38	0.66	1.29	1.96	2.49	343
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.15	0.12	0.24	0.51	0.97	1.66	2.60	3.48	343
Allowance for Loan & Lease Losses	145.21	15.75	28.72	66.34	126.40	218.46	321.66	418.52	343
Equity Cap + ALLL	10.39	1.10	2.10	4.88	9.04	14.66	24.76	30.01	342
Tier 1 Cap + ALLL	10.54	1.27	2.27	5.12	9.17	15.46	23.89	28.16	343
Loans & Leases + RE Acquired	1.68	0.17	0.36	0.77	1.42	2.47	4.01	5.03	343

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.08	7.39	8.04	8.76	9.82	11.21	13.05	14.19	343
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.50	5.62	7.86	11.09	15.01	19.22	25.00	27.52	343
Standby Letters of Credit	0.41	0.00	0.02	0.13	0.31	0.61	1.09	1.45	343
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	343
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.97	0.00	0.00	0.00	0.53	2.88	8.80	14.61	343
Interest Rate Contracts	1.96	0.00	0.00	0.00	0.50	2.88	8.80	14.61	343
Interest Rate Futures & Forward Contr	0.31	0.00	0.00	0.00	0.00	0.29	1.57	6.22	343
Written Options Contr (Int Rate)	0.29	0.00	0.00	0.00	0.00	0.37	1.57	4.58	343
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Interest Rate Swaps	0.70	0.00	0.00	0.00	0.00	0.90	4.24	8.03	343
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.94	9.65	11.70	17.60	21.93	28.41	35.22	41.21	343

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	223
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Futures and Forwards	28.02	0.00	0.00	0.00	9.74	54.07	95.25	100.00	223
Written Options	21.03	0.00	0.00	0.00	8.99	44.34	79.95	100.00	223
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Over-The-Counter	21.03	0.00	0.00	0.00	8.99	44.34	79.95	100.00	223
Purchased Options	0.18	0.00	0.00	0.00	0.00	0.00	0.00	9.02	223
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Over-The-Counter	0.18	0.00	0.00	0.00	0.00	0.00	0.00	9.02	223
Swaps	42.89	0.00	0.00	0.00	17.67	95.38	100.00	100.00	223
Held for Trading	4.33	0.00	0.00	0.00	0.00	0.00	50.44	100.00	223
Interest Rate Contracts	4.33	0.00	0.00	0.00	0.00	0.00	50.44	100.00	223
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Non-Traded	95.66	0.00	42.85	100.00	100.00	100.00	100.00	100.00	223
Interest Rate Contracts	95.40	0.00	28.99	100.00	100.00	100.00	100.00	100.00	223
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	223
Deriv Contr (Excl Fut & FX LE 14 Days)	73.86	0.00	7.79	47.61	83.59	100.00	100.00	100.00	223
One Year or Less	28.29	0.00	0.00	0.00	10.07	50.88	100.00	100.00	223
Over 1 Year to 5 Years	12.30	0.00	0.00	0.00	0.00	21.00	67.37	97.48	223
Over 5 Years	17.86	0.00	0.00	0.00	0.00	47.79	82.59	100.00	223
Gross Negative Fair Value (Abs Val)	1.47	0.00	0.00	0.00	0.67	2.61	5.17	7.29	223
Gross Positive Fair Value	0.95	0.00	0.00	0.00	0.61	1.87	3.18	4.03	223
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	343
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	343
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	343
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	343
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
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	343
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.15	343

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	343
Ins Under Assets(P/C)/Tot Ins Und Ast	85.22	0.00	0.00	72.43	100.00	100.00	100.00	100.00	7
Ins Under Assets(L/H)/Tot Ins Und Ast	14.77	0.00	0.00	0.00	0.00	0.85	32.39	66.19	7
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.53	0.00	0.00	0.00	0.01	0.23	4.09	8.52	343
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	190
Credit Rel Prem Inc/Tot Prem Inc	60.00	0.00	0.00	0.00	50.00	100.00	100.00	100.00	5
Other Prem Inc/Total Prem Inc	40.00	0.00	0.00	0.00	0.00	75.00	100.00	100.00	5
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Ins Net Inc (P/C)/Equity (P/C)	23.15	-83.51	-83.51	-45.06	31.23	35.52	74.31	100.54	6
Ins Net Inc (L/H)/Equity (L/H)	4.28	3.39	3.39	3.39	3.39	4.28	4.82	5.00	2
Insur Ben, Losses, Exp/Insur Premiums	42.33	12.77	12.77	17.09	31.70	34.95	67.74	83.87	5
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.09	0.00	0.00	0.00	0.00	0.00	0.22	0.38	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
CSV Life Insurance/Tier 1 Cap + ALLL	12.39	0.00	0.00	5.27	14.39	19.70	24.10	26.88	342
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	343
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Cost: Interest-Bearing Deposits	0.15	0.15	0.15	0.15	0.15	0.15	0.16	0.16	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	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	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	-19.33	-100.00	-100.00	-41.22	-7.89	8.72	31.38	43.59	27
Total Selected Assets	1.83	-100.00	-84.23	-26.08	-1.36	19.09	56.12	151.96	51
Deposits	-37.25	-100.00	-100.00	-100.00	-66.97	-19.92	5.34	13.76	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	64.90	0.00	0.00	21.18	74.71	101.29	126.92	185.34	216
Dividends Paid/Net Income	23.35	0.00	0.00	0.00	22.32	44.46	63.13	88.70	338
Net Income - Dividends/Avg Equity	6.05	-0.20	1.67	3.91	5.92	8.18	10.61	12.80	342
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	133.88	0.00	0.00	1.42	105.72	189.70	459.88	765.64	229
Dividends From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.14	0.94	4.16	229
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	229
Dividends From All Subsidiaries	137.58	0.00	0.00	57.27	107.80	189.70	459.88	765.78	229
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.07	0.00	0.00	0.00	29.42	64.17	100.07	185.94	318
Interest Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.01	0.17	1.03	318
Mgt & Service Fees From Bank Subs	0.93	0.00	0.00	0.00	0.00	0.00	6.39	24.12	318
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.58	318
Operating Income From Bank Subs	38.72	0.00	0.00	0.00	35.32	68.57	114.29	185.94	318
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	57.24	0.00	0.00	0.00	100.00	100.00	100.00	129.33	125
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.14	125
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.51	125
Operating Inc From Nonbank Subs	74.71	0.00	0.00	2.28	100.00	100.00	135.41	527.04	125
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	10.65	0.00	0.00	0.00	0.00	13.85	42.68	77.88	25
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Mgt & Serv Fees From Sub BHCs	0.37	0.00	0.00	0.00	0.00	0.00	0.43	6.27	25
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Income From Sub BHCs	18.67	0.00	0.00	0.00	0.00	25.30	68.96	159.40	25
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.78	0.00	0.00	0.00	93.03	99.79	100.00	100.00	297
Interest Income From Bank Subs	2.50	0.00	0.00	0.00	0.00	0.05	3.21	94.20	297
Mgt & Serv Fees From Bank Subs	1.94	0.00	0.00	0.00	0.00	0.00	14.08	44.52	297
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.02	2.50	297
Operating Income From Bank Subs	75.31	0.00	0.00	70.75	99.13	100.00	100.00	100.00	297
Dividends From Nonbank Subs	1.58	0.00	0.00	0.00	0.00	0.11	2.37	56.36	297
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.55	297
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	297
Operating Inc From Nonbank Subs	3.80	0.00	0.00	0.00	0.00	0.45	20.05	99.78	297
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Loans and Adv From Subs/ST Debt	1299.38	0.00	0.00	0.00	146.26	674.72	6442.39	20103.3	41
Loans and Adv From Subs/Total Debt	173.08	0.00	0.00	0.00	72.17	225.20	663.28	1671.03	122

BHCPR Reporters for Quarter Ending 03/31/2016
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
3109904	1,217,035	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,152,354	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,162,275	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,204,183	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	2,048,240	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,209,686	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,242,990	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,839,360	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1201457	1,092,455	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,295,945	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,636,727	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,078,881	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,271,040	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,808,374	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,582,554	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,961,827	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,121,701	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,334,901	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,612,344	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,230,812	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,925,631	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,214,436	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,478,871	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,270,350	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,481,843	ATBANCORP	DUBUQUE, IA	
3555686	2,726,888	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,577,441	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
3541483	1,205,204	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	New Y-9C/BHCPR reporter
2066868	1,699,430	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,250,753	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,762,291	BANCLPLUS CORPORATION	RIDGELAND, MS	
1208009	1,215,281	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,143,577	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,533,371	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,077,083	BANK OF COMMERCE HOLDINGS	REDDING, CA	New Y-9C/BHCPR reporter
1205398	1,454,893	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
3590388	1,943,602	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,511,808	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,670,340	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,420,210	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,895,015	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,349,763	BANTERRA CORP	ELDORADO, IL	
1115385	1,622,493	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,062,137	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1,706,148	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,820,307	BEACON BANCORP	TAUNTON, MA	
4297853	1,922,961	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1823345	1,201,633	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,163,327	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,265,123	BNH FINANCIAL	LACONIA, NH	
2835514	1,549,016	BOILING SPRINGS, MHC	RUTHERFORD, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
3244113	2,265,557	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,095,821	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3929791	1,916,234	BSB BANCORP INC.	BELMONT, MA	
3488850	1,156,863	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
1204627	2,561,081	BYLINE BANCORP, INC.	CHICAGO, IL	
2183493	1,405,243	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	1,767,877	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1115013	1,771,193	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	2,314,618	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,586,670	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,885,956	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,777,996	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4933272	1,223,180	CAPSTAR FINANCIAL HOLDINGS, IN	NASHVILLE, TN	New Y-9C/BHCPR reporter
3975770	2,297,281	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,453,323	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,982,005	CASCADE BANCORP	BEND, OR	
2254508	1,055,916	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	New Y-9C/BHCPR reporter
3594872	2,818,200	CBFH, INC.	BEAUMONT, TX	
1493654	1,528,451	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,248,334	CBX CORPORATION	CARROLLTON, IL	
1053496	1,379,544	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2158156	2,199,658	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,476,938	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,271,543	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4459839	1,053,073	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,643,233	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,096,942	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1143623	1,216,544	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1118368	1,192,564	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
3186576	1,220,747	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,310,317	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1246533	1,506,896	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3153242	1,117,100	CLAYTON HC, INC.	KNOXVILLE, TN	
3264764	1,253,538	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,038,910	CNB CORPORATION	CONWAY, SC	
1118340	2,301,012	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1142475	1,427,022	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,168,389	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	2,177,288	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,800,622	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,160,046	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,176,913	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1133473	2,386,954	COMMUNITYONE BANCORP	CHARLOTTE, NC	
1081239	1,354,766	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	1,723,376	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,786,292	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,739,533	CU BANCORP	LOS ANGELES, CA	
1201112	1,245,094	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,787,071	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,208,630	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,237,268	DACOTAH BANKS, INC.	ABERDEEN, SD	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
2107707	2,064,833	DICKINSON FINANCIAL CORPORATION	KANSAS CITY, MO	
2626691	1,286,784	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,554,213	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2427665	1,055,065	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
2461016	2,304,632	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,528,073	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	1,468,878	ESB BANCORP MHC	EASTHAMPTON, MA	
3854268	1,763,289	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,365,626	EXTRACO CORPORATION	WACO, TX	
3824373	1,550,869	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2270254	1,004,531	FALCON BANCSHARES INCORPORATED	LAREDO, TX	Moved from Peer 4
2781910	2,593,435	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	1,009,068	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	Moved from Peer 4
1098732	1,772,702	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY	
1071191	1,857,776	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1132104	2,856,470	FB FINANCIAL CORPORATION	NASHVILLE, TN	Name change from FIRST SOUTH BANCORP, INC.
1249002	1,779,068	FIDELITY BANCSHARES (N.C.), INC	FUQUAY VARINA, NC	
3223967	1,876,861	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,103,587	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,497,724	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,568,525	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
2385493	1,242,040	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,666,376	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,085,749	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	New Y-9C/BHCPR reporter
1247428	1,790,132	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1098796	1,558,295	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,215,415	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,328,343	FIRST CO BANCORP, INC.	COLLINGSVILLE, IL	
1108097	1,876,552	FIRST COMMUNITY BANCSHARES, INC	KILLEEN, TX	
1478017	2,470,287	FIRST COMMUNITY BANCSHARES, INC	BLUEFIELD, VA	
3447585	1,060,861	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3407598	2,701,913	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,316,222	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,358,931	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
2339656	1,070,114	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	Moved from Peer 4
1083783	1,303,393	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,486,341	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,190,156	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	Moved from Peer 4
1064728	1,492,405	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,931,656	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	2,690,214	FIRST FOUNDATION INC.	IRVINE, CA	
3589560	1,468,997	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	1,527,719	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1206760	2,119,644	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
4843090	1,619,270	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2560263	1,085,015	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
2880626	1,056,067	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1099917	2,028,711	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,776,766	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,325,295	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,026,044	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	Moved from Peer 4

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
1050646	1,424,405	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,149,567	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1123072	2,080,885	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,229,920	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,156,652	FNB BANCORP	SOUTH SAN FRANCISCO, CA	New Y-9C/BHCPR reporter
1137453	1,096,745	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
3846601	1,131,783	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,576,760	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	2,299,859	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
1118238	1,071,433	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1098620	2,867,056	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3444717	1,005,046	GORHAM BANCORP, MHC	GORHAM, ME	Moved from Peer 4
3254952	2,362,216	GUARANTY BANCORP	DENVER, CO	
1862036	1,794,434	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,025,119	GUARANTY FINANCIAL, MHC	GLENDALE, WI	
3392331	1,780,277	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,040,373	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,883,864	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,234,156	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,754,979	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,959,278	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,700,241	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	2,327,333	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2253529	1,913,120	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,141,877	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,599,488	HILLS BANCORPORATION	HILLS, IA	
3851191	1,544,121	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,229,444	HOMETOWN BANC CORP	GRAND ISLAND, NE	
4366003	2,759,801	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,627,918	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,368,963	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,902,387	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,055,955	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1201925	2,487,120	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,105,132	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	2,283,772	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,142,822	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,385,416	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,681,819	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,629,934	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,877,799	KLEIN FINANCIAL, INC.	CHASKA, MN	
3575750	1,563,419	LAKE SUNAPEE BANK GROUP	NEWPORT, NH	
2128917	1,321,255	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,507,736	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,134,536	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,285,922	LCNB CORP.	LEBANON, OH	
3612543	1,042,874	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	New Y-9C/BHCPR reporter
3884863	1,268,542	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,234,188	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	2,263,105	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
4268349	1,027,831	LOWELL FIVE BANCORP MHC	LOWELL, MA	

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2634696	1,639,985	MACATAWA BANK CORPORATI ON	HOLLAND, MI	
2728577	1,175,654	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,262,888	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,535,389	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,047,909	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,576,487	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,419,997	MASCOMA MUTUAL FINANCI AL SERVI	LEBANON, NH	
2907822	1,334,131	MBT FINANCI AL CORP.	MONROE, MI	
2608763	2,926,056	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	2,472,071	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,963,650	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,592,088	MERCHANTS FINANCI AL GROUP, INC	WILSONA, MN	
2176413	1,348,121	MIDDLEBURG FINANCI AL CORPORATI	MIDDLEBURG, VA	
2868950	1,081,164	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	2,898,080	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,916,551	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,669,954	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	2,964,218	MIDWESTONE FINANCI AL GROUP, IN	IOWA CITY, IA	
1126354	1,134,919	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,633,499	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,212,507	MONARCH FINANCI AL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,258,251	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,057,941	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,499,364	MUTUALFIRST FINANCI AL, INC.	MUNCIE, IN	
3211601	1,432,640	MVB FINANCI AL CORP.	FAIRMONT, WV	
2623430	1,172,113	NARRAGANSETT FINANCI AL CORP	FALL RIVER, MA	
3841941	1,680,090	NASB FINANCI AL, INC.	GRANDVIEW, MO	
2149622	1,980,308	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,207,871	NATIONAL BANCSHARES, INC.	BLACKSBURG, VA	
3551389	1,735,940	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,175,019	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,845,372	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,531,135	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,149,074	NEXTER INCORPORATED	KITTANNING, PA	Moved from Peer 4
3103603	1,242,834	NICOLET BANCSHARES, INC.	GREEN BAY, WI	
1109991	2,303,336	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,462,950	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,500,199	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,672,657	NORTHWEST FINANCI AL CORP.	ARNOLDS PARK, IA	
2835475	1,047,367	NORWAY BANCORP, MHC	NORWAY, ME	
3848285	1,052,149	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,593,368	OCEANFIRST FINANCI AL CORP.	TOMS RIVER, NJ	
3297481	1,407,451	OCEANPOINT FINANCI AL PARTNERS,	NEWPORT, RI	
1200311	1,068,518	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,518,016	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,121,295	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,851,617	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	1,117,988	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,287,279	ORRSTOWN FINANCI AL SERVICES	SHIPPENSBURG, PA	
2762973	1,965,788	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,102,372	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	

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3021800	1,343,204	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,322,462	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3200463	1,849,369	PENN COMMUNITY MUTUAL HOLDINGS	PERKASIE, PA	
1117688	1,318,137	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,555,672	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,511,186	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,070,344	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,858,067	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	2,024,103	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,139,456	PIONEER BANCSHARES, INC.	DRI PPI NG SPRINGS, TX	New Y-9C/BHCPR reporter
1108163	1,118,502	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,053,648	PLANTERS HOLDING COMPANY	INDIANOLA, MS	New Y-9C/BHCPR reporter
3836488	1,068,498	PLAZA BANCORP	IRVINE, CA	
3802250	1,112,514	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,503,482	PREMI ER FINANCI AL BANCORP, INC	HUNTINGTON, WV	
3632493	1,173,751	PROVIDENT FINANCI AL HOLDINGS,	RI VERSIDE, CA	
3832828	1,640,644	PULASKI FINANCI AL CORP.	SAINT LOUIS, MO	
2125813	2,640,673	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	1,004,552	QNB CORP.	QUAKERTOWN, PA	
4176855	1,448,402	RBB BANCORP	LOS ANGELES, CA	New Y-9C/BHCPR reporter
1130584	2,545,707	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,563,048	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,258,910	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,223,783	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,775,279	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,482,673	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,092,034	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,395,474	SECURI TY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,131,175	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,508,054	SI FINANCI AL GROUP INC	WILLMANTIC, CT	
2976396	1,764,167	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,839,189	SILVER QUEEN FINANCI AL SERVI CE	GREENWOOD VILLAGE, CO	
2532402	1,298,993	SINOPAC BANCORP	LOS ANGELES, CA	
1131497	1,018,528	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	2,548,399	SOUTH PLAINS FINANCI AL, INC.	LUBBOCK, TX	
3212943	1,021,286	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,877,895	SOUTHEASTERN BANK FINANCI AL CO	AUGUSTA, GA	
1248939	1,145,628	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,454,878	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,239,431	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,344,610	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	1,084,270	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
1062621	2,360,819	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,073,806	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1245590	2,454,995	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,796,994	STAR FINANCI AL GROUP, INC.	FORT WAYNE, IN	
1126729	1,217,060	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,054,762	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1097771	1,009,311	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	2,011,506	STEARNS FINANCI AL SERVI CES, IN	SAINT CLOUD, MN	
3852031	1,766,653	STERLING BANCORP, INC.	SOUTHFIELD, MI	

BHCPR Reporters for Quarter Ending 03/31/2016
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
1249730	2,826,333	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,131,452	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,488,535	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	2,256,386	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,508,568	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,169,751	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,755,935	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,423,632	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,850,108	TERRITORIAL BANCORP INC.	HONOLULU, HI	
4360113	1,174,315	TGR FINANCIAL, INC.	NAPLES, FL	New Y-9C/BHCPR reporter
3934562	1,368,529	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,261,736	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,333,748	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,438,223	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3233126	1,687,795	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,551,068	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,192,401	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,798,121	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	2,038,761	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
2181426	1,120,961	UNITY BANCORP, INC.	CLINTON, NJ	
1116609	2,824,777	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
4105266	1,130,436	VERITEX HOLDINGS, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
2012315	1,978,730	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,197,645	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,759,383	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,735,678	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,171,492	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,755,119	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,210,909	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,368,944	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,238,306	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,072,835	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,794,449	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	2,065,720	WILSON BANK HOLDING COMPANY	LEBANON, TN	
2356073	1,550,467	YOUR COMMUNITY BANKSHARES, INC	NEW ALBANY, IN	
1399765	2,665,120	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,129,521	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	New Y-9C/BHCPR reporter

Note: Peer Group 3 has 343 bank holding companies.