

	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	137	132	139	126
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.24	3.29	3.28	3.25
+ Non-interest Income	0.97	1.04	1.04	1.25
- Overhead Expense	2.69	2.95	2.94	3.16
- Provision for Losses	0.10	0.10	0.11	0.15
+ Securities Gains (Losses)	0.02	0.02	0.02	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.45	1.40	1.40	1.37
Net Operating Income	0.98	0.93	0.94	1.04
Net Income	0.98	0.93	0.95	1.04
Net Income (Sub S Adjusted)	0.96	1.44	1.39	1.52
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.94	4.08	4.06	4.13
Interest Expense	0.42	0.47	0.45	0.52
Net Interest Income (TE)	3.51	3.59	3.58	3.56
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.15	0.15	0.29
Earnings Coverage of Net Losses (X)	12.04	17.74	20.57	17.49
Ln&Ls Allowance/Total Loans & Leases	1.15	1.29	1.24	1.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.94	1.52	1.28	1.97
30-89 Days Past Due Loans and Leases	0.34	0.44	0.45	0.63
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	16.46	16.78	16.62	15.93
Net ST Noncore Funding Dependence	8.74	8.55	8.66	7.58
Net Loans and Leases/Total Assets	69.13	67.55	67.35	64.75
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.07	10.29	10.21	10.37
Equity Capital/Total Assets	11.13	11.36	11.24	11.25
Equity Capital+Minority Int/Total Assets	11.20	11.47	11.37	11.37
Tier 1 Common Eq Cap / T RWA	12.28	12.39	12.19	12.62
Net Loans&Ls/Equity Capital (X)	6.33	6.08	6.10	5.91
Cash Dividends/Net Income	27.96	28.85	30.58	29.52
Cash Dividends/Net Income (Sub S Adjusted)	37.64	25.51	31.66	57.94
Retained Earnings/Avg Equity Cap	5.97	5.45	5.46	6.12
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.03	0.00	0.01	0.01
Long-Term Debt/Equity Capital	2.35	2.18	1.82	1.74
Equity Investment in Subs/Equity Cap	103.18	103.44	102.90	103.93
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	119.98	124.41	122.91	137.48

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.64	3.73	3.71	3.75	3.94
Less: Interest Expense	0.39	0.43	0.41	0.48	0.62
Equals: Net Interest Income (TE)	3.24	3.29	3.28	3.25	3.26
Plus: Non-Interest Income	0.97	1.04	1.04	1.25	1.19
Equals: Adj Operating Income (TE)	4.25	4.42	4.43	4.62	4.62
Less: Overhead Expense	2.69	2.95	2.94	3.16	3.01
Less: Provision for Loan and Lease Losses	0.10	0.10	0.11	0.15	0.33
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	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.45	1.40	1.40	1.37	1.31
Less: Applicable Income Taxes (TE)	0.48	0.46	0.44	0.41	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.98	0.93	0.94	1.04	0.98
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.98	0.93	0.95	1.04	0.98
Memo: Net Income (Last Four Qtrs)	0.99	0.92	0.95	1.04	0.99
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.41	91.76	91.82	91.30	91.07
Avg Int-Bearing Funds / Avg Assets	70.25	70.12	70.10	71.18	72.89
Int Income (TE) / Avg Earning Assets	3.94	4.08	4.06	4.13	4.35
Int Expense / Avg Earning Assets	0.42	0.47	0.45	0.52	0.68
Net Int Inc (TE) / Avg Earn Assets	3.51	3.59	3.58	3.56	3.59
YIELD OR COST:					
Total Loans and Leases (TE)	4.53	4.76	4.72	4.96	5.32
Interest-Bearing Bank Balances	0.29	0.28	0.30	0.28	0.28
Fed Funds Sold & Reverse Repos	0.52	0.25	0.21	0.31	0.21
Trading Assets	0.82	2.00	1.68	1.22	1.21
Total Earning Assets	3.86	4.02	3.99	4.06	4.25
Investment Securities (TE)	2.45	2.53	2.51	2.46	2.71
U.S. Treasury & Agency Sec (excl MBS)	1.62	1.56	1.49	1.51	1.65
Mortgage-Backed Securities	2.16	2.31	2.29	2.11	2.52
All Other Securities	3.91	4.11	4.11	4.28	4.96
Interest-Bearing Deposits	0.39	0.41	0.40	0.46	0.60
Time Deposits of \$100K or More	0.82	0.83	0.83	0.94	1.16
Time Deposits < \$100K	0.77	0.79	0.78	0.92	1.20
Other Domestic Deposits	0.25	0.24	0.23	0.25	0.30
Foreign Deposits	0.14	0.23	0.23	0.29	0.36
Fed Funds Purchased and Repos	0.53	0.58	0.54	0.58	0.83
Other Borrowed Funds & Trading Liab	1.41	1.74	1.70	2.21	2.65
All Interest-Bearing Funds	0.55	0.54	0.53	0.60	0.79

PEER GROUP 02

09/30/2015

09/30/2014

12/31/2014

12/31/2013

12/31/2012

Avg Personnel Exp Per Employee (\$000)

66

63

84

83

79

Avg Assets per Employee (\$000)

6,377

5,770

5,724

5,413

5,229

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.77

3.05

3.01

2.87

2.65

Overhead Exp / NII + Non-Int Income

64.85

67.78

67.87

68.85

66.61

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.69

2.95

2.94

3.16

3.01

Personnel Expense

1.47

1.55

1.55

1.63

1.53

Net Occupancy Expense

0.34

0.37

0.37

0.39

0.37

Other Operating Expenses

0.85

1.00

0.99

1.10

1.09

Overhead Less Non-Interest Income

1.68

1.82

1.81

1.79

1.70

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

63.79

66.68

66.76

67.80

65.77

Personnel Expense

35.14

35.40

35.49

35.31

33.80

Net Occupancy Expense

8.27

8.53

8.53

8.46

8.06

Other Operating Expenses

19.81

21.87

21.80

22.94

22.88

Total Non-Interest Income

22.18

22.56

22.44

25.65

24.90

Fiduciary Activities Income

1.72

1.74

1.69

1.73

1.76

Serv Charges on Deposit Accts - Domestic

4.61

4.80

4.70

5.12

5.21

Trading Revenue

0.06

0.07

0.06

0.10

0.29

Investment Banking Fees & Commissions

1.11

1.27

1.18

1.18

1.19

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.27

0.35

0.34

0.50

0.24

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.63

0.73

0.63

0.81

0.73

Net Gain (Loss) - Sales Loans, OREO, Oth

2.72

1.89

1.99

2.78

2.04

Other Non-Interest Income

7.70

7.96

7.70

8.27

8.59

Overhead Less Non-Interest Income

40.73

42.56

42.31

40.76

39.09

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

28.78

27.93

26.67

25.81

24.02

Appl Inc Tax+TE/Pretax NOI+TE

33.47

33.71

32.40

31.08

30.24

PERCENT OF TOTAL ASSETS	PEER GROUP 02 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	50.85	49.25	48.92	46.82	44.69
Commercial and Industrial Loans	10.80	10.85	10.63	10.72	9.84
Loans to Individuals	2.65	2.45	2.52	2.45	2.57
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.00
Agricultural Loans	0.48	0.47	0.45	0.43	0.39
Other Loans and Leases	2.13	2.22	2.17	2.01	1.78
Net Loans and Leases	69.13	67.55	67.35	64.75	61.71
Debt Securities Over 1 Year	16.29	16.57	16.23	17.18	17.29
Mutual Funds and Equity Securities	0.08	0.10	0.09	0.10	0.09
Subtotal	86.37	85.25	85.08	83.57	80.75
Interest-Bearing Bank Balances	2.59	2.88	2.61	3.03	4.12
Federal Funds Sold & Reverse Repos	0.04	0.06	0.04	0.08	0.07
Debt Securities 1 Year or Less	2.08	1.91	2.10	2.21	2.20
Trading Assets	0.04	0.04	0.05	0.07	0.16
Total Earning Assets	91.74	91.01	91.06	90.18	89.70
Non-Int Cash and Due From Dep Inst	1.26	1.40	1.37	1.59	1.84
Other Real Estate Owned	0.17	0.30	0.26	0.38	0.50
All Other Assets	6.86	7.43	7.31	8.02	8.04
MEMORANDA:					
Short-Term Investments	5.07	5.31	5.23	5.92	7.23
U.S. Treasury Securities	0.25	0.18	0.19	0.12	0.12
U.S. Agency Securities (excl MBS)	2.03	2.06	2.21	2.46	2.69
Municipal Securities	3.03	2.70	2.64	2.83	2.69
Mortgage-Backed Securities	10.54	10.94	10.88	11.18	11.18
Asset-Backed Securities	0.30	0.15	0.15	0.19	0.15
Other Debt Securities	0.73	0.65	0.63	0.67	0.51
RE Loans Secured by 1-4 Family	16.75	17.48	16.85	17.29	16.85
Revolving	2.95	2.85	2.83	2.83	2.79
Closed-End, Sec by First Liens	12.93	13.57	13.03	13.37	12.98
Closed-End, Sec by Junior Liens	0.54	0.66	0.63	0.71	0.75
Commercial Real Estate Loans	31.39	29.05	29.10	26.60	25.26
Construction and Land Dev	4.10	3.73	3.71	3.20	3.42
Multi family	4.25	3.35	3.39	2.64	2.32
Nonfarm Nonresidential	21.23	20.22	20.02	19.06	18.25
RE Loans Secured by Farmland	0.73	0.67	0.65	0.64	0.61
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.25	72.91	71.76	72.12	72.38
RE Loans Secured by 1-4 Family	24.48	26.19	24.90	26.56	27.26
Revolving	4.23	4.15	4.11	4.24	4.39
Closed-End	19.78	21.52	20.31	21.84	22.59
Commercial Real Estate Loans	45.06	43.19	42.57	41.78	41.67
Construction and Land Dev	5.94	5.51	5.48	4.87	5.60
Multi family	5.92	5.09	5.01	4.34	3.97
Nonfarm Nonresidential	30.73	30.23	29.47	29.89	29.87
RE Loans Secured by Farmland	1.15	1.03	1.00	1.03	1.09
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.01
Commercial and Industrial Loans	15.85	16.43	16.37	16.95	16.46
Loans to Individuals	4.16	3.87	3.99	3.96	4.41
Credit Card Loans	0.05	0.06	0.05	0.08	0.11
Agricultural Loans	0.77	0.73	0.69	0.69	0.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.29	3.46	3.38	3.51	3.06

PERCENT OF TOTAL ASSETS	PEER GROUP 02 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	5.07	5.31	5.23	5.92	7.23
Liquid Assets	18.55	19.51	19.39	21.13	23.09
Investment Securities	18.91	19.13	19.08	20.07	20.44
Net Loans and Leases	69.13	67.55	67.35	64.75	61.71
Net Lns, Ls & Stbby Ltrs of Credit	69.67	68.17	67.96	65.39	62.41
Core Deposits	66.84	65.69	65.47	65.65	63.52
Noncore Funding	19.59	19.64	19.78	19.30	20.19
Time Deposits of \$100K or More	8.99	9.07	8.58	9.00	9.48
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.75	1.86	1.93	2.06	2.32
Net Fed Funds Purchased (Sold)	1.74	1.84	1.94	2.02	2.26
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.61	2.68	2.77	2.11	1.18
Earning Assets Repr in 1 Year	30.43	30.87	30.76	31.96	33.63
Int-Bearing Liab Repr in 1 Year	15.37	18.34	17.54	19.04	20.86
Long-Term Debt Repr in 1 Year	0.23	0.39	0.33	0.54	0.21
Net Assets Repriceable in 1 Year	14.08	11.15	11.46	11.22	11.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.46	16.78	16.62	15.93	15.57
Net ST Noncore Funding Dependence	8.74	8.55	8.66	7.58	6.34
Short-Term Inv/ST Noncore Funding	52.67	54.00	52.28	62.30	65.87
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.89	9.44	8.63	11.76	14.17
Net Loans and Leases/Total Deposits	88.61	87.53	87.94	83.99	80.30
Net Loans and Leases/Core Deposits	105.83	104.72	105.08	100.66	99.12
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.68	0.42	0.71	-0.60	1.42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.55	0.97	1.52	-1.29	4.51
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.10	-0.02	-0.35	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	15.41	12.56	13.00	10.89	8.57
Available-For-Sale Securities	84.59	87.44	86.68	89.11	91.03
U.S. Treasury Securities	1.43	0.95	1.09	0.68	0.64
U.S. Agency Securities (excl MBS)	11.55	11.40	11.78	12.96	13.75
Municipal Securities	16.34	14.27	13.72	14.26	13.61
Mortgage-Backed Securities	56.38	60.01	59.42	59.32	57.53
Asset-Backed Securities	1.56	0.90	0.87	1.02	0.79
Other Debt Securities	4.29	3.23	3.18	3.24	2.54
Mutual Funds and Equity Securities	0.57	0.61	0.55	0.59	0.54
Debt Securities 1 Year or Less	11.83	10.32	10.99	11.40	12.03
Debt Securities 1 To 5 Years	25.04	22.48	23.02	21.22	23.58
Debt Securities Over 5 Years	58.88	63.04	60.44	63.86	58.68
Pledged Securities	50.44	50.90	50.59	50.54	50.86
Structured Notes, Fair Value	0.71	1.36	0.99	1.22	1.07

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.10	0.10	0.11	0.15	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.15	0.15	0.22	0.56
Provision for Ln&Ls Losses/Net Losses	159.97	167.33	175.96	75.32	99.57
Ln&Ls Allowance/Total Loans & Leases	1.15	1.29	1.24	1.46	1.70
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.51	15.65	14.12	10.11	5.20
ALLL/Nonaccrual Assets	218.76	162.64	181.45	139.64	123.33
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	185.17	137.72	152.93	116.74	101.15
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.26	0.27	0.44	0.78
Recoveries/Avg Loans and Leases	0.09	0.11	0.11	0.13	0.12
Net Losses/Avg Loans and Leases	0.08	0.15	0.15	0.29	0.64
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	36.81	24.76	34.55	21.96	15.47
Earnings Coverage of Net Losses (X)	12.04	17.74	20.57	17.49	9.48
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.09	0.09	0.24	0.62
RE Loans Secured By 1-4 Family	0.07	0.13	0.12	0.29	0.54
Revolving	0.08	0.11	0.11	0.30	0.55
Closed-End	0.07	0.13	0.13	0.28	0.53
Commercial Real Estate Loans	0.00	0.06	0.06	0.22	0.67
Construction and Land Dev	-0.04	-0.06	-0.11	0.46	2.37
Multi family	-0.01	0.02	0.02	0.17	0.46
Nonfarm Nonresidential	0.01	0.09	0.08	0.20	0.45
RE Loans Secured by Farmland	0.01	0.03	0.02	0.03	0.12
Commercial and Industrial Loans	0.15	0.16	0.18	0.32	0.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.76	0.89	0.88	1.09	1.21
Credit Card Loans	1.37	1.48	1.57	2.67	2.64
Agricultural Loans	0.00	0.01	0.02	0.05	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	4.64	0.00
Other Loans and Leases	0.15	0.24	0.36	0.24	0.30

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 02 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
30-89 Days PD Loans and Leases	0.34	0.44	0.45	0.63	0.76
90+ Days PD Loans and Leases	0.09	0.18	0.14	0.23	0.38
Nonaccrual Loans and Leases	0.69	1.03	0.87	1.28	1.86
90+ Days PD and Nonaccrual Loans and Leases	0.81	1.36	1.13	1.71	2.53
30-89 Days PD Restructured	0.01	0.02	0.02	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.20	0.29	0.25	0.38	0.52
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.34	0.44	0.45	0.63	0.76
90+ Days Past Due Assets	0.09	0.18	0.14	0.23	0.38
Nonaccrual Assets	0.69	1.04	0.87	1.29	1.88
30+ Days PD & Nonaccrual Assets	1.17	1.83	1.60	2.41	3.37
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.55	0.86	0.72	1.08	1.45
90+ PD & Nonaccrual Assets + OREO	0.73	1.18	1.00	1.50	1.96
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.97	1.39	1.23	1.69	2.15
Allowance for Loan & Lease Losses	138.39	185.99	166.63	201.84	229.75
Equity Cap + ALLL	8.40	11.33	10.20	13.82	17.81
Tier 1 Cap + ALLL	10.19	12.37	11.01	15.01	19.96
Loans & Leases + RE Acquired	1.42	2.19	1.92	2.71	3.67

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate - 30-89 Days PD	0.32	0.43	0.47	0.66	0.83
- 90+ Days Past Due	0.10	0.21	0.17	0.30	0.49
- Nonaccrual	0.70	1.14	1.01	1.50	2.29
Coml & Indl - 30-89 Days PD	0.25	0.33	0.34	0.31	0.39
- 90+ Days Past Due	0.04	0.06	0.06	0.07	0.14
- Nonaccrual	0.88	0.88	0.71	0.95	1.21
Individuals - 30-89 Days PD	0.66	0.91	1.03	1.18	1.25
- 90+ Days Past Due	0.04	0.06	0.07	0.13	0.13
- Nonaccrual	0.26	0.27	0.24	0.30	0.33
Dep Inst Lns - 30-89 Days PD	0.13	0.02	0.15	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	0.06	0.10	0.06	0.16	0.14
- 90+ Days Past Due	0.01	0.01	0.01	0.05	0.10
- Nonaccrual	0.22	0.40	0.22	0.25	0.30
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	5.35	2.16	2.43	1.16	0.00
Other Lns&Ls - 30-89 Days PD	0.17	0.16	0.23	0.21	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	0.17	0.18	0.13	0.30	0.19
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.48	0.67	0.78	1.03	1.13
- 90+ Days Past Due	0.13	0.25	0.20	0.29	0.38
- Nonaccrual	0.88	1.46	1.33	1.83	2.45
Revolving - 30-89 Days PD	0.39	0.40	0.43	0.56	0.58
- 90+ Days Past Due	0.05	0.07	0.05	0.06	0.12
- Nonaccrual	0.67	0.86	0.88	0.99	1.06
Closed-End - 30-89 Days PD	0.51	0.71	0.83	1.09	1.25
- 90+ Days Past Due	0.15	0.29	0.22	0.35	0.43
- Nonaccrual	0.95	1.58	1.41	2.02	2.51
- Jr Lien 30-89 Days PD	0.03	0.04	0.04	0.06	0.07
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.03
- Jr Lien Nonaccrual	0.08	0.08	0.09	0.13	0.18
Commercial RE - 30-89 Days PD	0.21	0.27	0.27	0.42	0.61
- 90+ Days Past Due	0.07	0.15	0.13	0.24	0.39
- Nonaccrual	0.61	1.03	0.86	1.50	2.40
Const & Dev - 30-89 Days PD	0.23	0.28	0.25	0.35	0.95
- 90+ Days Past Due	0.08	0.23	0.15	0.36	0.96
- Nonaccrual	0.68	1.79	1.28	2.91	6.51
Multi family - 30-89 Days PD	0.06	0.09	0.11	0.17	0.31
- 90+ Days Past Due	0.02	0.06	0.05	0.15	0.24
- Nonaccrual	0.18	0.34	0.28	0.55	1.21
Nonfarm Nres- 30-89 Days PD	0.22	0.24	0.25	0.39	0.55
- 90+ Days Past Due	0.08	0.16	0.13	0.21	0.31
- Nonaccrual	0.64	1.02	0.88	1.41	1.97
Farmland - 30-89 Days PD	0.19	0.18	0.22	0.30	0.39
- 90+ Days Past Due	0.07	0.11	0.08	0.13	0.23
- Nonaccrual	1.08	0.83	0.84	1.87	1.55
Credit Card - 30-89 Days PD	1.08	0.87	0.85	1.10	0.95
- 90+ Days Past Due	0.17	0.42	0.33	0.93	0.27
- Nonaccrual	0.10	0.06	0.02	0.09	0.03

CAPITAL RATIOS	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.07	10.29	10.21	10.37	10.17
Tier 1 RBC Ratio	N/A	13.72	13.54	14.20	14.72
Total Risk-Based Capital Ratio	N/A	15.05	14.82	15.49	16.09
Tangible Tier 1 Leverage Ratio	N/A	10.18	10.06	10.21	10.06
Tangible Common Eq Cap/Tan Assets	N/A	9.31	9.15	9.09	8.77
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.14	15.68	15.67	14.77	13.08
Standby Letters of Credit	0.50	0.54	0.47	0.56	0.61
Commercial & Similar Letters of Credit	0.01	0.03	0.02	0.02	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	5.88	5.07	4.80	4.81	5.23
Interest Rate Contracts	5.74	4.87	4.61	4.51	4.68
Interest Rate Futures & Forward Contr	0.48	0.44	0.38	0.25	0.72
Written Options Contr (Int Rate)	0.49	0.42	0.37	0.27	0.59
Purchased Options Contr (Int Rate)	0.07	0.05	0.04	0.10	0.12
Interest Rate Swaps	3.99	3.29	3.16	3.28	2.38
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.01
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	0.01	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	0.01	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	26.22	24.63	24.89	23.84	22.19

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	99.55	99.42	99.61	98.50	98.27
Foreign Exchange Contracts	0.05	0.06	0.06	0.02	0.34
Equity, Comm, & Other Contracts	0.03	0.07	0.03	0.35	0.26
Futures and Forwards	15.33	19.16	18.45	15.82	20.96
Written Options	15.95	16.93	16.03	14.59	17.95
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	15.56	16.68	15.77	14.37	17.50
Purchased Options	1.26	1.31	1.14	2.33	3.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.06	1.26	1.05	2.20	3.38
Swaps	57.62	54.17	54.60	57.66	43.61
Held for Trading	13.13	23.13	22.85	23.50	13.05
Interest Rate Contracts	13.86	20.79	21.43	14.76	13.07
Foreign Exchange Contracts	0.00	0.01	0.00	0.00	0.14
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	86.87	76.87	77.15	76.50	86.95
Interest Rate Contracts	76.58	75.95	75.34	73.80	84.46
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.03
Equity, Comm, & Other Contracts	0.01	0.02	0.02	0.20	0.22
Deriv Contr (Excl Fut & FX LE 14 Days)	79.39	75.07	76.67	80.61	76.94
One Year or Less	17.95	19.37	18.25	19.82	26.53
Over 1 Year to 5 Years	17.16	18.24	20.26	19.77	16.38
Over 5 Years	29.41	23.33	22.82	28.62	16.92
Gross Negative Fair Value (Abs Val)	1.44	0.96	1.17	1.10	1.82
Gross Positive Fair Value	1.41	1.05	1.14	1.27	1.43
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	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	0.01
Current Credit Exposure (X)	0.01	0.00	0.00	0.00	0.01
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	0.07	0.05	0.06	0.07	0.09

INSURANCE ACTIVITIES	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
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	60.00	62.50	57.15	60.81	56.39
Ins Under Assets(L/H)/Tot Ins Und Ast	40.00	37.50	42.85	39.19	43.61
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	0.73	0.63	0.81	0.73
Premium Inc/Ins Activities Revenue	0.00	0.20	0.20	0.46	0.38
Credit Rel Prem Inc/Tot Prem Inc	50.00	42.86	42.86	44.44	44.44
Other Prem Inc/Total Prem Inc	50.00	57.14	57.14	55.56	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)	14.57	18.62	33.94	13.98	1.08
Ins Net Inc (L/H)/Equity (L/H)	N/A	-0.09	21.13	14.90	8.00
Insur Ben, Losses, Exp/Insur Premiums	112.82	88.61	75.49	110.11	87.09
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.25	2.43	2.41	2.10	3.83
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	2.04	1.73	1.80
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.61	11.49	11.59	10.85	9.32
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	0.03	0.03	0.02	0.02
Cost: Interest-Bearing Deposits	0.14	0.23	0.23	0.29	0.36
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.65	0.46	0.44	25.31
Foreign Governments and Inst	0.00	0.00	0.00	4.64	0.00
GROWTH RATES:					
Net Loans and Leases	-18.92	179.46	-5.30	-9.76	13.23
Total Selected Assets	-14.29	68.69	11.55	-3.85	50.53
Deposits	172.73	-9.09	-35.31	103.71	-32.22

PROFITABILITY:

	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.67	8.15	8.34	8.89	8.56
Bank Net Inc/Avg Eq Inv in Banks	9.40	9.13	9.40	9.66	9.50
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.47	7.85	8.76	5.30	4.60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.48	6.93	5.78	8.80	5.65
Bank Net Income/Parent Net Income	104.37	91.40	91.70	89.35	91.46
Nonbank Net Income/Parent Net Income	0.91	1.47	1.36	1.28	1.63
Sub BHCs Net Inc/Parent Net Income	104.92	97.41	95.63	95.05	93.08

LEVERAGE:

Total Liabilities/Equity	9.77	10.79	10.27	12.08	13.11
Total Debt/Equity Capital	2.49	2.28	1.94	1.87	1.81
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.32	8.55	7.90	9.04	9.63
Tot Debt+Lns Guaranteed for Affl/Equity	2.53	2.39	2.03	1.98	1.92
Total Debt/Eq Cap - Exc Over Fair Value	2.51	2.30	1.96	1.90	1.81
Long-Term Debt/Equity Capital	2.35	2.18	1.82	1.74	1.71
Short-Term Debt/Equity Capital	0.03	0.00	0.01	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	0.01	0.01	0.01	0.02	0.03
Long-Term Debt/Consolidated LT Debt	7.90	6.79	6.03	6.26	6.18

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.18	103.44	102.90	103.93	103.89
Total Investment in Subs/Equity	103.78	104.14	103.68	104.60	104.88
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	96.08	96.44	95.52	95.36
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	96.84	97.25	96.27	96.29

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.28	0.24	0.33	0.33	0.41
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.37	1.70	1.82	1.88	2.02

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	115.84	126.97	125.03	142.70	134.03
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	119.98	124.41	122.91	137.48	125.66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	113.31	112.88	106.95	102.77	111.64
Pretax Oper Inc + Int Exp/Int Expense	12525.9	14244.8	14819.6	10006.9	10982.2
Div + Int From Subs/Int Exp + Div	133.36	182.33	174.32	176.01	167.12
Fees+Other Inc From Subs/Sal + Oth Exp	6.88	7.26	7.91	11.19	10.32
Net Inc/Curr Port of LT Debt+Pfd Div(X)	203.59	137.73	127.59	134.51	28.14

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.57	1.51	1.71	1.42	1.48
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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	10.97	14.21	11.98	8.47	2.37
Total	10.97	14.21	11.98	8.47	2.37

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	0.19	0.27	0.27	0.36	0.43
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				
	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	86.51	92.30	75.70	75.35	73.72
Dividends Paid/Net Income	27.96	28.85	30.54	29.52	32.93
Net Income - Dividends/Avg Equity	5.97	5.45	5.46	6.13	5.36
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	135.26	180.36	166.84	157.53	147.91
Dividends From Nonbank Subs	1.98	2.59	2.01	3.29	6.26
Dividends From Subsidiary BHCs	0.00	0.94	2.68	1.02	1.48
Dividends From All Subsidiaries	140.79	193.19	182.23	195.80	184.95
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.66	45.01	44.65	47.59	49.60
Interest Income From Bank Subs	0.16	0.12	0.12	0.17	0.16
Mgt & Service Fees From Bank Subs	0.72	0.91	1.42	1.68	2.06
Other Income From Bank Subs	0.00	0.01	0.00	0.01	0.00
Operating Income From Bank Subs	42.24	48.11	49.17	58.59	59.76
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	64.32	54.12	52.54	59.79	80.38
Interest Income From Nonbank Subs	0.38	0.18	0.48	0.16	0.50
Mgt & Serv Fees From Nonbank Subs	0.30	0.21	0.73	2.17	2.19
Other Income From Nonbank Subs	0.01	0.02	0.02	0.00	0.00
Operating Inc From Nonbank Subs	74.70	61.61	63.04	76.08	114.11
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	17.78	35.31	32.59	48.48	30.87
Interest Inc From Subsidiary BHCs	0.02	0.03	0.03	0.02	0.04
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.59	1.84	2.29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	17.79	35.34	33.20	50.34	33.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.98	62.27	63.90	60.51	54.81
Interest Income From Bank Subs	4.41	1.40	1.47	2.53	3.46
Mgt & Serv Fees From Bank Subs	2.38	2.05	2.66	2.70	4.81
Other Income From Bank Subs	0.01	0.01	0.05	0.05	0.00
Operating Income From Bank Subs	82.33	74.48	76.30	77.77	73.92
Dividends From Nonbank Subs	2.32	1.20	1.01	1.34	2.95
Interest Income From Nonbank Subs	0.01	0.01	0.02	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.19	2.42	2.16	2.80	4.11
Dividends From Subsidiary BHCs	0.00	1.89	1.87	0.19	0.91
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	1.90	1.91	0.26	1.13
Loans and Adv From Subs/ST Debt	-----	141.58	-----	659.04	314.11
Loans and Adv From Subs/Total Debt	126.81	132.72	122.21	226.69	195.64

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									137
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.24	2.08	2.53	2.94	3.25	3.52	3.91	4.12	137
+ Non-interest Income	0.96	0.22	0.28	0.53	0.91	1.30	1.73	2.46	137
- Overhead Expense	2.68	1.52	1.81	2.16	2.65	3.13	3.70	4.44	137
- Provision for Losses	0.09	-0.04	-0.01	0.02	0.08	0.17	0.23	0.29	137
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.02	0.05	0.10	137
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	137
= Pretax Net Oper Income (TE)	1.45	0.37	0.72	1.13	1.49	1.72	2.11	2.45	137
Net Operating Income	0.97	0.21	0.55	0.73	0.95	1.16	1.48	1.67	137
Net Income	0.97	0.21	0.55	0.72	0.95	1.16	1.48	1.67	137
Net Income (Sub S Adjusted)	0.96	0.47	0.49	0.69	1.01	1.13	1.17	1.20	11
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.94	2.76	3.19	3.59	3.93	4.29	4.67	4.91	137
Interest Expense	0.42	0.09	0.16	0.27	0.38	0.53	0.76	0.97	137
Net Interest Income (TE)	3.51	2.19	2.65	3.17	3.51	3.85	4.28	4.59	137
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.08	-0.04	-0.00	0.07	0.13	0.23	0.36	137
Earnings Coverage of Net Losses (X)	12.03	-130.62	-57.41	-8.67	16.24	28.43	69.46	121.86	137
Ln&Ls Allowance/Total Loans & Leases	1.14	0.54	0.63	0.84	1.09	1.41	1.78	2.09	137
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.93	0.16	0.33	0.50	0.88	1.22	1.78	2.41	137
30-89 Days Past Due Loans and Leases	0.33	0.03	0.07	0.13	0.29	0.47	0.73	1.01	137
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.45	-12.30	-0.24	7.16	16.54	24.98	32.45	36.73	137
Net ST Noncore Funding Dependence	8.73	-12.43	-5.06	3.85	8.45	14.21	20.38	25.09	137
Net Loans and Leases/Total Assets	69.13	41.79	51.10	62.98	70.01	77.07	81.44	84.59	137
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.07	6.64	7.84	8.93	9.86	11.02	12.70	14.59	137
Equity Capital/Total Assets	11.12	7.19	8.30	9.29	11.06	12.63	14.07	15.77	137
Equity Capital+Minority Int/Total Assets	11.19	7.19	8.43	9.45	11.15	12.66	14.15	15.77	137
Tier 1 Common Eq Cap / T RWA	12.28	8.22	8.90	10.18	11.95	13.78	17.33	18.75	133
Net Loans&Ls/Equity Capital (X)	6.33	3.87	4.09	5.26	6.21	7.22	8.87	9.97	137
Cash Dividends/Net Income	27.95	0.00	0.00	9.12	27.90	47.14	61.32	71.84	135
Cash Dividends/Net Income (Sub S Adjusted)	37.64	-6.23	-4.58	11.06	22.25	45.87	52.98	96.76	11
Retained Earnings/Avg Equity Cap	5.97	0.19	2.23	4.38	5.72	7.57	9.98	11.96	137
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.98	137
Long-Term Debt/Equity Capital	2.34	0.00	0.00	0.00	0.00	2.38	13.02	17.67	137
Equity Investment in Subs/Equity Cap	103.18	85.13	90.54	98.05	101.70	108.44	116.94	123.99	137
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	119.97	-17.83	1.51	66.92	100.66	155.70	303.64	454.83	135

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.64	2.64	2.97	3.35	3.61	3.98	4.22	4.53	137
Less: Interest Expense	0.38	0.09	0.15	0.25	0.35	0.50	0.72	0.92	137
Equals: Net Interest Income (TE)	3.24	2.08	2.53	2.94	3.25	3.52	3.91	4.12	137
Plus: Non-Interest Income	0.96	0.22	0.28	0.53	0.91	1.30	1.73	2.46	137
Equals: Adj Operating Income (TE)	4.24	2.52	3.00	3.65	4.28	4.79	5.29	6.05	137
Less: Overhead Expense	2.68	1.52	1.81	2.16	2.65	3.13	3.70	4.44	137
Less: Provision for Loan and Lease Losses	0.09	-0.04	-0.01	0.02	0.08	0.17	0.23	0.29	137
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.02	0.05	0.10	137
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	137
Equals: Pretax Net Oper Inc (TE)	1.45	0.37	0.72	1.13	1.49	1.72	2.11	2.45	137
Less: Applicable Income Taxes (TE)	0.48	0.00	0.05	0.37	0.49	0.63	0.78	0.90	137
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Equals: Net Operating Income	0.97	0.21	0.55	0.73	0.95	1.16	1.48	1.67	137
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Equals: Net Income	0.97	0.21	0.55	0.72	0.95	1.16	1.48	1.67	137
Memo: Net Income (Last Four Qtrs)	0.98	0.40	0.59	0.75	0.95	1.18	1.48	1.65	133
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.40	86.54	88.29	90.66	92.45	94.46	95.84	96.92	137
Avg Int-Bearing Funds / Avg Assets	70.24	54.19	58.55	64.63	69.75	75.94	83.17	85.35	137
Int Income (TE) / Avg Earning Assets	3.94	2.76	3.19	3.59	3.93	4.29	4.67	4.91	137
Int Expense / Avg Earning Assets	0.42	0.09	0.16	0.27	0.38	0.53	0.76	0.97	137
Net Int Inc (TE) / Avg Earn Assets	3.51	2.19	2.65	3.17	3.51	3.85	4.28	4.59	137
YIELD OR COST:									
Total Loans and Leases (TE)	4.52	3.49	3.81	4.07	4.44	4.91	5.45	5.76	137
Interest-Bearing Bank Balances	0.29	0.01	0.09	0.21	0.27	0.34	0.49	0.64	137
Fed Funds Sold & Reverse Repos	0.52	0.00	0.00	0.00	0.23	0.61	1.64	3.15	58
Trading Assets	0.82	0.00	0.00	0.00	0.00	2.12	3.05	4.18	43
Total Earning Assets	3.86	2.71	3.12	3.53	3.84	4.22	4.61	4.77	137
Investment Securities (TE)	2.44	1.34	1.65	2.08	2.35	2.84	3.37	3.75	137
U.S. Treasury & Agency Sec (excl MBS)	1.62	0.66	0.76	1.16	1.52	2.06	2.59	2.98	125
Mortgage-Backed Securities	2.15	1.37	1.62	1.90	2.09	2.36	2.81	3.20	137
All Other Securities	3.90	1.25	1.74	2.55	3.90	5.00	6.46	7.18	136
Interest-Bearing Deposits	0.39	0.11	0.15	0.26	0.35	0.53	0.68	0.73	137
Time Deposits of \$100K or More	0.81	0.30	0.42	0.59	0.79	0.99	1.27	1.44	137
Time Deposits < \$100K	0.76	0.19	0.30	0.50	0.74	0.99	1.27	1.57	137
Other Domestic Deposits	0.24	0.07	0.08	0.13	0.20	0.35	0.46	0.64	137
Foreign Deposits	0.13	0.00	0.00	0.00	0.12	0.16	0.21	0.23	4
Fed Funds Purchased and Repos	0.53	0.02	0.06	0.14	0.24	0.56	2.06	3.32	115
Other Borrowed Funds & Trading Liab	1.41	0.10	0.19	0.45	1.07	2.39	3.56	4.16	132
All Interest-Bearing Funds	0.54	0.15	0.23	0.37	0.51	0.69	0.92	1.09	137

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	65.70	42.03	44.87	52.83	64.82	75.70	91.09	98.95	137
Avg Assets per Employee (\$000)	6377.18	3532.36	3818.68	4574.41	5630.53	7606.79	11493.6	13075.0	137

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.77	0.00	0.00	0.02	2.11	4.74	8.65	10.78	136
Overhead Exp / NOI + Non-Int Income	64.84	44.01	50.37	58.32	64.80	70.78	77.12	84.00	137

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.68	1.52	1.81	2.16	2.65	3.13	3.70	4.44	137
Personnel Expense	1.46	0.80	0.94	1.18	1.44	1.68	2.07	2.64	137
Net Occupancy Expense	0.34	0.14	0.20	0.27	0.35	0.40	0.46	0.52	137
Other Operating Expenses	0.84	0.44	0.53	0.61	0.82	1.03	1.28	1.50	137
Overhead Less Non-Interest Income	1.67	0.92	1.08	1.37	1.64	1.98	2.29	2.46	137

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.79	42.91	49.38	57.29	63.68	69.75	76.98	83.70	137
Personnel Expense	35.13	20.69	25.36	31.62	34.98	39.63	44.15	46.99	137
Net Occupancy Expense	8.27	4.41	5.47	6.85	7.94	9.56	11.70	12.96	137
Other Operating Expenses	19.81	12.44	13.97	16.59	19.07	22.22	28.94	32.22	137
Total Non-Interest Income	22.18	6.76	8.66	13.41	21.86	29.23	36.46	43.73	137
Fiduciary Activities Income	1.72	0.00	0.00	0.00	0.65	3.52	6.49	8.68	137
Serv Charges on Deposit Accts - Domestic	4.60	0.54	1.50	2.90	4.27	6.01	8.20	10.93	137
Trading Revenue	0.05	-0.11	0.00	0.00	0.00	0.00	0.34	1.09	137
Investment Banking Fees & Commissions	1.10	0.00	0.00	0.18	0.75	1.72	3.19	7.08	137
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	137
Net Servicing Fees	0.26	-0.02	0.00	0.00	0.10	0.40	0.98	2.05	137
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Insurance Activities Revenue	0.62	0.00	0.00	0.00	0.03	0.74	3.43	4.85	137
Net Gain (Loss) - Sales Loans, OREO, Oth	2.71	-0.92	-0.00	0.32	1.82	4.21	8.84	13.29	137
Other Non-Interest Income	7.69	1.48	2.39	4.63	7.29	10.41	15.15	18.20	137
Overhead Less Non-Interest Income	40.72	18.85	25.34	32.64	40.32	48.25	57.56	62.08	137

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.78	0.00	3.49	24.51	31.63	35.19	38.11	40.89	136
Appl Inc Tax+TE/Pretax NOI+TE	33.47	1.28	10.09	32.40	35.58	37.75	40.64	42.86	136

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.85	18.16	30.22	42.14	50.57	62.50	69.92	76.88	137
Commercial and Industrial Loans	10.80	2.13	3.67	5.13	8.72	14.31	24.59	31.97	137
Loans to Individuals	2.64	0.03	0.07	0.35	0.93	4.00	9.73	16.53	137
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	137
Agricultural Loans	0.48	0.00	0.00	0.00	0.04	0.69	2.23	3.47	137
Other Loans and Leases	2.13	0.00	0.05	0.40	1.55	3.13	6.17	9.01	137
Net Loans and Leases	69.13	41.79	51.10	62.98	70.01	77.07	81.44	84.59	137
Debt Securities Over 1 Year	16.28	2.28	4.33	9.56	13.89	22.27	31.46	40.46	137
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.14	0.31	0.54	137
Subtotal	86.37	73.94	79.53	83.50	87.31	89.15	91.14	92.66	137
Interest-Bearing Bank Balances	2.59	0.06	0.22	0.60	1.91	3.86	7.77	11.01	137
Federal Funds Sold & Reverse Repos	0.04	0.00	0.00	0.00	0.00	0.01	0.15	0.77	137
Debt Securities 1 Year or Less	2.08	0.01	0.09	0.37	1.16	3.15	7.33	10.34	137
Trading Assets	0.03	0.00	0.00	0.00	0.00	0.05	0.18	0.46	137
Total Earning Assets	91.74	87.38	88.80	89.98	91.35	93.68	94.94	95.51	137
Non-Int Cash and Due From Dep Inst	1.26	0.31	0.47	0.84	1.22	1.62	2.16	2.55	137
Other Real Estate Owned	0.16	0.00	0.00	0.02	0.08	0.26	0.46	0.84	137
All Other Assets	6.86	3.24	3.90	4.97	7.10	8.66	9.83	10.27	137
MEMORANDA:									
Short-Term Investments	5.06	0.66	1.06	1.84	3.97	7.52	12.14	17.95	137
U.S. Treasury Securities	0.24	0.00	0.00	0.00	0.00	0.22	1.56	2.46	137
U.S. Agency Securities (excl MBS)	2.02	0.00	0.00	0.13	1.27	3.54	6.91	12.34	137
Municipal Securities	3.03	0.00	0.00	0.52	2.03	4.31	8.45	12.74	137
Mortgage-Backed Securities	10.54	1.01	2.48	5.66	9.35	15.07	21.66	25.19	137
Asset-Backed Securities	0.29	0.00	0.00	0.00	0.00	0.27	1.38	4.41	137
Other Debt Securities	0.72	0.00	0.00	0.00	0.19	1.26	3.36	4.15	137
RE Loans Secured by 1-4 Family	16.75	2.78	4.83	8.76	15.13	22.76	31.66	42.93	137
Revolving	2.95	0.00	0.13	0.98	2.63	4.65	6.81	7.54	137
Closed-End, Sec by First Liens	12.92	2.27	3.51	6.60	11.32	18.43	24.26	35.48	137
Closed-End, Sec by Junior Liens	0.53	0.00	0.07	0.20	0.41	0.76	1.40	1.77	137
Commercial Real Estate Loans	31.39	9.51	14.60	22.94	29.94	38.86	54.03	57.02	137
Construction and Land Dev	4.10	0.20	0.48	1.87	3.63	6.29	8.85	10.39	137
Multi family	4.24	0.16	0.52	1.53	2.62	5.19	11.37	22.93	137
Nonfarm Nonresidential	21.23	5.09	10.13	15.62	20.73	26.40	32.15	37.94	137
RE Loans Secured by Farml and	0.73	0.00	0.00	0.00	0.22	1.31	2.57	4.44	137
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.25	38.85	48.36	61.69	75.49	85.85	91.72	95.87	137
RE Loans Secured by 1-4 Family	24.47	3.78	7.19	12.50	23.07	33.68	45.70	53.58	137
Revolving	4.23	0.00	0.19	1.30	3.54	6.71	9.29	11.00	137
Closed-End	19.78	2.96	6.06	9.78	17.14	29.43	36.61	48.76	137
Commercial Real Estate Loans	45.05	17.18	25.15	35.26	42.60	55.91	69.73	75.76	137
Construction and Land Dev	5.94	0.28	0.78	2.98	5.08	8.95	12.87	14.00	137
Multi family	5.91	0.27	0.94	2.15	3.77	7.21	14.16	34.09	137
Nonfarm Nonresidential	30.73	9.89	16.89	23.60	30.14	37.48	46.49	49.00	137
RE Loans Secured by Farml and	1.14	0.00	0.00	0.01	0.38	1.98	4.63	7.68	137
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	137
Commercial and Industrial Loans	15.84	3.08	5.06	8.42	13.71	20.45	36.53	40.35	137
Loans to Individuals	4.16	0.04	0.09	0.50	1.27	7.07	15.05	24.64	137
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.03	0.33	0.48	137
Agricultural Loans	0.77	0.00	0.00	0.00	0.06	1.08	3.27	5.63	137
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Other Loans and Leases	3.28	0.00	0.07	0.62	2.26	4.76	9.64	15.25	137

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.06	0.66	1.06	1.84	3.97	7.52	12.14	17.95	137
Liquid Assets	18.54	6.57	8.13	11.78	17.44	24.85	30.86	37.78	137
Investment Securities	18.90	5.40	7.52	11.06	17.03	25.51	35.56	44.17	137
Net Loans and Leases	69.13	41.79	51.10	62.98	70.01	77.07	81.44	84.59	137
Net Lns, Ls & Stdbly Ltrs of Credit	69.66	41.96	51.49	63.57	70.39	77.47	81.96	85.22	137
Core Deposits	66.83	46.03	53.10	60.61	67.69	74.03	79.10	82.16	137
Noncore Funding	19.58	4.20	6.56	13.01	18.83	26.11	32.89	38.93	137
Time Deposits of \$100K or More	8.99	2.15	3.33	5.17	7.47	12.22	18.00	21.69	137
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Fed Funds Purchased and Repos	1.74	0.00	0.00	0.03	1.12	3.18	5.25	7.68	137
Net Fed Funds Purchased (Sold)	1.74	-0.05	0.00	0.00	1.04	2.92	5.25	7.67	137
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Oth Borrowings W/Rem Mat 1 Yr or Less	2.61	0.00	0.00	0.01	1.47	4.97	9.09	11.10	137
Earning Assets Repr in 1 Year	30.42	8.47	14.14	20.23	29.84	39.27	51.31	52.90	137
Int-Bearing Liab Repr in 1 Year	15.36	4.14	5.33	7.84	11.10	18.84	44.71	52.56	137
Long-Term Debt Repr in 1 Year	0.22	0.00	0.00	0.00	0.00	0.00	1.46	4.26	137
Net Assets Repriceable in 1 Year	14.07	-25.90	-14.23	4.51	14.03	25.42	36.34	43.18	137
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.45	-12.30	-0.24	7.16	16.54	24.98	32.45	36.73	137
Net ST Noncore Funding Dependence	8.73	-12.43	-5.06	3.85	8.45	14.21	20.38	25.09	137
Short-Term Inv/ST Noncore Funding	52.66	3.89	7.37	17.16	30.84	60.16	146.41	428.00	137
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.89	-15.99	-11.89	-3.38	6.34	15.96	35.38	45.16	137
Net Loans and Leases/Total Deposits	88.61	54.37	64.47	77.93	90.86	98.37	109.23	115.16	137
Net Loans and Leases/Core Deposits	105.82	59.69	72.64	86.77	105.90	122.14	140.55	157.60	137
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.67	-0.03	0.00	0.06	0.32	1.02	2.29	3.01	102
Avail -For-Sale Sec Appr(Depr)/T1 Cap	1.55	-0.64	-0.15	0.46	1.27	2.42	3.60	5.84	133
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.04	-0.01	-0.00	0.00	0.02	0.05	0.09	49
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	15.40	0.00	0.00	0.02	8.67	30.88	46.99	55.26	137
Available-For-Sale Securities	84.59	43.42	52.65	68.16	90.85	99.93	100.00	100.00	137
U. S. Treasury Securities	1.42	0.00	0.00	0.00	0.00	1.07	6.83	16.86	137
U. S. Agency Securities (excl MBS)	11.55	0.00	0.00	0.65	8.17	22.21	36.96	45.57	137
Municipal Securities	16.34	0.00	0.07	3.48	13.66	24.96	38.41	45.51	137
Mortgage-Backed Securities	56.38	7.73	24.84	36.45	59.14	72.03	83.34	90.74	137
Asset-Backed Securities	1.55	0.00	0.00	0.00	0.00	1.68	7.83	17.79	137
Other Debt Securities	4.29	0.00	0.00	0.00	1.24	7.69	17.74	29.09	137
Mutual Funds and Equity Securities	0.56	0.00	0.00	0.00	0.18	0.84	2.36	4.27	137
Debt Securities 1 Year or Less	11.82	0.09	0.50	2.44	7.23	18.86	33.61	56.94	137
Debt Securities 1 To 5 Years	25.04	0.91	2.83	9.13	21.54	40.73	54.00	63.79	137
Debt Securities Over 5 Years	58.87	6.15	18.85	40.40	60.67	82.89	90.37	94.98	137
Pledged Securities	50.43	4.60	16.29	31.74	49.29	68.75	86.03	90.16	137
Structured Notes, Fair Value	0.71	0.00	0.00	0.00	0.00	0.92	3.95	7.33	137

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.09	-0.04	-0.01	0.02	0.08	0.17	0.23	0.29	137
Provision for Ln&Ls Losses/Avg Ln&Ls	0.14	-0.08	-0.01	0.03	0.13	0.24	0.33	0.39	137
Provision for Ln&Ls Losses/Net Losses	159.96	-461.81	-261.25	31.86	108.19	215.06	581.92	1432.65	137
Ln&Ls Allowance/Total Loans & Leases	1.14	0.54	0.63	0.84	1.09	1.41	1.78	2.09	137
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.51	2.93	3.25	6.09	10.89	20.16	40.39	74.82	103
ALLL/Nonaccrual Assets	218.76	37.77	65.56	104.38	164.11	291.99	533.96	698.20	137
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	185.16	37.76	49.58	93.44	139.99	249.48	446.76	600.18	137
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.01	0.02	0.07	0.14	0.24	0.40	0.47	137
Recoveries/Avg Loans and Leases	0.08	0.00	0.01	0.03	0.06	0.11	0.21	0.28	137
Net Losses/Avg Loans and Leases	0.07	-0.08	-0.04	-0.00	0.07	0.13	0.23	0.36	137
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Recoveries/Prior Year-End Losses	36.81	5.79	8.50	16.24	28.04	46.30	95.65	137.92	133
Earnings Coverage of Net Losses (X)	12.03	-130.62	-57.41	-8.67	16.24	28.43	69.46	121.86	137
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.10	-0.07	-0.01	0.02	0.06	0.14	0.20	137
RE Loans Secured By 1-4 Family	0.07	-0.08	-0.01	0.00	0.05	0.10	0.24	0.36	137
Revolving	0.08	-0.23	-0.04	0.00	0.03	0.16	0.30	0.39	130
Closed-End	0.06	-0.10	-0.02	0.00	0.04	0.09	0.26	0.31	137
Commercial Real Estate Loans	0.00	-0.19	-0.10	-0.04	0.00	0.05	0.11	0.16	137
Construction and Land Dev	-0.04	-0.64	-0.46	-0.11	0.00	0.01	0.22	0.43	136
Multi family	-0.00	-0.23	-0.14	-0.01	0.00	0.00	0.09	0.18	134
Nonfarm Nonresidential	0.01	-0.25	-0.11	-0.02	0.00	0.05	0.13	0.18	137
RE Loans Secured by Farmland	0.00	-0.03	-0.00	0.00	0.00	0.00	0.03	0.24	106
Commercial and Industrial Loans	0.14	-0.24	-0.12	-0.01	0.08	0.28	0.61	0.93	135
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Loans to Individuals	0.75	0.08	0.14	0.24	0.51	0.97	1.96	4.70	109
Credit Card Loans	1.37	-0.11	0.00	0.00	0.89	1.79	3.95	8.00	48
Agricultural Loans	0.00	-0.16	-0.02	0.00	0.00	0.00	0.07	0.12	90
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	0.15	-0.18	-0.01	0.00	0.00	0.14	0.79	1.54	132

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.33	0.03	0.07	0.13	0.29	0.47	0.73	1.01	137
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.03	0.15	0.31	0.68	137
Nonaccrual Loans and Leases	0.68	0.15	0.21	0.38	0.62	0.93	1.25	1.74	137
90+ Days PD and Nonaccrual Loans and Leases	0.80	0.18	0.26	0.49	0.72	1.07	1.52	1.94	137
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.08	137
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Nonaccrual Restructured	0.19	0.00	0.00	0.03	0.14	0.32	0.51	0.68	137
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.33	0.03	0.07	0.13	0.29	0.47	0.73	1.01	137
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.03	0.15	0.31	0.68	137
Nonaccrual Assets	0.69	0.15	0.22	0.39	0.62	0.93	1.25	1.74	137
30+ Days PD & Nonaccrual Assets	1.16	0.30	0.45	0.75	1.07	1.45	2.27	2.55	137
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.55	0.11	0.19	0.33	0.50	0.73	1.00	1.25	137
90+ PD & Nonaccrual Assets + OREO	0.73	0.15	0.22	0.41	0.63	0.95	1.42	1.79	137
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.96	0.16	0.32	0.55	0.85	1.27	1.87	2.56	137
Allowance for Loan & Lease Losses	138.39	31.83	40.52	68.28	117.30	186.33	260.35	450.51	137
Equity Cap + ALLL	8.39	1.60	2.65	4.82	7.30	10.92	19.11	23.17	137
Tier 1 Cap + ALLL	10.19	1.67	3.29	5.51	8.15	13.00	23.65	37.10	137
Loans & Leases + RE Acquired	1.41	0.33	0.49	0.78	1.25	1.84	2.98	4.17	137

PEER GROUP 2 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	0.32	0.02	0.05	0.12	0.26	0.46	0.76	0.96	137
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.12	0.43	0.73	137
	- Nonaccrual	0.69	0.15	0.22	0.38	0.62	0.91	1.29	1.94	137
Coml & Indl	- 30-89 Days PD	0.25	0.00	0.00	0.04	0.17	0.41	0.80	1.14	135
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.47	135
	- Nonaccrual	0.87	0.00	0.02	0.20	0.57	1.30	2.65	3.11	135
Individuals	- 30-89 Days PD	0.65	0.00	0.00	0.16	0.52	1.04	1.67	2.86	135
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.18	0.39	135
	- Nonaccrual	0.26	0.00	0.00	0.02	0.13	0.36	0.98	1.58	135
Dep Inst Lns	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.57	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	0.05	0.00	0.00	0.00	0.00	0.03	0.38	0.59	90
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.23	90
	- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.17	0.89	3.51	90
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	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	1
Other Lns&Ls	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.10	1.19	2.15	132
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	132
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.03	1.01	2.91	132
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.47	0.00	0.08	0.18	0.38	0.70	1.06	1.49	137
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.02	0.17	0.72	1.08	137
	- Nonaccrual	0.87	0.05	0.13	0.38	0.74	1.20	2.04	2.68	137
Revol vi ng	- 30-89 Days PD	0.39	0.00	0.00	0.10	0.33	0.58	1.18	1.89	130
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.24	0.66	130
	- Nonaccrual	0.66	0.00	0.00	0.12	0.41	1.01	2.29	4.14	130
Closed-End	- 30-89 Days PD	0.50	0.00	0.05	0.16	0.39	0.74	1.13	1.41	137
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.01	0.18	0.84	1.33	137
	- Nonaccrual	0.95	0.03	0.10	0.40	0.85	1.27	2.13	3.11	137
	- Jr Li en 30-89 Days PD	0.03	0.00	0.00	0.00	0.02	0.05	0.11	0.14	137
	- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	137
	- Jr Li en Nonaccrual	0.07	0.00	0.00	0.01	0.05	0.10	0.29	0.43	137
Commercial RE	- 30-89 Days PD	0.21	0.00	0.00	0.04	0.13	0.38	0.63	0.83	137
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.36	0.61	137
	- Nonaccrual	0.60	0.03	0.12	0.26	0.54	0.80	1.40	2.09	137
Const & Dev	- 30-89 Days PD	0.23	0.00	0.00	0.00	0.01	0.42	1.07	2.20	136
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.01	0.38	1.14	136
	- Nonaccrual	0.67	0.00	0.00	0.00	0.27	1.24	2.44	3.84	136
Mul ti fami ly	- 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.07	0.34	0.52	134
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.41	134
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.20	1.00	1.59	134
Nonfarm Nres-	- 30-89 Days PD	0.21	0.00	0.00	0.04	0.13	0.35	0.66	0.85	137
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.08	0.35	0.61	137
	- Nonaccrual	0.64	0.02	0.08	0.28	0.47	0.96	1.53	2.28	137
Farml and	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.33	0.81	1.28	106
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.51	1.02	106
	- Nonaccrual	1.07	0.00	0.00	0.00	0.11	0.95	3.90	22.50	106
Credi t Card	- 30-89 Days PD	1.07	0.00	0.00	0.00	0.47	1.94	4.06	5.63	48
	- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.06	0.88	2.02	48
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.37	1.49	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.07	6.64	7.84	8.93	9.86	11.02	12.70	14.59	137
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	17.14	3.97	7.51	12.01	16.13	21.15	28.86	32.40	137
Standby Letters of Credit	0.50	0.00	0.01	0.16	0.35	0.66	1.36	1.91	137
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.16	137
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	137
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	137
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.88	0.00	0.00	0.72	3.79	11.62	19.15	21.77	137
Interest Rate Contracts	5.74	0.00	0.00	0.64	3.58	11.62	18.69	21.36	137
Interest Rate Futures & Forward Contr	0.47	0.00	0.00	0.00	0.06	0.56	2.12	5.38	137
Written Options Contr (Int Rate)	0.49	0.00	0.00	0.00	0.23	0.74	1.97	4.46	137
Purchased Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.35	1.12	137
Interest Rate Swaps	3.99	0.00	0.00	0.00	1.98	6.85	14.62	17.96	137
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	137
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	137
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	137
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.22	7.79	11.42	20.04	25.15	33.94	39.43	45.96	137

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.54	62.64	98.64	100.00	100.00	100.00	100.00	100.00	123
Foreign Exchange Contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.51	123
Equity, Comm, & Other Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.33	123
Futures and Forwards	15.33	0.00	0.00	0.00	6.02	30.62	53.40	64.52	123
Written Options	15.94	0.00	0.00	0.00	7.21	34.50	57.14	86.14	123
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Over-The-Counter	15.55	0.00	0.00	0.00	6.90	29.51	57.14	86.14	123
Purchased Options	1.26	0.00	0.00	0.00	0.00	0.00	10.35	15.28	123
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Over-The-Counter	1.05	0.00	0.00	0.00	0.00	0.00	9.85	14.20	123
Swaps	57.62	0.00	0.00	7.57	73.75	95.04	100.00	100.00	123
Held for Trading	13.13	0.00	0.00	0.00	0.00	26.98	96.17	100.00	123
Interest Rate Contracts	13.85	0.00	0.00	0.00	0.00	2.05	93.67	100.00	123
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	123
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Non-Traded	86.86	0.00	1.27	64.96	100.00	100.00	100.00	100.00	123
Interest Rate Contracts	76.57	0.00	0.00	52.17	100.00	100.00	100.00	100.00	123
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62	123
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.18	123
Deriv Contr (Excl Fut & FX LE 14 Days)	79.39	0.00	28.98	60.29	86.35	99.80	100.00	100.00	123
One Year or Less	17.95	0.00	0.00	0.00	7.03	37.75	62.63	84.82	123
Over 1 Year to 5 Years	17.16	0.00	0.00	0.00	12.31	37.76	50.80	57.02	123
Over 5 Years	29.40	0.00	0.00	0.00	30.56	53.48	77.34	94.71	123
Gross Negative Fair Value (Abs Val)	1.44	0.00	0.00	0.39	1.56	2.39	3.04	3.80	123
Gross Positive Fair Value	1.40	0.00	0.01	0.61	1.32	2.00	2.75	3.14	123
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	133
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	133
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	133
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	133
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	133
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
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	133
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.06	0.00	0.00	0.00	0.00	0.10	0.28	0.48	133

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	137
Ins Under Assets(P/C)/Tot Ins Und Ast	60.00	0.00	0.00	0.00	50.00	100.00	100.00	100.00	5
Ins Under Assets(L/H)/Tot Ins Und Ast	40.00	0.00	0.00	0.00	0.00	75.00	100.00	100.00	5
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	0.74	3.43	4.85	137
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
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	137
Ins Net Inc (P/C)/Equity (P/C)	14.57	4.71	4.71	4.71	8.83	16.22	22.12	24.09	3
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	112.82	61.65	61.65	61.65	108.05	120.00	144.95	153.26	4
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.24	0.00	0.00	0.00	0.00	2.43	6.82	8.28	3
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	137
CSV Life Insurance/Tier 1 Cap + ALLL	13.60	0.00	0.11	7.48	13.85	19.17	23.11	26.88	137
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	137
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Cost: Interest-Bearing Deposits	0.13	0.00	0.00	0.00	0.12	0.16	0.21	0.23	4
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-18.91	-100.00	-100.00	-88.58	-16.40	10.15	55.73	406.33	40
Total Selected Assets	-14.28	-100.00	-100.00	-59.49	-11.86	6.78	55.95	238.07	51
Deposits	172.73	-17.10	-17.10	-17.10	-6.54	135.83	373.10	452.19	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	86.51	0.00	12.59	45.81	83.48	108.81	162.61	304.71	101
Dividends Paid/Net Income	27.95	0.00	0.00	9.12	27.90	47.14	61.32	71.84	135
Net Income - Dividends/Avg Equity	5.97	0.19	2.23	4.38	5.72	7.57	9.98	11.96	137
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	135.25	0.00	0.00	61.96	109.46	203.83	367.86	650.40	112
Dividends From Nonbank Subs	1.98	0.00	0.00	0.00	0.06	0.91	12.39	21.95	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	140.79	0.00	0.00	73.42	112.50	204.01	371.24	663.01	112
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.66	0.00	0.00	0.00	33.72	67.33	106.36	136.52	126
Interest Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.12	0.77	3.02	126
Mgt & Service Fees From Bank Subs	0.71	0.00	0.00	0.00	0.00	0.00	6.96	12.13	126
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	126
Operating Income From Bank Subs	42.24	0.00	0.00	4.86	35.52	72.94	112.70	158.41	126
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.31	0.00	0.00	0.51	60.58	100.00	140.25	300.08	74
Interest Income From Nonbank Subs	0.37	0.00	0.00	0.00	0.00	0.00	0.00	10.56	74
Mgt & Serv Fees From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.00	0.00	7.37	74
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.28	74
Operating Inc From Nonbank Subs	74.70	0.00	0.00	3.15	81.35	100.00	162.94	371.48	74
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	17.77	0.00	0.00	0.00	0.00	11.12	56.72	66.44	8
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.08	8
Mgt & Serv Fees From Sub BHCs	-0.00	-0.01	-0.01	0.00	0.00	0.00	0.00	0.00	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	17.79	0.00	0.00	0.00	0.00	11.12	56.75	66.52	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.98	0.00	0.00	0.00	92.24	99.41	99.93	99.99	127
Interest Income From Bank Subs	4.40	0.00	0.00	0.00	0.00	0.27	10.59	96.36	127
Mgt & Serv Fees From Bank Subs	2.37	0.00	0.00	0.00	0.00	0.00	14.05	54.87	127
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	127
Operating Income From Bank Subs	82.32	0.00	0.01	86.37	98.82	99.87	100.00	100.00	127
Dividends From Nonbank Subs	2.31	0.00	0.00	0.00	0.00	0.43	15.51	38.11	127
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	127
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Operating Inc From Nonbank Subs	4.18	0.00	0.00	0.00	0.05	1.16	26.11	70.98	127
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Loans and Adv From Subs/ST Debt	N/A	N/A	N/A	0.00	73.67	892.34	1720.03	2724.75	14
Loans and Adv From Subs/Total Debt	126.81	0.00	0.00	0.00	40.57	142.54	524.97	1059.47	49

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
1107205	3,802,827	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	5,219,292	AMERIS BANCORP	MOULTRIE, GA	
3153130	7,256,810	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,406,136	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,740,541	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,213,935	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,831,407	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	9,335,285	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	5,312,310	BANNER CORPORATION	WALLA WALLA, WA	
2961879	7,583,002	BBCN BANCORP, INC.	LOS ANGELES, CA	
3846629	4,737,118	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	7,806,736	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3141650	5,197,485	BNC BANCORP	HIGH POINT, NC	
3814310	6,259,648	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	3,507,206	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,236,055	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	5,856,723	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,866,613	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	8,272,935	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	7,265,883	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,861,647	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	3,881,736	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	3,933,072	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	5,021,833	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,856,407	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	9,264,554	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,506,959	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	6,232,288	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
1060328	3,307,772	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	4,782,953	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	8,755,984	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	3,859,536	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1048867	7,997,166	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,808,148	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,906,451	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1048764	3,837,773	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	7,599,471	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,626,462	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,832,492	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,866,563	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	3,127,687	DURANT BANCORP, INC.	DURANT, OK	
2652104	5,889,569	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,599,436	EASTERN BANK CORPORATION	BOSTON, MA	
4759669	3,551,295	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	3,516,590	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,372,826	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
3944628	6,888,689	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	3,498,801	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	3,357,608	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,477,106	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	3,273,911	FIRST BANCORP	SOUTHERN PINES, NC	

BHCPR Reporters for Quarter Ending 09/30/2015
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
1118797	5,936,190	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,863,565	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,384,749	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	7,880,533	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,467,645	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	8,603,953	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	6,190,415	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	9,935,046	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	4,345,468	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
2393274	5,502,075	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	3,238,625	FREMONT BANCORPORATION	FREMONT, CA	Moved from Peer 3
2003975	8,764,371	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,146,969	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,075,145	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
4809920	9,798,654	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	New Y-9C/BHCPR reporter
2900261	4,214,242	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	6,805,884	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,595,378	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1491409	8,515,553	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	4,975,636	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,009,822	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	Moved from Peer 3
1136803	7,135,489	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	4,478,339	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,172,362	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,529,950	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,130,793	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,301,941	KEARNY FINANCIAL CORPORATION	KEARNY, NJ	
1404799	3,743,551	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,666,944	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	6,879,743	LEGACYTEXAS FINANCIAL GROUP	PLANO, TX	
3814208	4,171,602	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	3,336,615	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1135972	8,035,887	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,376,324	MERIDIAN BANCORP, INC.	PEABODY, MA	
3932072	4,203,344	MIDDLESEX BANCORP MHC	NATICK, MA	
3973888	4,788,049	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	9,587,459	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	8,161,562	NBT BANCORP INC.	NORWICH, NY	
3212091	6,634,107	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
3132863	3,181,746	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
4122722	8,984,970	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,269,699	OCEAN BANCSHARES, INC.	MIAMI, FL	
2490575	7,203,822	OFB BANCORP	SAN JUAN, PR	
2692892	3,348,478	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1142336	7,304,695	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	3,268,963	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1070578	3,228,830	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	8,572,419	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	8,549,064	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	8,858,588	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	7,918,732	RENASANT CORPORATION	TUPELO, MS	

BHCPR Reporters for Quarter Ending 09/30/2015
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
1097025	4,035,977	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	6,215,338	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,747,679	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,611,034	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	5,650,087	SANTANDER BANCORP	SAN JUAN, PR	
1085013	3,378,160	SEACOAST BANKING CORPORATION	STUART, FL	
3635319	4,772,601	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	7,559,694	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	4,526,785	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,356,121	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,507,320	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	4,837,475	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3345430	4,041,673	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
4036324	3,388,673	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	3,524,653	STATE BANKSHARES, INC.	FARGO, ND	
1126046	3,093,856	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
3609682	6,503,706	TALMER BANCORP INC.	TROY, MI	
2367921	5,594,718	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,021,628	TRICO BANCSHARES	CHICO, CA	
3475074	3,130,247	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1048513	4,729,734	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,600,425	UNION BANKSHARES CORPORATION	RICHMOND, VA	
1249347	9,415,396	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	5,844,624	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
3536386	3,523,719	USAMERIBANCORP, INC.	CLEARWATER, FL	
1050712	3,216,277	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	5,069,284	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,675,584	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	8,456,399	WESBANCO, INC.	WHEELING, WV	
1025541	5,003,753	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	4,740,396	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,543,559	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	5,067,942	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3432965	4,362,226	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	
1199602	5,108,164	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 137 bank holding companies.