

	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	338	346	345	352
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.33	3.35	3.37	3.33
+ Non-interest Income	0.96	0.94	0.93	1.00
- Overhead Expense	2.96	3.04	3.05	3.10
- Provision for Losses	0.08	0.09	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)	1.33	1.27	1.27	1.22
Net Operating Income	0.92	0.89	0.91	0.88
Net Income	0.92	0.89	0.91	0.88
Net Income (Sub S Adjusted)	1.01	0.96	0.98	0.90
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.02	4.08	4.10	4.17
Interest Expense	0.43	0.46	0.46	0.54
Net Interest Income (TE)	3.58	3.62	3.64	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.15	0.15	0.25
Earnings Coverage of Net Losses (X)	17.18	15.08	18.32	12.56
Ln&Ls Allowance/Total Loans & Leases	1.25	1.41	1.35	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.22	1.62	1.46	2.06
30-89 Days Past Due Loans and Leases	0.37	0.42	0.45	0.53
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.32	14.38	14.18	13.83
Net ST Noncore Funding Dependence	6.39	6.17	6.07	5.08
Net Loans and Leases/Total Assets	68.31	66.06	67.04	64.41
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.15	10.05	10.10	9.95
Equity Capital/Total Assets	10.27	10.21	10.19	9.85
Equity Capital+Minority Int/Total Assets	10.30	10.27	10.23	9.91
Tier 1 Common Eq Cap / T RWA	12.55	12.31	12.37	12.18
Net Loans&Ls/Equity Capital (X)	6.79	6.67	6.78	6.72
Cash Dividends/Net Income	22.94	23.67	23.70	22.88
Cash Dividends/Net Income (Sub S Adjusted)	20.28	22.14	14.74	19.51
Retained Earnings/Avg Equity Cap	6.38	6.24	6.37	6.48
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.05	0.06	0.06	0.07
Long-Term Debt/Equity Capital	1.99	1.53	1.60	1.49
Equity Investment in Subs/Equity Cap	105.45	106.07	106.00	108.28
Cash FR Oper+Noncash+Op Exp+Div	122.91	112.66	121.81	134.71

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.73	3.78	3.80	3.85	4.06
Less: Interest Expense	0.40	0.42	0.42	0.50	0.65
Equals: Net Interest Income (TE)	3.33	3.35	3.37	3.33	3.38
Plus: Non-Interest Income	0.96	0.94	0.93	1.00	1.03
Equals: Adj Operating Income (TE)	4.34	4.34	4.35	4.38	4.48
Less: Overhead Expense	2.96	3.04	3.05	3.10	3.16
Less: Provision for Loan and Lease Losses	0.08	0.09	0.09	0.12	0.31
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	0.03	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.33	1.27	1.27	1.22	1.10
Less: Applicable Income Taxes (TE)	0.38	0.37	0.36	0.33	0.31
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.92	0.89	0.91	0.88	0.78
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.92	0.89	0.91	0.88	0.78
Memo: Net Income (Last Four Qtrs)	0.93	0.89	0.91	0.88	0.80
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.01	92.82	92.91	92.60	92.03
Avg Int-Bearing Funds / Avg Assets	71.85	72.78	72.71	73.97	75.01
Int Income (TE) / Avg Earning Assets	4.02	4.08	4.10	4.17	4.43
Int Expense / Avg Earning Assets	0.43	0.46	0.46	0.54	0.71
Net Int Inc (TE) / Avg Earn Assets	3.58	3.62	3.64	3.61	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	4.72	4.88	4.87	5.07	5.41
Interest-Bearing Bank Balances	0.32	0.29	0.31	0.27	0.26
Fed Funds Sold & Reverse Repos	0.21	0.24	0.23	0.24	0.22
Trading Assets	0.89	1.05	1.26	1.20	1.13
Total Earning Assets	3.94	4.00	4.02	4.08	4.34
Investment Securities (TE)	2.40	2.41	2.43	2.37	2.64
U.S. Treasury & Agency Sec (excl MBS)	1.49	1.39	1.41	1.39	1.56
Mortgage-Backed Securities	2.09	2.21	2.22	2.05	2.41
All Other Securities	3.69	3.77	3.81	3.95	4.41
Interest-Bearing Deposits	0.41	0.43	0.43	0.50	0.66
Time Deposits of \$100K or More	0.83	0.85	0.84	0.96	1.17
Time Deposits < \$100K	0.79	0.84	0.84	0.99	1.24
Other Domestic Deposits	0.23	0.22	0.23	0.24	0.31
Foreign Deposits	0.44	0.55	0.53	0.99	1.43
Fed Funds Purchased and Repos	0.36	0.44	0.42	0.46	0.64
Other Borrowed Funds & Trading Liab	1.79	2.02	1.98	2.28	2.76
All Interest-Bearing Funds	0.55	0.56	0.58	0.65	0.83

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	60	59	78	76	73
Avg Assets per Employee (\$000)	4,981	4,810	4,790	4,701	4,516
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.94	2.00	1.92	1.89	1.69
Overhead Exp / NII + Non-Int Income	69.52	70.95	70.99	71.77	71.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.96	3.04	3.05	3.10	3.16
Personnel Expense	1.66	1.70	1.69	1.69	1.68
Net Occupancy Expense	0.37	0.39	0.39	0.39	0.39
Other Operating Expenses	0.90	0.94	0.96	1.00	1.06
Overhead Less Non-Interest Income	1.95	2.04	2.06	2.03	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	68.32	69.76	69.80	70.57	70.47
Personnel Expense	38.59	38.98	38.79	38.73	37.78
Net Occupancy Expense	8.60	8.93	8.77	8.82	8.77
Other Operating Expenses	20.70	21.42	21.81	22.59	23.56
Total Non-Interest Income	21.46	20.95	20.85	22.11	22.11
Fiduciary Activities Income	1.65	1.66	1.67	1.48	1.44
Serv Charges on Deposit Accts - Domestic	4.52	4.91	4.79	5.09	5.49
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.70	0.75	0.74	0.75	0.66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.39	0.43	0.43	0.48	0.30
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.48	0.55	0.59	0.46	0.51
Net Gain (Loss) - Sales Loans, OREO, Oth	2.63	1.91	1.83	2.44	2.47
Other Non-Interest Income	7.32	7.01	7.10	7.68	7.99
Overhead Less Non-Interest Income	46.10	47.95	48.01	47.59	47.57
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.38	22.89	22.43	21.48	21.27
Appl Inc Tax+TE/Pretax NOI+TE	30.24	29.98	29.42	27.94	28.10

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	52.16	50.73	51.02	49.99	48.70
Commercial and Industrial Loans	9.88	9.31	9.74	8.84	8.36
Loans to Individuals	1.85	1.83	1.82	1.75	1.76
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.95	0.77	0.82	0.71	0.66
Other Loans and Leases	1.41	1.21	1.25	1.17	1.07
Net Loans and Leases	68.31	66.06	67.04	64.41	62.12
Debt Securities Over 1 Year	17.36	19.04	18.23	19.25	19.46
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.10	0.09
Subtotal	86.43	86.08	86.24	84.84	82.78
Interest-Bearing Bank Balances	3.43	3.41	3.45	3.93	5.08
Federal Funds Sold & Reverse Repos	0.08	0.07	0.08	0.10	0.16
Debt Securities 1 Year or Less	1.59	1.66	1.58	1.78	1.82
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.34	91.97	92.06	91.59	90.94
Non-Int Cash and Due From Dep Inst	1.39	1.50	1.56	1.60	1.95
Other Real Estate Owned	0.23	0.36	0.29	0.46	0.66
All Other Assets	6.18	6.43	6.28	6.68	6.98
MEMORANDA:					
Short-Term Investments	5.47	5.57	5.57	6.42	7.70
U.S. Treasury Securities	0.19	0.20	0.21	0.14	0.13
U.S. Agency Securities (excl MBS)	3.00	3.19	3.05	3.28	3.18
Municipal Securities	4.21	3.99	3.96	4.34	4.00
Mortgage-Backed Securities	8.83	10.36	9.76	10.61	11.56
Asset-Backed Securities	0.11	0.11	0.10	0.11	0.08
Other Debt Securities	0.43	0.48	0.45	0.60	0.55
RE Loans Secured by 1-4 Family	18.03	17.66	17.66	16.77	17.11
Revolving	2.69	2.70	2.71	2.66	2.76
Closed-End, Sec by First Liens	14.38	13.91	13.93	13.05	13.19
Closed-End, Sec by Junior Liens	0.58	0.64	0.61	0.67	0.77
Commercial Real Estate Loans	30.59	29.74	29.98	29.84	28.30
Construction and Land Dev	4.76	4.36	4.43	4.12	3.93
Multi family	2.92	2.90	2.91	2.95	2.55
Nonfarm Nonresidential	21.79	21.33	21.50	21.71	20.83
RE Loans Secured by Farmland	1.46	1.32	1.37	1.31	1.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.34	76.81	76.22	77.38	77.81
RE Loans Secured by 1-4 Family	26.47	26.78	26.46	26.12	27.42
Revolving	3.94	4.07	4.04	4.11	4.42
Closed-End	22.07	22.27	21.96	21.58	22.48
Commercial Real Estate Loans	44.78	44.78	44.59	45.96	45.29
Construction and Land Dev	6.98	6.64	6.66	6.43	6.29
Multi family	4.23	4.33	4.30	4.51	4.05
Nonfarm Nonresidential	32.04	32.28	32.15	33.49	33.51
RE Loans Secured by Farmland	2.27	2.11	2.19	2.15	2.04
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.48	14.09	14.55	13.55	13.37
Loans to Individuals	2.74	2.90	2.84	2.84	2.96
Credit Card Loans	0.04	0.04	0.04	0.04	0.04
Agricultural Loans	1.41	1.23	1.30	1.19	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.11	1.85	1.90	1.84	1.75

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	5.47	5.57	5.57	6.42	7.70
Liquid Assets	18.88	21.00	20.27	22.12	24.30
Investment Securities	19.60	21.24	20.31	21.63	22.09
Net Loans and Leases	68.31	66.06	67.04	64.41	62.12
Net Lns, Ls & Stdby Ltrs of Credit	68.80	66.56	67.52	64.96	62.66
Core Deposits	69.38	69.06	69.33	69.20	68.66
Noncore Funding	18.15	18.32	18.16	18.53	18.91
Time Deposits of \$100K or More	10.09	10.23	10.19	10.89	11.65
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.27	1.41	1.33	1.39	1.47
Net Fed Funds Purchased (Sold)	1.23	1.37	1.28	1.32	1.32
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.91	1.69	1.87	1.24	1.04
Earning Assets Repr in 1 Year	26.44	25.94	26.33	26.46	30.14
Int-Bearing Liab Repr in 1 Year	17.87	19.25	18.82	19.66	22.25
Long-Term Debt Repr in 1 Year	0.29	0.34	0.34	0.24	0.22
Net Assets Repriceable in 1 Year	7.92	5.74	6.66	5.95	7.14
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.32	14.38	14.18	13.83	13.14
Net ST Noncore Funding Dependence	6.39	6.17	6.07	5.08	4.57
Short-Term Inv/ST Noncore Funding	60.60	63.52	63.37	72.86	76.28
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.27	13.50	12.41	15.18	18.01
Net Loans and Leases/Total Deposits	84.48	81.76	82.87	79.12	76.02
Net Loans and Leases/Core Deposits	100.33	97.26	98.45	94.47	91.74
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.67	0.44	0.69	-0.39	1.12
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.57	0.62	1.38	-2.21	4.88
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.10	-0.04	-0.26	0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.63	10.92	10.75	9.67	6.32
Available-For-Sale Securities	89.37	89.08	89.25	90.33	93.68
U.S. Treasury Securities	1.09	1.09	1.22	0.71	0.76
U.S. Agency Securities (excl MBS)	17.11	16.92	16.75	17.14	16.25
Municipal Securities	21.19	18.36	19.26	19.68	18.75
Mortgage-Backed Securities	45.84	49.05	48.17	48.98	52.36
Asset-Backed Securities	0.60	0.55	0.53	0.56	0.34
Other Debt Securities	2.43	2.54	2.55	3.02	2.73
Mutual Funds and Equity Securities	0.55	0.52	0.53	0.56	0.49
Debt Securities 1 Year or Less	9.16	9.07	9.07	9.72	10.27
Debt Securities 1 To 5 Years	29.06	26.93	27.89	25.16	26.57
Debt Securities Over 5 Years	57.24	60.01	58.93	60.80	58.66
Pledged Securities	48.15	47.08	48.35	46.02	45.53
Structured Notes, Fair Value	0.61	0.92	0.85	1.01	1.26

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.08	0.09	0.09	0.12	0.31
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	0.14	0.14	0.18	0.49
Provision for Ln&Ls Losses/Net Losses	161.63	96.90	113.35	92.07	112.09
Ln&Ls Allowance/Total Loans & Leases	1.25	1.41	1.35	1.55	1.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	26.40	19.45	17.31	11.41	6.34
ALLL/Nonaccrual Assets	248.25	204.79	227.14	180.35	131.80
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	226.81	187.41	207.44	161.37	120.23
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.25	0.25	0.38	0.75
Recoveries/Avg Loans and Leases	0.08	0.09	0.09	0.12	0.14
Net Losses/Avg Loans and Leases	0.08	0.15	0.15	0.25	0.59
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	33.20	23.77	33.26	23.88	17.90
Earnings Coverage of Net Losses (X)	17.18	15.08	18.32	12.56	8.55
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.10	0.10	0.21	0.56
RE Loans Secured By 1-4 Family	0.07	0.12	0.12	0.24	0.51
Revolving	0.07	0.12	0.13	0.23	0.45
Closed-End	0.06	0.11	0.11	0.23	0.50
Commercial Real Estate Loans	0.03	0.10	0.10	0.19	0.60
Construction and Land Dev	-0.03	0.07	0.11	0.26	1.60
Multi family	0.00	0.03	0.03	0.10	0.29
Nonfarm Nonresidential	0.04	0.09	0.09	0.17	0.42
RE Loans Secured by Farmland	0.00	0.00	0.00	0.03	0.06
Commercial and Industrial Loans	0.09	0.16	0.18	0.27	0.61
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.64	0.72	0.75	0.74	1.07
Credit Card Loans	1.07	1.67	1.79	1.04	1.86
Agricultural Loans	0.01	0.01	0.00	0.03	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.13	0.00
Other Loans and Leases	0.27	0.27	0.31	0.30	0.59

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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PERCENT OF LOANS AND LEASES

09/30/2015

09/30/2014

12/31/2014

12/31/2013

12/31/2012

30-89 Days PD Loans and Leases
90+ Days PD Loans and Leases
Nonaccrual Loans and Leases

0.37
0.04
0.80

0.42
0.04
1.01

0.45
0.03
0.93

0.53
0.06
1.26

0.71
0.07
1.91

90+ Days PD and Nonaccrual Loans and Leases

0.88

1.14

1.03

1.46

2.22

30-89 Days PD Restructured

0.01

0.01

0.01

0.02

0.03

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.21

0.29

0.26

0.37

0.52

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.37

0.42

0.45

0.53

0.71

90+ Days Past Due Assets

0.04

0.04

0.03

0.06

0.07

Nonaccrual Assets

0.82

1.03

0.95

1.29

1.94

30+ Days PD & Nonaccrual Assets

1.30

1.62

1.54

2.07

3.00

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

0.61

0.76

0.69

0.94

1.40

90+ PD & Nonaccrual Assets + OREO

0.89

1.15

1.04

1.45

2.14

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

Total Assets

1.24

1.56

1.44

1.91

2.69

Allowance for Loan & Lease Losses

154.66

172.95

167.21

193.31

234.59

Equity Cap + ALLL

11.12

13.84

12.91

17.35

23.85

Tier 1 Cap + ALLL

11.25

13.78

12.82

17.00

24.33

Loans & Leases + RE Acquired

1.82

2.37

2.17

2.97

4.26

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	0.34	0.39	0.43	0.53	0.73
- 90+ Days Past Due	0.03	0.04	0.03	0.06	0.07
- Nonaccrual	0.86	1.11	1.02	1.40	2.11
Coml & Indl - 30-89 Days PD	0.29	0.32	0.28	0.33	0.45
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.05
- Nonaccrual	0.59	0.65	0.60	0.89	1.39
Individuals - 30-89 Days PD	0.59	0.57	0.68	0.77	0.87
- 90+ Days Past Due	0.02	0.05	0.03	0.03	0.04
- Nonaccrual	0.20	0.20	0.20	0.24	0.32
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	0.05	0.03	0.03	0.03	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.11	0.09	0.14	0.15
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	0.13	0.11	0.12	0.08	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.04	0.04	0.07	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.54	0.61	0.75	0.88	1.07
- 90+ Days Past Due	0.04	0.05	0.05	0.07	0.09
- Nonaccrual	0.92	1.16	1.05	1.36	1.80
Revolving - 30-89 Days PD	0.32	0.34	0.37	0.42	0.52
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	0.49	0.56	0.51	0.66	0.88
Closed-End - 30-89 Days PD	0.58	0.59	0.73	0.98	1.19
- 90+ Days Past Due	0.04	0.06	0.05	0.07	0.10
- Nonaccrual	1.00	1.25	1.13	1.52	2.00
- Jr Lien 30-89 Days PD	0.03	0.03	0.03	0.05	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.06	0.08	0.07	0.09	0.14
Commercial RE - 30-89 Days PD	0.21	0.25	0.23	0.34	0.49
- 90+ Days Past Due	0.01	0.02	0.02	0.05	0.06
- Nonaccrual	0.83	1.12	1.03	1.43	2.36
Const & Dev - 30-89 Days PD	0.19	0.20	0.21	0.36	0.61
- 90+ Days Past Due	0.01	0.01	0.01	0.03	0.15
- Nonaccrual	0.90	1.76	1.39	2.77	5.13
Multi family - 30-89 Days PD	0.05	0.08	0.06	0.08	0.21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	0.25	0.35	0.34	0.51	0.90
Nonfarm Nres- 30-89 Days PD	0.21	0.25	0.22	0.32	0.46
- 90+ Days Past Due	0.01	0.02	0.02	0.04	0.04
- Nonaccrual	0.82	1.04	0.98	1.22	1.91
Farmland - 30-89 Days PD	0.10	0.13	0.11	0.20	0.20
- 90+ Days Past Due	0.01	0.00	0.00	0.02	0.01
- Nonaccrual	0.62	0.68	0.56	0.78	1.32
Credit Card - 30-89 Days PD	0.77	0.89	0.84	0.71	0.85
- 90+ Days Past Due	0.11	0.18	0.13	0.18	0.14
- Nonaccrual	0.01	0.01	0.01	0.01	0.04

CAPITAL RATIOS	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.15	10.05	10.10	9.95	9.73
Tier 1 RBC Ratio	N/A	13.95	13.87	13.93	13.90
Total Risk-Based Capital Ratio	N/A	15.33	15.23	15.31	15.38
Tangible Tier 1 Leverage Ratio	N/A	9.95	10.01	9.86	9.66
Tangible Common Eq Cap/Tan Assets	N/A	8.84	8.98	8.47	8.29
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.28	14.49	14.40	13.68	12.41
Standby Letters of Credit	0.42	0.43	0.43	0.46	0.45
Commercial & Similar Letters of Credit	0.01	0.00	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	1.76	1.72	1.47	2.09
Interest Rate Contracts	1.96	1.74	1.71	1.45	2.05
Interest Rate Futures & Forward Contr	0.29	0.21	0.17	0.13	0.44
Written Options Contr (Int Rate)	0.26	0.18	0.16	0.13	0.35
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.75	0.67	0.75	0.65	0.50
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	23.40	22.90	22.98	22.40	20.93

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	100.00	100.00	100.00	100.00	99.99
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	28.78	22.08	19.52	21.53	25.24
Written Options	19.08	18.87	17.91	17.53	22.10
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.08	18.77	17.89	17.53	22.09
Purchased Options	0.26	0.65	0.52	0.43	0.84
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.26	0.64	0.52	0.43	0.66
Swaps	43.70	44.09	47.14	43.78	36.98
Held for Trading	3.82	3.86	4.19	5.40	3.21
Interest Rate Contracts	3.80	3.84	4.17	5.37	3.21
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	96.18	96.14	95.81	94.60	96.79
Interest Rate Contracts	95.88	95.45	95.11	93.87	96.27
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)	75.78	75.47	75.06	77.74	71.93
One Year or Less	29.47	20.97	17.61	23.18	24.66
Over 1 Year to 5 Years	13.54	15.65	16.31	15.14	12.81
Over 5 Years	18.47	17.67	19.21	16.00	13.46
Gross Negative Fair Value (Abs Val)	1.29	0.79	1.07	0.85	1.30
Gross Positive Fair Value	0.82	0.62	0.70	0.90	0.99
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	0.02

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	66.25	53.83	58.19	61.94	63.17
Ins Under Assets(L/H)/Tot Ins Und Ast	33.75	46.17	41.81	38.06	36.83
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.48	0.55	0.59	0.46	0.51
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	71.43	85.69	99.98	80.00	88.89
Other Prem Inc/Total Prem Inc	28.57	14.31	0.02	20.00	11.11
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)	39.80	17.38	13.43	0.46	1.10
Ins Net Inc (L/H)/Equity (L/H)	-0.30	22.91	18.70	25.97	17.91
Insur Ben, Losses, Exp/Insur Premiums	32.03	90.62	77.43	72.36	168.17
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.04	0.21	-0.15	20.09	14.32
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	15.19	16.08	25.00	20.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.03	11.13	11.34	10.95	10.62
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	0.44	0.55	0.53	0.99	1.43
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	0.85	0.59	0.11	0.10
Foreign Governments and Inst	0.00	0.00	0.00	0.13	0.00
GROWTH RATES:					
Net Loans and Leases	-19.50	-26.35	-21.47	-0.96	-15.37
Total Selected Assets	1.46	-16.65	-19.21	38.23	-5.34
Deposits	1.90	7.86	-8.56	-12.05	-21.01

PROFITABILITY:

	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.57	8.43	8.49	8.57	7.51
Bank Net Inc/Avg Eq Inv in Banks	9.35	9.15	9.29	9.27	8.17
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.19	3.44	2.73	3.48	3.49
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.41	7.91	7.54	6.64	7.53
Bank Net Income/Parent Net Income	104.79	104.70	105.24	104.81	107.60
Nonbank Net Income/Parent Net Income	0.47	0.49	0.39	0.52	0.55
Sub BHCs Net Inc/Parent Net Income	91.97	89.03	93.10	83.90	94.81

LEVERAGE:

Total Liabilities/Equity	11.33	11.91	11.79	12.96	15.17
Total Debt/Equity Capital	2.38	1.90	1.99	1.79	1.96
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.16	9.61	9.66	10.28	12.08
Tot Debt+Lns Guaranteed for Affl/Equity	2.44	1.96	2.00	1.84	2.11
Total Debt/Eq Cap - Exc Over Fair Value	2.38	1.90	1.99	1.80	1.97
Long-Term Debt/Equity Capital	1.99	1.53	1.60	1.49	1.44
Short-Term Debt/Equity Capital	0.05	0.06	0.06	0.07	0.12
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	0.02	0.02	0.02	0.02
Long-Term Debt/Consolidated LT Debt	8.40	5.80	6.42	5.31	4.83

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.45	106.07	106.00	106.28	108.64
Total Investment in Subs/Equity	105.70	106.38	106.29	106.75	109.11
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	98.94	98.76	98.56	99.72
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	99.13	98.97	98.92	100.06

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.53	0.49	0.49	0.49	0.71
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.26	2.24	2.09	2.26	2.60

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	125.04	117.72	124.98	125.79	113.25
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.91	112.66	121.81	134.71	119.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.32	105.00	118.40	124.59	96.16
Pretax Oper Inc + Int Exp/Int Expense	5605.81	4395.88	5045.89	4440.39	4483.71
Div + Int From Subs/Int Exp + Div	191.70	175.90	201.34	201.10	186.61
Fees+Other Inc From Subs/Sal + Oth Exp	7.77	7.48	7.02	7.05	7.01
Net Inc/Curr Port of LT Debt+Pfd Div(X)	43.17	46.38	40.33	33.85	29.50

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.90	0.86	0.85	0.92	0.39
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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	14.04	6.12	7.77	5.05	19.72
Total	14.04	6.12	7.77	5.05	19.72

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	0.14	0.19	0.18	0.19	0.20
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	61.25	68.57	68.55	65.59	67.03
Dividends Paid/Net Income	22.83	23.65	23.70	22.86	25.56
Net Income - Dividends/Avg Equity	6.42	6.25	6.38	6.49	5.32
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	166.76	150.32	166.85	162.72	161.67
Dividends From Nonbank Subs	0.64	0.44	0.93	1.30	0.86
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.04	0.34
Dividends From All Subsidiaries	177.72	157.70	196.22	176.06	178.98
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.51	34.84	38.79	37.48	39.23
Interest Income From Bank Subs	0.04	0.05	0.04	0.06	0.07
Mgt & Service Fees From Bank Subs	1.24	1.22	1.09	1.08	1.47
Other Income From Bank Subs	0.02	0.02	0.03	0.02	0.03
Operating Income From Bank Subs	42.62	39.63	43.55	41.84	45.20
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	65.00	64.76	70.60	72.42	62.38
Interest Income From Nonbank Subs	0.06	0.01	0.13	0.00	0.02
Mgt & Serv Fees From Nonbank Subs	0.40	0.22	0.13	0.34	0.77
Other Income From Nonbank Subs	0.82	0.01	0.10	0.06	0.19
Operating Inc From Nonbank Subs	86.28	71.71	81.59	83.87	74.31
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	15.71	14.31	16.32	22.85	24.03
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.05	0.05	0.10	0.08	1.16
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.15	14.73	16.89	23.36	26.27
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.96	64.83	67.86	61.33	56.48
Interest Income From Bank Subs	2.24	2.03	0.81	1.77	1.37
Mgt & Serv Fees From Bank Subs	2.37	2.76	2.17	2.00	2.04
Other Income From Bank Subs	0.05	0.09	0.07	0.04	0.07
Operating Income From Bank Subs	79.67	79.50	80.67	75.16	72.24
Dividends From Nonbank Subs	0.56	0.88	0.99	1.48	1.14
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
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	1.04	1.94	1.62	3.59	3.26
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	0.21
Loans and Adv From Subs/ST Debt	972.05	1134.77	692.85	943.80	587.17
Loans and Adv From Subs/Total Debt	155.16	239.96	239.76	287.90	296.84

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									338
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.32	2.43	2.74	3.02	3.32	3.61	3.95	4.16	338
+ Non-interest Income	0.95	0.23	0.33	0.57	0.86	1.26	1.78	2.79	338
- Overhead Expense	2.95	1.89	2.08	2.47	2.90	3.32	4.08	4.96	338
- Provision for Losses	0.08	-0.14	-0.04	0.00	0.07	0.15	0.24	0.30	338
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.03	0.09	0.13	338
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	338
= Pretax Net Oper Income (TE)	1.33	0.40	0.64	1.00	1.33	1.61	2.00	2.31	338
Net Operating Income	0.92	0.26	0.42	0.67	0.89	1.12	1.52	1.92	338
Net Income	0.92	0.26	0.42	0.67	0.89	1.12	1.52	1.92	338
Net Income (Sub S Adjusted)	1.01	0.48	0.61	0.78	0.99	1.27	1.48	1.62	59
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.02	3.17	3.39	3.68	4.02	4.36	4.70	4.90	338
Interest Expense	0.42	0.13	0.18	0.27	0.40	0.58	0.71	0.80	338
Net Interest Income (TE)	3.58	2.62	2.94	3.27	3.59	3.89	4.24	4.55	338
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.08	-0.12	-0.07	0.00	0.05	0.14	0.30	0.42	338
Earnings Coverage of Net Losses (X)	17.17	-191.43	-60.22	0.28	12.79	39.46	101.06	202.63	337
Ln&Ls Allowance/Total Loans & Leases	1.24	0.67	0.75	0.97	1.20	1.47	1.81	2.21	338
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.22	0.15	0.26	0.56	0.97	1.72	2.84	4.00	338
30-89 Days Past Due Loans and Leases	0.37	0.02	0.03	0.13	0.31	0.54	0.89	1.28	338
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.32	-5.82	-1.56	6.48	13.82	21.75	31.28	37.40	338
Net ST Noncore Funding Dependence	6.39	-9.49	-5.36	1.26	6.17	11.69	18.25	22.54	338
Net Loans and Leases/Total Assets	68.31	46.90	51.56	60.95	68.80	76.22	81.01	84.07	338
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.14	7.57	8.10	8.92	9.86	11.18	13.09	15.48	338
Equity Capital/Total Assets	10.26	7.05	7.73	8.84	10.04	11.43	13.46	16.09	338
Equity Capital+Minority Int/Total Assets	10.30	7.16	7.81	8.85	10.08	11.44	13.46	16.09	338
Tier 1 Common Eq Cap / T RWA	12.55	7.80	8.68	10.18	11.94	14.43	19.08	21.74	337
Net Loans&Ls/Equity Capital (X)	6.78	3.48	4.15	5.59	6.76	7.94	9.37	10.36	337
Cash Dividends/Net Income	22.94	0.00	0.00	0.00	24.63	40.98	58.93	70.80	333
Cash Dividends/Net Income (Sub S Adjusted)	20.28	-20.59	-14.40	0.00	20.79	43.28	57.97	65.71	59
Retained Earnings/Avg Equity Cap	6.37	1.29	2.52	4.40	6.39	8.20	10.49	12.74	337
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.05	0.00	0.00	0.00	0.00	0.00	0.12	1.65	337
Long-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	2.22	13.76	18.46	337
Equity Investment in Subs/Equity Cap	105.44	87.68	92.13	98.14	101.67	113.67	124.86	131.59	337
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	122.91	-33.48	7.48	65.31	102.18	161.61	315.88	495.92	329

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.72	2.94	3.11	3.42	3.72	4.04	4.31	4.56	338
Less: Interest Expense	0.39	0.12	0.16	0.25	0.37	0.53	0.65	0.73	338
Equals: Net Interest Income (TE)	3.32	2.43	2.74	3.02	3.32	3.61	3.95	4.16	338
Plus: Non-Interest Income	0.95	0.23	0.33	0.57	0.86	1.26	1.78	2.79	338
Equals: Adj Operating Income (TE)	4.33	3.14	3.37	3.84	4.26	4.71	5.35	7.04	338
Less: Overhead Expense	2.95	1.89	2.08	2.47	2.90	3.32	4.08	4.96	338
Less: Provision for Loan and Lease Losses	0.08	-0.14	-0.04	0.00	0.07	0.15	0.24	0.30	338
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.03	0.09	0.13	338
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	338
Equals: Pretax Net Oper Inc (TE)	1.33	0.40	0.64	1.00	1.33	1.61	2.00	2.31	338
Less: Applicable Income Taxes (TE)	0.38	0.00	0.06	0.22	0.40	0.54	0.66	0.76	338
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Equals: Net Operating Income	0.92	0.26	0.42	0.67	0.89	1.12	1.52	1.92	338
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Equals: Net Income	0.92	0.26	0.42	0.67	0.89	1.12	1.52	1.92	338
Memo: Net Income (Last Four Qtrs)	0.92	0.30	0.45	0.67	0.89	1.14	1.57	1.95	333
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.01	86.40	88.62	91.44	93.14	95.05	96.15	96.72	338
Avg Int-Bearing Funds / Avg Assets	71.84	55.57	59.67	65.87	72.31	78.34	82.77	85.85	338
Int Income (TE) / Avg Earning Assets	4.02	3.17	3.39	3.68	4.02	4.36	4.70	4.90	338
Int Expense / Avg Earning Assets	0.42	0.13	0.18	0.27	0.40	0.58	0.71	0.80	338
Net Int Inc (TE) / Avg Earn Assets	3.58	2.62	2.94	3.27	3.59	3.89	4.24	4.55	338
YIELD OR COST:									
Total Loans and Leases (TE)	4.71	3.86	3.97	4.34	4.67	5.07	5.45	5.73	338
Interest-Bearing Bank Balances	0.32	0.02	0.11	0.20	0.27	0.40	0.63	1.00	337
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.00	0.18	0.27	0.69	1.46	169
Trading Assets	0.89	0.00	0.00	0.00	0.00	1.32	4.26	4.90	38
Total Earning Assets	3.93	3.11	3.31	3.62	3.92	4.26	4.63	4.88	338
Investment Securities (TE)	2.40	1.35	1.58	1.97	2.35	2.79	3.40	3.80	337
U.S. Treasury & Agency Sec (excl MBS)	1.48	0.47	0.72	1.08	1.45	1.89	2.35	2.72	308
Mortgage-Backed Securities	2.08	1.23	1.52	1.81	2.06	2.33	2.72	3.17	328
All Other Securities	3.69	1.55	1.88	2.69	3.60	4.59	5.46	6.67	328
Interest-Bearing Deposits	0.40	0.12	0.17	0.26	0.38	0.53	0.69	0.76	338
Time Deposits of \$100K or More	0.82	0.32	0.43	0.62	0.82	1.00	1.23	1.35	337
Time Deposits < \$100K	0.79	0.29	0.39	0.56	0.78	1.03	1.21	1.32	337
Other Domestic Deposits	0.22	0.07	0.09	0.13	0.20	0.30	0.44	0.51	338
Foreign Deposits	0.44	0.14	0.14	0.14	0.16	0.38	0.75	0.88	3
Fed Funds Purchased and Repos	0.35	0.00	0.00	0.09	0.21	0.43	1.49	2.90	266
Other Borrowed Funds & Trading Liab	1.78	0.14	0.24	0.78	1.65	2.71	3.84	4.41	316
All Interest-Bearing Funds	0.55	0.20	0.26	0.37	0.53	0.73	0.87	0.95	338

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	60.35	41.00	43.65	50.57	57.36	68.66	82.48	96.88	338
Avg Assets per Employee (\$000)	4980.78	2909.20	3307.48	3817.11	4618.94	6025.19	7714.31	9083.85	338

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.94	0.00	0.00	0.00	0.55	3.89	7.37	10.63	336
Overhead Exp / NOI + Non-Int Income	69.51	50.22	55.59	62.88	69.21	76.82	83.28	89.23	338

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.95	1.89	2.08	2.47	2.90	3.32	4.08	4.96	338
Personnel Expense	1.66	1.02	1.17	1.36	1.60	1.89	2.28	3.04	338
Net Occupancy Expense	0.37	0.19	0.22	0.28	0.36	0.45	0.53	0.65	338
Other Operating Expenses	0.90	0.49	0.58	0.70	0.87	1.05	1.34	1.68	338
Overhead Less Non-Interest Income	1.94	1.04	1.35	1.67	1.93	2.20	2.61	2.78	338

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	68.32	48.38	53.93	61.88	67.76	74.82	82.32	89.08	338
Personnel Expense	38.59	26.82	29.52	34.39	38.90	42.30	47.36	51.20	338
Net Occupancy Expense	8.59	4.48	5.33	6.87	8.41	10.24	12.14	13.82	338
Other Operating Expenses	20.69	13.32	14.42	17.31	20.27	24.02	28.64	31.32	338
Total Non-Interest Income	21.45	7.44	9.26	14.90	20.54	27.51	36.17	46.23	338
Fiduciary Activities Income	1.65	0.00	0.00	0.00	0.00	3.18	6.56	11.37	338
Serv Charges on Deposit Accts - Domestic	4.51	0.60	1.27	2.37	4.13	6.18	9.31	10.89	338
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Investment Banking Fees & Commissions	0.70	0.00	0.00	0.00	0.34	1.42	2.53	3.21	338
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Net Servicing Fees	0.39	0.00	0.00	0.00	0.06	0.61	1.89	2.95	338
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Insurance Activities Revenue	0.48	0.00	0.00	0.00	0.01	0.25	3.51	7.02	338
Net Gain (Loss) - Sales Loans, OREO, Oth	2.62	-0.97	-0.24	0.29	1.47	4.17	9.16	19.18	338
Other Non-Interest Income	7.32	1.65	2.71	4.80	7.18	9.39	13.42	15.45	338
Overhead Less Non-Interest Income	46.10	19.52	30.10	37.58	46.21	54.45	62.41	67.58	338

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.38	0.00	0.00	16.54	28.64	33.39	36.78	38.81	333
Appl Inc Tax+TE/Pretax NOI+TE	30.23	0.73	5.97	27.97	34.30	37.02	39.32	40.29	333

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.16	29.89	35.51	42.94	50.68	61.06	70.38	73.60	338
Commercial and Industrial Loans	9.88	1.39	2.93	5.15	8.64	14.24	19.77	24.66	338
Loans to Individuals	1.84	0.04	0.08	0.41	1.04	2.51	6.40	10.18	338
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	338
Agricultural Loans	0.94	0.00	0.00	0.00	0.09	1.22	4.83	9.42	338
Other Loans and Leases	1.41	0.00	0.01	0.20	0.80	2.09	5.00	7.53	338
Net Loans and Leases	68.31	46.90	51.56	60.95	68.80	76.22	81.01	84.07	338
Debt Securities Over 1 Year	17.36	2.32	4.48	9.95	16.66	23.91	32.04	37.73	338
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.09	0.48	1.07	338
Subtotal	86.43	74.42	78.43	83.40	87.31	89.82	91.57	92.51	338
Interest-Bearing Bank Balances	3.43	0.16	0.35	0.96	2.40	5.62	9.25	12.18	338
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.02	0.50	1.21	338
Debt Securities 1 Year or Less	1.59	0.00	0.08	0.45	1.12	2.40	4.41	6.12	338
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	338
Total Earning Assets	92.33	86.81	89.23	90.80	92.46	94.04	95.33	95.85	338
Non-Int Cash and Due From Dep Inst	1.39	0.39	0.60	0.92	1.35	1.79	2.43	2.91	338
Other Real Estate Owned	0.23	0.00	0.00	0.03	0.13	0.35	0.89	1.29	338
All Other Assets	6.17	3.16	3.58	4.57	5.99	7.73	9.04	10.66	338
MEMORANDA:									
Short-Term Investments	5.47	1.00	1.33	2.46	4.65	7.96	12.34	16.16	338
U.S. Treasury Securities	0.18	0.00	0.00	0.00	0.00	0.04	1.25	3.13	338
U.S. Agency Securities (excl MBS)	2.99	0.00	0.00	0.53	2.46	5.11	8.38	11.43	338
Municipal Securities	4.20	0.00	0.00	0.77	3.77	7.22	12.21	15.11	338
Mortgage-Backed Securities	8.82	0.09	0.64	3.00	7.85	14.10	21.09	24.79	338
Asset-Backed Securities	0.10	0.00	0.00	0.00	0.00	0.02	0.70	1.55	338
Other Debt Securities	0.42	0.00	0.00	0.00	0.04	0.62	2.01	3.73	338
RE Loans Secured by 1-4 Family	18.03	3.91	6.08	10.08	17.10	24.03	34.33	44.36	338
Revolving	2.68	0.01	0.21	1.02	2.46	4.07	5.95	7.87	338
Closed-End, Sec by First Liens	14.37	2.94	4.20	7.42	12.78	19.16	29.60	39.32	338
Closed-End, Sec by Junior Liens	0.58	0.04	0.09	0.26	0.47	0.82	1.32	1.78	338
Commercial Real Estate Loans	30.58	10.78	16.04	23.05	29.89	38.11	44.90	50.39	338
Construction and Land Dev	4.76	0.84	1.31	2.53	4.36	6.73	9.53	12.09	338
Multi family	2.91	0.21	0.53	1.31	2.31	4.21	6.98	10.65	338
Nonfarm Nonresidential	21.78	7.72	10.27	16.35	21.28	27.50	33.64	37.96	338
RE Loans Secured by Farml and	1.46	0.00	0.00	0.02	0.55	2.73	6.36	8.30	338
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.33	51.88	59.34	66.81	76.87	86.05	91.82	95.64	338
RE Loans Secured by 1-4 Family	26.47	5.66	8.94	15.22	24.95	35.52	50.03	60.67	338
Revolving	3.93	0.02	0.32	1.50	3.58	6.17	8.88	10.63	338
Closed-End	22.06	4.46	6.78	12.05	20.42	30.12	42.73	55.62	338
Commercial Real Estate Loans	44.77	16.71	25.61	35.73	44.58	55.14	63.16	67.62	338
Construction and Land Dev	6.97	1.28	2.08	3.87	6.47	9.76	13.29	16.19	338
Multi family	4.22	0.37	0.81	1.94	3.46	5.93	9.38	15.26	338
Nonfarm Nonresidential	32.04	11.40	15.62	25.07	31.76	39.50	47.79	52.34	338
RE Loans Secured by Farml and	2.26	0.00	0.00	0.03	0.71	4.23	9.44	13.22	338
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	338
Commercial and Industrial Loans	14.48	1.92	4.50	8.21	13.04	19.98	27.73	34.48	338
Loans to Individuals	2.73	0.05	0.12	0.62	1.68	3.75	10.05	15.55	338
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.44	338
Agricultural Loans	1.41	0.00	0.00	0.00	0.13	1.91	7.38	13.40	338
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Other Loans and Leases	2.11	0.00	0.01	0.27	1.17	3.24	7.41	10.29	338

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.47	1.00	1.33	2.46	4.65	7.96	12.34	16.16	338
Liquid Assets	18.88	6.89	8.96	12.13	17.64	25.22	30.94	37.20	338
Investment Securities	19.60	3.34	6.67	11.55	19.02	26.17	35.10	39.92	338
Net Loans and Leases	68.31	46.90	51.56	60.95	68.80	76.22	81.01	84.07	338
Net Lns, Ls & Stdbly Ltrs of Credit	68.79	47.19	51.89	61.49	69.42	76.80	81.28	84.38	338
Core Deposits	69.38	48.75	55.31	63.51	70.22	75.90	80.51	82.77	338
Noncore Funding	18.15	5.58	7.41	11.70	17.09	23.84	31.94	36.68	338
Time Deposits of \$100K or More	10.09	2.56	4.08	5.95	9.05	13.36	19.07	24.17	338
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Fed Funds Purchased and Repos	1.26	0.00	0.00	0.00	0.71	2.42	4.71	6.56	338
Net Fed Funds Purchased (Sold)	1.23	-0.46	-0.03	0.00	0.65	2.23	4.60	5.92	338
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Oth Borrowings W/Rem Mat 1 Yr or Less	1.91	0.00	0.00	0.00	1.05	3.56	6.52	9.90	338
Earning Assets Repr in 1 Year	26.43	12.44	14.65	19.03	24.62	32.73	43.65	48.68	338
Int-Bearing Liab Repr in 1 Year	17.87	4.76	5.95	9.35	13.45	21.74	49.73	56.94	338
Long-Term Debt Repr in 1 Year	0.29	0.00	0.00	0.00	0.00	0.07	2.24	3.41	338
Net Assets Repriceable in 1 Year	7.92	-33.30	-18.06	0.88	8.81	17.52	26.51	32.25	338
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.32	-5.82	-1.56	6.48	13.82	21.75	31.28	37.40	338
Net ST Noncore Funding Dependence	6.39	-9.49	-5.36	1.26	6.17	11.69	18.25	22.54	338
Short-Term Inv/ST Noncore Funding	60.59	6.82	10.27	21.32	43.38	86.23	164.28	242.96	337
Li q Asts-ST Noncore Fndg/Nonliq Asts	10.27	-13.38	-6.84	0.17	8.11	19.17	33.56	43.10	338
Net Loans and Leases/Total Deposits	84.48	55.09	63.42	74.06	85.69	95.77	101.26	108.16	337
Net Loans and Leases/Core Deposits	100.32	61.29	70.27	83.96	98.98	114.44	135.76	155.93	337
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.66	-0.10	-0.00	0.00	0.26	1.16	2.49	3.51	184
Avail -For-Sale Sec Appr(Depr)/T1 Cap	1.57	-0.83	-0.48	0.25	1.20	2.62	4.56	6.70	333
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.18	-0.10	-0.01	0.00	0.00	0.04	0.11	112
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.63	0.00	0.00	0.00	0.50	21.52	46.47	58.82	337
Available-For-Sale Securities	89.36	40.38	51.68	78.37	99.43	100.00	100.00	100.00	337
U. S. Treasury Securities	1.08	0.00	0.00	0.00	0.00	0.22	6.54	19.64	337
U. S. Agency Securities (excl MBS)	17.10	0.00	0.00	3.57	14.95	27.83	49.35	57.69	337
Municipal Securities	21.19	0.00	0.01	4.75	20.93	37.54	50.27	56.81	337
Mortgage-Backed Securities	45.83	0.66	6.44	28.23	46.44	62.45	79.57	92.24	337
Asset-Backed Securities	0.60	0.00	0.00	0.00	0.00	0.08	4.06	9.59	337
Other Debt Securities	2.42	0.00	0.00	0.00	0.24	3.81	12.07	20.38	337
Mutual Funds and Equity Securities	0.54	0.00	0.00	0.00	0.01	0.59	2.94	6.68	337
Debt Securities 1 Year or Less	9.16	0.07	0.49	2.64	6.70	13.99	24.39	36.86	337
Debt Securities 1 To 5 Years	29.05	1.79	4.56	11.89	27.24	45.69	58.78	72.83	337
Debt Securities Over 5 Years	57.24	5.91	16.81	38.69	57.51	77.08	90.98	92.91	337
Pledged Securities	48.15	1.88	11.10	25.90	48.18	69.66	85.61	93.74	337
Structured Notes, Fair Value	0.61	0.00	0.00	0.00	0.00	0.50	3.67	8.44	337

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.14	-0.04	0.00	0.07	0.15	0.24	0.30	338
Provision for Ln&Ls Losses/Avg Ln&Ls	0.12	-0.25	-0.07	0.00	0.11	0.20	0.35	0.47	338
Provision for Ln&Ls Losses/Net Losses	161.62	-605.76	-231.00	0.00	105.96	268.30	672.45	1577.87	337
Ln&Ls Allowance/Total Loans & Leases	1.24	0.67	0.75	0.97	1.20	1.47	1.81	2.21	338
Ln&Ls Allowance/Net Ln&Ls Losses (X)	26.40	2.07	3.17	5.89	13.77	34.82	93.83	176.38	256
ALLL/Nonaccrual Assets	248.25	55.09	63.71	94.14	164.34	341.83	736.23	1065.95	335
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	226.81	48.51	61.53	92.44	153.32	306.11	610.16	1003.34	335
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.00	0.01	0.05	0.11	0.25	0.43	0.56	338
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.02	0.05	0.13	0.23	0.30	338
Net Losses/Avg Loans and Leases	0.08	-0.12	-0.07	0.00	0.05	0.14	0.30	0.42	338
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Recoveries/Prior Year-End Losses	33.20	2.81	4.97	11.63	24.06	45.71	95.50	170.50	332
Earnings Coverage of Net Losses (X)	17.17	-191.43	-60.22	0.28	12.79	39.46	101.06	202.63	337
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.15	-0.06	-0.00	0.02	0.09	0.20	0.32	336
RE Loans Secured By 1-4 Family	0.06	-0.11	-0.04	-0.00	0.03	0.12	0.27	0.40	335
Revolving	0.06	-0.27	-0.11	-0.00	0.00	0.14	0.38	0.82	325
Closed-End	0.06	-0.12	-0.05	-0.00	0.02	0.13	0.27	0.41	335
Commercial Real Estate Loans	0.02	-0.21	-0.11	-0.01	0.00	0.06	0.23	0.41	336
Construction and Land Dev	-0.02	-0.95	-0.48	-0.04	0.00	0.00	0.28	1.07	335
Multi family	-0.00	-0.10	-0.02	0.00	0.00	0.00	0.01	0.14	332
Nonfarm Nonresidential	0.03	-0.15	-0.06	-0.00	0.00	0.06	0.25	0.42	336
RE Loans Secured by Farmland	-0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.03	268
Commercial and Industrial Loans	0.08	-0.60	-0.22	-0.04	0.03	0.18	0.58	0.89	337
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	0.64	0.03	0.05	0.15	0.36	0.85	2.41	4.70	246
Credit Card Loans	1.07	-0.73	-0.24	0.00	0.78	2.00	3.01	4.68	96
Agricultural Loans	0.00	-0.07	-0.00	0.00	0.00	0.00	0.03	0.29	227
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.26	-0.21	-0.00	0.00	0.00	0.19	1.32	5.15	322

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.37	0.02	0.03	0.13	0.31	0.54	0.89	1.28	338
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.40	338
Nonaccrual Loans and Leases	0.79	0.08	0.15	0.37	0.69	1.16	1.70	2.27	338
90+ Days PD and Nonaccrual Loans and Leases	0.87	0.09	0.18	0.39	0.75	1.24	1.95	2.51	338
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.10	338
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Nonaccrual Restructured	0.21	0.00	0.00	0.02	0.13	0.37	0.70	0.94	338
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.37	0.02	0.04	0.14	0.31	0.54	0.89	1.28	338
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.40	338
Nonaccrual Assets	0.81	0.08	0.15	0.37	0.70	1.18	1.76	2.32	338
30+ Days PD & Nonaccrual Assets	1.30	0.17	0.34	0.64	1.17	1.79	2.83	3.83	338
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.60	0.06	0.12	0.28	0.52	0.86	1.34	1.74	338
90+ PD & Nonaccrual Assets + OREO	0.89	0.09	0.17	0.40	0.73	1.29	2.04	2.71	338
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.23	0.18	0.24	0.56	1.05	1.73	2.85	3.56	338
Allowance for Loan & Lease Losses	154.65	18.82	29.62	71.26	131.52	229.69	350.55	471.73	337
Equity Cap + ALLL	11.11	1.39	2.26	5.08	9.00	15.94	27.16	32.63	337
Tier 1 Cap + ALLL	11.25	1.26	2.46	5.28	9.48	16.11	26.27	32.12	338
Loans & Leases + RE Acquired	1.82	0.26	0.37	0.82	1.47	2.65	4.29	5.67	338

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.14	7.57	8.10	8.92	9.86	11.18	13.09	15.48	338
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	15.27	5.25	7.54	10.87	14.93	19.60	24.31	27.36	338
Standby Letters of Credit	0.42	0.00	0.02	0.14	0.33	0.62	1.06	1.40	338
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.13	338
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.97	0.00	0.00	0.00	0.55	3.17	8.95	14.61	338
Interest Rate Contracts	1.95	0.00	0.00	0.00	0.54	3.17	8.95	14.61	338
Interest Rate Futures & Forward Contr	0.29	0.00	0.00	0.00	0.00	0.40	1.46	4.13	338
Written Options Contr (Int Rate)	0.26	0.00	0.00	0.00	0.00	0.30	1.35	4.22	338
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	338
Interest Rate Swaps	0.75	0.00	0.00	0.00	0.00	0.91	4.45	8.76	338
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.39	8.89	12.18	17.53	23.24	28.46	36.66	40.53	338

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Futures and Forwards	28.77	0.00	0.00	0.00	7.46	53.68	100.00	100.00	220
Written Options	19.07	0.00	0.00	0.00	7.11	42.54	74.37	100.00	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	19.07	0.00	0.00	0.00	7.11	42.54	74.37	100.00	220
Purchased Options	0.25	0.00	0.00	0.00	0.00	0.00	0.00	12.59	220
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Over-The-Counter	0.25	0.00	0.00	0.00	0.00	0.00	0.00	12.59	220
Swaps	43.70	0.00	0.00	0.00	33.98	95.61	100.00	100.00	220
Held for Trading	3.81	0.00	0.00	0.00	0.00	0.00	58.37	100.00	220
Interest Rate Contracts	3.79	0.00	0.00	0.00	0.00	0.00	54.04	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Non-Traded	96.18	0.00	33.25	100.00	100.00	100.00	100.00	100.00	220
Interest Rate Contracts	95.87	0.00	13.27	100.00	100.00	100.00	100.00	100.00	220
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220
Deriv Contr (Excl Fut & FX LE 14 Days)	75.77	0.00	4.96	50.00	83.39	100.00	100.00	100.00	220
One Year or Less	29.46	0.00	0.00	0.00	12.71	51.69	99.99	100.00	220
Over 1 Year to 5 Years	13.53	0.00	0.00	0.00	0.00	27.71	69.91	100.00	220
Over 5 Years	18.46	0.00	0.00	0.00	0.00	44.79	78.67	98.23	220
Gross Negative Fair Value (Abs Val)	1.29	0.00	0.00	0.00	0.72	2.36	4.83	6.71	220
Gross Positive Fair Value	0.81	0.00	0.00	0.00	0.55	1.38	2.62	3.86	220
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	337
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	337
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	337
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	337
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	337
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	337
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	337
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	337
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.17	337

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	338
Ins Under Assets(P/C)/Tot Ins Und Ast	66.25	0.00	0.00	0.00	98.14	100.00	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	33.74	0.00	0.00	0.00	0.00	75.92	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Ins Activities Revenue/Adj Oper Inc	0.48	0.00	0.00	0.00	0.01	0.25	3.51	7.02	338
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Credit Rel Prem Inc/Tot Prem Inc	71.42	0.00	0.00	0.00	100.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	28.57	0.00	0.00	0.00	0.00	25.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
Ins Net Inc (P/C)/Equity (P/C)	39.79	-6.44	-6.44	2.16	11.21	44.95	80.73	107.03	6
Ins Net Inc (L/H)/Equity (L/H)	-0.29	-2.38	-2.38	-2.38	-1.94	1.28	1.62	1.73	4
Insur Ben, Losses, Exp/Insur Premiums	32.03	-2.38	-2.38	-0.59	0.00	55.40	85.37	92.68	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.17	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	0.00	0.00	0.00	0.00	0.00	60.00	80.00	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	338
CSV Life Insurance/Tier 1 Cap + ALLL	12.02	0.00	0.00	4.33	13.85	19.45	23.17	27.91	337
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	338
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Cost: Interest-Bearing Deposits	0.44	0.14	0.14	0.14	0.16	0.38	0.75	0.88	3
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	-19.49	-100.00	-100.00	-100.00	-20.05	21.11	81.25	123.37	32
Total Selected Assets	1.46	-100.00	-100.00	-48.69	-2.61	16.48	90.65	255.96	57
Deposits	1.90	-33.41	-33.41	-33.41	-10.60	15.88	22.49	24.69	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	61.24	0.00	0.00	23.19	72.41	99.46	115.39	139.43	242
Dividends Paid/Net Income	22.82	0.00	0.00	0.00	24.22	40.86	58.93	70.80	333
Net Income - Dividends/Avg Equity	6.42	1.29	2.61	4.43	6.41	8.20	10.49	13.50	337
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	166.75	0.00	0.00	99.91	120.66	238.64	491.11	868.43	249
Dividends From Nonbank Subs	0.64	0.00	0.00	0.00	0.00	0.28	4.16	17.45	249
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249
Dividends From All Subsidiaries	177.72	0.00	0.00	100.00	124.70	246.46	526.35	879.34	249
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.51	0.00	0.00	0.00	35.24	66.55	104.45	148.65	315
Interest Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.02	0.21	0.65	315
Mgt & Service Fees From Bank Subs	1.24	0.00	0.00	0.00	0.00	0.00	8.77	28.24	315
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.82	315
Operating Income From Bank Subs	42.62	0.00	0.00	0.59	38.50	72.33	131.17	174.03	315
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	65.00	0.00	0.00	0.00	100.00	100.00	125.90	208.88	131
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.03	131
Mgt & Serv Fees From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.00	0.00	18.51	131
Other Income From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.00	0.00	38.91	131
Operating Inc From Nonbank Subs	86.27	0.00	0.00	9.74	100.00	100.00	236.46	428.69	131
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	15.71	0.00	0.00	0.00	0.00	22.22	66.39	83.33	24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mgt & Serv Fees From Sub BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.89	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	16.14	0.00	0.00	0.00	0.00	23.34	66.39	83.33	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.96	0.00	0.00	0.00	91.74	99.59	99.98	100.00	300
Interest Income From Bank Subs	2.24	0.00	0.00	0.00	0.00	0.06	4.54	84.50	300
Mgt & Serv Fees From Bank Subs	2.37	0.00	0.00	0.00	0.00	0.00	18.62	47.75	300
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.20	2.02	300
Operating Income From Bank Subs	79.66	0.00	0.00	83.29	99.20	99.98	100.00	100.00	300
Dividends From Nonbank Subs	0.55	0.00	0.00	0.00	0.00	0.14	2.81	13.02	300
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	300
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	300
Operating Inc From Nonbank Subs	1.03	0.00	0.00	0.00	0.00	0.39	6.75	19.06	300
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Loans and Adv From Subs/ST Debt	972.04	0.00	0.00	0.00	149.25	664.28	1655.51	4655.39	38
Loans and Adv From Subs/Total Debt	155.16	0.00	0.00	0.00	61.68	220.91	657.00	1102.38	117

BHCPR Reporters for Quarter Ending 09/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
3109904	1,118,258	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,132,543	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,101,818	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,130,841	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,574,713	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,014,895	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,202,292	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,716,874	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1201457	1,049,779	AMBANK COMPANY, INC.	SIOUX CENTER, IA	Moved from Peer 4
2611718	2,231,831	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,684,373	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,055,116	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,298,875	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,808,662	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,512,437	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,857,228	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,110,843	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,343,189	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,632,581	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,236,845	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,952,428	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,220,530	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,419,551	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,232,090	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,448,619	ATBANCORP	DUBUQUE, IA	
3555686	1,381,698	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,570,073	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,740,520	BANCO ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,211,198	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,597,465	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,201,357	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,128,661	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,466,892	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1205398	1,413,079	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
3590388	1,882,794	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,431,423	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,574,890	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,313,345	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,832,566	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,324,128	BANTERRA CORP	ELDORADO, IL	
1115385	1,567,921	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,023,666	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 4
3170539	1,554,854	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,704,897	BEACON BANCORP	TAUNTON, MA	
4297853	1,471,562	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1246159	2,550,827	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,175,710	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	1,934,886	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,242,136	BNH FINANCIAL	LACONIA, NH	
2835514	1,517,160	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	2,217,156	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
1209145	1,059,036	BRI DGEVI EW BANCORP, INC.	BRI DGEVI EW, IL	
1140994	2,952,742	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	1,692,423	BSB BANCORP INC.	BELMONT, MA	
3488850	1,068,155	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
1204627	2,538,042	BYLINE BANCORP, INC.	CHI CAGO, IL	
2183493	1,371,242	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	1,666,112	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1115013	1,687,143	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,907,961	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2,871,798	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	2,233,665	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,564,659	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,851,685	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,603,003	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	2,318,226	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,330,553	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,468,273	CASCADE BANCORP	BEND, OR	
3594872	2,843,058	CBFH, INC.	BEAUMONT, TX	
1493654	1,484,745	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,213,826	CBX CORPORATION	CARROLLTON, IL	
1053496	1,329,792	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2158156	2,141,375	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,491,811	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,233,995	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4459839	1,028,958	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,631,822	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,128,944	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	Moved from Peer 4
1143623	1,232,531	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,138,594	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,312,160	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1246533	1,313,331	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3153242	1,060,505	CLAYTON HC, INC.	KNOXVILLE, TN	
3264764	1,154,143	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,062,724	CNB CORPORATION	CONWAY, SC	
1118340	2,259,833	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,347,383	CNLBANCSHARES, INC.	ORLANDO, FL	
1142475	1,397,076	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,127,320	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,767,999	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,641,266	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,149,185	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,111,976	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1133473	2,353,294	COMMUNITYONE BANCORP	CHARLOTTE, NC	
1081239	1,280,593	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	1,497,307	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,569,503	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,604,007	CU BANCORP	LOS ANGELES, CA	
1201112	1,223,447	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,712,483	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,184,982	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,185,470	DACOTAH BANKS, INC.	ABERDEEN, SD	

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2107707	1,973,764	DICKINSON FINANCIAL CORPORATION	KANSAS CITY, MO	
2626691	1,244,584	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,529,668	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	2,195,314	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,414,527	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	1,426,940	ESB BANCORP MHC	EASTHAMPTON, MA	
3854268	1,606,544	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,400,179	EXTRACO CORPORATION	WACO, TX	
3824373	1,526,260	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,500,294	FARMERS & MERCHANTS BANCORP	LODI, CA	
1098732	1,764,755	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,707,797	FARMERS NATIONAL BANCORP.	CANFIELD, OH	
1249002	1,699,680	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARIANA, NC	
3223967	1,777,487	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,086,041	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,431,587	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,538,166	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,921,972	FIRST BANCSHARES, INC.	WHITING, IN	
2385493	1,137,962	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,601,374	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,744,153	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1098796	1,527,569	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,179,787	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,203,652	FIRST CO BANCORP, INC.	COLLINGSVILLE, IL	
1108097	1,594,913	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,478,117	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3447585	1,023,432	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	Moved from Peer 4
3407598	2,708,787	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,253,647	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,228,645	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,230,897	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,477,369	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,147,714	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,437,939	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,936,939	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	2,248,871	FIRST FOUNDATION INC.	IRVINE, CA	
3589560	1,428,759	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	1,166,170	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1206760	2,092,028	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
4843090	1,609,508	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2560263	1,055,219	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	New Y-9C/BHCPR reporter
2880626	1,037,676	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	2,993,170	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,142,183	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,875,444	FIRST SOUTH BANCORP, INC.	NASHVILLE, TN	
1099917	1,745,673	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,663,152	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,320,314	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,117,970	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,420,088	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,063,816	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	

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1123072	1,999,962	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,151,064	FLORENCE BANCORP, MHC	FLORENCE, MA	
1137453	1,080,357	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	Moved from Peer 4
3846601	1,101,212	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,540,434	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	2,002,515	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
1118238	1,036,323	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1098620	2,313,231	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3474835	2,416,771	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	2,285,630	GUARANTY BANCORP	DENVER, CO	
1862036	1,606,460	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,001,473	GUARANTY FINANCIAL, MHC	GLENDALE, WI	
3392331	1,848,160	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	1,977,612	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,762,896	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,227,624	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,467,419	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,483,452	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,646,441	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	2,262,207	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2253529	1,873,925	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,171,560	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,425,004	HILLS BANCORPORATION	HILLS, IA	
3851191	1,557,510	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,204,976	HOMETOWN BANC CORP	GRAND ISLAND, NE	
4366003	2,726,000	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,606,833	HORIZON BANCORP	MICHIGAN CITY, IN	
1205183	1,323,877	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,744,035	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,038,523	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1201925	2,394,861	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,097,457	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	2,155,102	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,105,638	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,327,907	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,619,250	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,518,410	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,878,556	KLEIN FINANCIAL, INC.	CHASKA, MN	
3575750	1,490,303	LAKE SUNAPEE BANK GROUP	NEWPORT, NH	
2128917	1,254,138	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,336,672	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,093,977	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,275,171	LCNB CORP.	LEBANON, OH	
3884863	1,012,715	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	Moved from Peer 4
2325350	2,153,154	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	2,196,566	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,659,339	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,143,615	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,257,147	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,429,757	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,046,380	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	

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1207486	1,526,325	MARQUETTE NATIONAL CORPORATION	CHI CAGO, IL	
3846106	1,404,807	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,316,719	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,881,378	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	2,446,423	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,818,361	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,553,349	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2390013	2,529,711	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,966,278	METRO BANCORP, INC.	HARRISBURG, PA	Moved from Peer 2
2176413	1,261,290	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,078,885	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	2,833,410	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,974,308	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,611,089	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	2,981,840	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,086,872	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,577,090	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,121,589	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,218,321	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,130,927	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,456,509	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,306,527	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,100,406	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,530,635	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,753,642	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,144,125	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	1,350,781	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,110,813	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,814,005	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,482,944	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
1076002	2,772,444	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	2,275,198	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,166,026	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,222,143	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,383,940	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,539,253	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,652,566	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,034,698	NORWAY BANCORP, MHC	NORWAY, ME	
3848285	1,067,459	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,563,373	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,339,839	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1200311	1,034,779	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,326,099	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,049,594	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,875,764	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	1,111,983	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	New Y-9C/BHCPR reporter
1248153	1,274,340	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,878,070	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,083,717	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	2,715,298	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
3021800	1,362,376	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	

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4210478	2,486,318	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,251,632	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,435,659	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
3200463	1,840,674	PENN COMMUNITY MUTUAL HOLDINGS	PERKASIE, PA	Name change from FSB MUTUAL HOLDINGS, INC.
1117688	1,299,292	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,553,955	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,466,004	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,037,195	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,772,770	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	2,036,507	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1,142,485	PLAINS BANCORP, INC.	DIMMITT, TX	
3836488	1,038,174	PLAZA BANCORP	IRVINE, CA	
3802250	1,013,001	POST OAK BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 4
2007647	1,263,244	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,177,312	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,521,694	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,575,855	QCR HOLDINGS, INC.	MOLINE, IL	
1118434	1,039,317	QNB CORP.	QUAKERTOWN, PA	Moved from Peer 4
1130584	2,453,832	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,469,811	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,120,057	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,169,539	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,675,873	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,380,814	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,049,408	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,378,542	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,117,813	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,453,462	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,717,134	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,461,771	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,299,107	SINOPAC BANCORP	LOS ANGELES, CA	
1131497	1,006,914	SMARTFINANCIAL, INC.	KNOXVILLE, TN	New Y-9C/BHCPR reporter
2033226	2,384,704	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,025,995	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,817,588	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,185,754	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,251,090	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,173,732	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,319,941	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	1,017,887	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
1062621	2,059,899	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,129,470	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1245590	2,408,958	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,734,735	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,183,312	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,086,171	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1097771	1,007,395	STATE CAPITAL CORPORATION	GREENWOOD, MS	Moved from Peer 4
1427275	1,927,240	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
3852031	1,526,850	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,624,994	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,105,747	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	

BHCPR Reporters for Quarter Ending 09/30/2015
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
2942702	2,465,407	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	2,066,844	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,469,304	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,289,024	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,661,005	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,422,500	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,783,512	TERRITORIAL BANCORP INC.	HONOLULU, HI	
3934562	1,232,543	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,196,796	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,281,838	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,437,422	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3233126	1,581,463	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,505,215	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,135,428	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,759,020	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,973,916	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
2181426	1,052,719	UNITY BANCORP, INC.	CLINTON, NJ	
1116609	2,851,568	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1,831,697	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,225,177	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,598,889	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,744,822	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,103,590	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,733,167	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,138,633	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,357,215	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,109,923	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,059,645	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,763,333	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,945,046	WILSON BANK HOLDING COMPANY	LEBANON, TN	
2356073	1,572,687	YOUR COMMUNITY BANKSHARES, INC	NEW ALBANY, IN	
1399765	2,544,987	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	Name change from COMMUNITY BANK SHARES OF INDIANA, INC.

Note: Peer Group 3 has 338 bank holding companies.