

	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	8	65	65	72
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.95	3.30	3.32	3.15
+ Non-interest Income	1.88	0.89	0.88	0.85
- Overhead Expense	3.87	3.49	3.61	3.53
- Provision for Losses	0.08	0.05	0.02	0.15
+ Securities Gains (Losses)	0.04	0.03	0.02	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.91	0.71	0.61	0.40
Net Operating Income	0.52	0.55	0.51	0.28
Net Income	0.52	0.55	0.51	0.28
Net Income (Sub S Adjusted)	0.35	0.21	0.19	0.33
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.76	4.22	4.21	4.18
Interest Expense	0.44	0.57	0.55	0.69
Net Interest Income (TE)	3.32	3.63	3.64	3.48
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.34	0.33	0.57
Earnings Coverage of Net Losses (X)	13.25	-0.57	5.64	4.79
Ln&Ls Allowance/Total Loans & Leases	2.01	1.82	1.78	2.04
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.03	5.05	4.33	6.34
30-89 Days Past Due Loans and Leases	1.40	0.61	0.75	0.96
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	8.53	12.25	11.15	12.57
Net ST Noncore Funding Dependence	1.59	3.21	2.45	3.27
Net Loans and Leases/Total Assets	50.44	62.75	63.75	61.63
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.83	9.09	9.20	8.21
Equity Capital/Total Assets	10.42	8.83	8.97	7.75
Equity Capital+Minority Int/Total Assets	10.89	8.83	8.98	7.77
Tier 1 Common Eq Cap / T RWA	16.37	11.23	11.41	9.76
Net Loans&Ls/Equity Capital (X)	5.38	8.88	8.06	8.88
Cash Dividends/Net Income	13.66	20.22	23.46	24.60
Cash Dividends/Net Income (Sub S Adjusted)	-44.67	19.60	17.84	21.66
Retained Earnings/Avg Equity Cap	5.67	3.16	2.95	-1.06
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	2.63	0.29	0.09	0.34
Long-Term Debt/Equity Capital	3.04	3.06	2.37	3.05
Equity Investment in Subs/Equity Cap	117.03	129.56	122.90	132.59
Cash FR Oper+Noncash+Op Exp+Div	93.93	88.14	99.86	102.44

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.33	3.83	3.84	3.78	3.96
Less: Interest Expense	0.38	0.52	0.50	0.62	0.81
Equals: Net Interest Income (TE)	2.95	3.30	3.32	3.15	3.11
Plus: Non-Interest Income	1.88	0.89	0.88	0.85	0.90
Equals: Adj Operating Income (TE)	4.82	4.24	4.27	4.07	4.05
Less: Overhead Expense	3.87	3.49	3.61	3.53	3.52
Less: Provision for Loan and Lease Losses	0.08	0.05	0.02	0.15	0.41
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.03	0.02	0.03	0.09
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.91	0.71	0.61	0.40	0.24
Less: Applicable Income Taxes (TE)	0.36	0.17	0.13	0.13	0.13
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.52	0.55	0.51	0.28	0.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.52	0.55	0.51	0.28	0.12
Memo: Net Income (Last Four Qtrs)	0.47	0.44	0.51	0.28	0.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	88.78	91.27	91.57	90.79	90.64
Avg Int-Bearing Funds / Avg Assets	68.07	75.21	75.12	76.83	78.29
Int Income (TE) / Avg Earning Assets	3.76	4.22	4.21	4.18	4.38
Int Expense / Avg Earning Assets	0.44	0.57	0.55	0.69	0.90
Net Int Inc (TE) / Avg Earn Assets	3.32	3.63	3.64	3.48	3.44
YIELD OR COST:					
Total Loans and Leases (TE)	5.06	5.25	5.26	5.34	5.51
Interest-Bearing Bank Balances	0.53	0.33	0.34	0.35	0.29
Fed Funds Sold & Reverse Repos	0.26	0.20	0.18	0.19	0.52
Trading Assets	2.92	20.42	2.56	11.63	4.81
Total Earning Assets	3.64	4.15	4.16	4.13	4.30
Investment Securities (TE)	2.30	2.27	2.20	2.10	2.55
U.S. Treasury & Agency Sec (excl MBS)	2.09	1.70	1.65	1.38	1.47
Mortgage-Backed Securities	1.80	1.97	1.96	1.72	2.16
All Other Securities	4.54	4.37	4.63	4.71	6.47
Interest-Bearing Deposits	0.47	0.52	0.51	0.61	0.80
Time Deposits of \$100K or More	0.75	0.92	0.92	1.00	1.23
Time Deposits < \$100K	0.75	0.82	0.83	0.99	1.22
Other Domestic Deposits	0.20	0.23	0.23	0.26	0.34
Foreign Deposits	N/A	0.10	0.13	0.10	N/A
Fed Funds Purchased and Repos	0.90	0.34	0.30	0.48	0.67
Other Borrowed Funds & Trading Liab	1.59	2.46	2.24	2.97	3.11
All Interest-Bearing Funds	0.61	0.69	0.66	0.81	1.02

	PEER GROUP 05 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	62	52	71	70	67
Avg Assets per Employee (\$000)	4,248	4,115	4,138	4,193	4,289
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	89.02	83.31	85.60	89.40	91.15
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.87	3.49	3.61	3.53	3.52
Personnel Expense	2.08	1.75	1.80	1.71	1.64
Net Occupancy Expense	0.44	0.44	0.45	0.45	0.44
Other Operating Expenses	1.35	1.25	1.30	1.33	1.41
Overhead Less Non-Interest Income	2.00	2.57	2.65	2.65	2.55
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	87.80	82.03	84.73	88.51	89.81
Personnel Expense	45.66	41.88	42.87	43.10	41.58
Net Occupancy Expense	10.02	10.51	10.88	11.14	11.05
Other Operating Expenses	32.12	29.39	31.01	33.50	36.86
Total Non-Interest Income	32.17	20.91	19.61	18.73	21.80
Fiduciary Activities Income	0.36	0.29	0.23	0.31	0.52
Serv Charges on Deposit Accts - Domestic	9.62	6.26	5.95	6.44	6.61
Trading Revenue	5.62	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.57	0.40	0.45	0.43	0.27
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.19	0.21	0.18	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	1.99	0.25	0.17	0.24	0.12
Net Gain (Loss) - Sales Loans, OREO, Oth	0.82	0.20	0.01	-0.87	-1.71
Other Non-Interest Income	13.00	9.08	9.64	8.96	10.65
Overhead Less Non-Interest Income	55.63	60.97	64.54	69.62	67.39
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.93	13.43	12.70	9.07	9.68
Appl Inc Tax+TE/Pretax NOI+TE	29.91	20.05	18.82	14.56	30.89

PERCENT OF TOTAL ASSETS -----	PEER GROUP 05				
	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	40.22	51.79	52.51	51.21	48.91
Commercial and Industrial Loans	3.81	6.78	7.03	6.93	6.47
Loans to Individuals	2.94	1.74	2.00	1.63	1.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.28	1.15	0.83	0.86	0.89
Other Loans and Leases	3.22	0.55	0.50	0.49	0.49
Net Loans and Leases	50.44	62.75	63.75	61.63	58.72
Debt Securities Over 1 Year	22.87	17.34	16.20	17.12	16.25
Mutual Funds and Equity Securities	0.17	0.06	0.06	0.06	0.07
Subtotal	73.48	81.09	80.76	79.82	76.21
Interest-Bearing Bank Balances	6.88	5.65	6.24	6.69	8.63
Federal Funds Sold & Reverse Repos	3.06	0.48	0.42	0.73	1.00
Debt Securities 1 Year or Less	3.29	1.37	1.47	1.41	1.23
Trading Assets	0.39	0.00	0.00	0.00	0.00
Total Earning Assets	87.11	90.03	90.27	89.80	89.18
Non-Int Cash and Due From Dep Inst	1.45	1.70	1.73	1.79	1.93
Other Real Estate Owned	3.43	1.72	1.40	1.99	2.45
All Other Assets	11.44	8.15	7.85	8.30	8.77
MEMORANDA:					
Short-Term Investments	13.24	8.49	9.18	9.45	11.77
U.S. Treasury Securities	0.00	0.30	0.34	0.15	0.10
U.S. Agency Securities (excl MBS)	4.62	4.00	3.75	3.99	3.02
Municipal Securities	6.86	3.55	2.96	3.22	3.24
Mortgage-Backed Securities	14.10	8.97	8.45	8.68	8.89
Asset-Backed Securities	0.00	0.02	0.02	0.02	0.02
Other Debt Securities	0.58	0.18	0.15	0.15	0.13
RE Loans Secured by 1-4 Family	14.00	15.83	16.93	15.52	14.33
Revolving	1.24	2.29	2.39	2.29	2.32
Closed-End, Sec by First Liens	12.43	12.57	12.95	12.06	10.75
Closed-End, Sec by Junior Liens	0.33	0.63	0.67	0.62	0.69
Commercial Real Estate Loans	24.24	31.84	32.11	31.92	30.69
Construction and Land Dev	6.73	4.57	4.49	4.74	4.49
Multi family	3.38	2.87	2.91	3.05	2.50
Nonfarm Nonresidential	14.13	23.21	23.53	23.06	23.14
RE Loans Secured by Farmland	1.98	2.37	2.04	2.01	1.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.74	81.33	81.38	81.46	81.10
RE Loans Secured by 1-4 Family	26.11	24.84	26.29	24.71	24.21
Revolving	2.30	3.62	3.74	3.64	3.90
Closed-End	23.80	20.78	22.07	20.34	19.80
Commercial Real Estate Loans	46.72	50.10	49.48	50.84	50.80
Construction and Land Dev	12.87	7.24	7.03	7.56	7.40
Multi family	6.58	4.47	4.41	4.79	4.03
Nonfarm Nonresidential	27.27	36.42	36.39	36.35	37.83
RE Loans Secured by Farmland	3.91	3.88	3.34	3.47	3.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	7.76	10.59	10.85	10.97	10.75
Loans to Individuals	5.11	2.83	3.17	2.77	3.04
Credit Card Loans	0.15	0.06	0.06	0.04	0.09
Agricultural Loans	2.24	1.90	1.40	1.57	1.58
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	8.22	0.92	0.84	0.84	0.87

PERCENT OF TOTAL ASSETS	PEER GROUP 05 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	13.24	8.49	9.18	9.45	11.77
Liquid Assets	30.51	23.28	23.22	24.62	26.78
Investment Securities	26.33	19.48	18.28	19.08	18.24
Net Loans and Leases	50.44	62.75	63.75	61.63	58.72
Net Lns, Ls & Stby Ltrs of Credit	51.21	63.02	63.98	61.94	59.07
Core Deposits	64.14	68.99	69.40	68.62	66.38
Noncore Funding	21.08	19.20	18.63	20.30	22.15
Time Deposits of \$100K or More	17.10	14.67	14.27	15.60	16.18
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.53	0.70	0.62	0.79	0.90
Net Fed Funds Purchased (Sold)	-2.53	0.25	0.22	0.23	0.07
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.42	0.91	0.82	0.79	0.80
Earning Assets Repr in 1 Year	31.78	28.23	28.24	31.06	36.77
Int-Bearing Liab Repr in 1 Year	31.52	24.73	24.02	28.60	29.48
Long-Term Debt Repr in 1 Year	1.37	0.30	0.17	0.48	0.39
Net Assets Repriceable in 1 Year	-1.10	2.64	3.49	1.54	6.63
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	8.53	12.25	11.15	12.57	13.92
Net ST Noncore Funding Dependence	1.59	3.21	2.45	3.27	2.79
Short-Term Inv/ST Noncore Funding	120.60	88.76	97.92	92.33	108.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	23.67	16.04	16.24	16.81	18.73
Net Loans and Leases/Total Deposits	61.42	74.32	75.56	72.61	70.01
Net Loans and Leases/Core Deposits	85.66	92.97	93.62	91.62	91.16
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.55	0.54	0.65	0.00	1.38
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.90	-1.10	0.25	-5.01	4.15
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.23	-0.13	-0.70	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	21.58	7.01	7.08	6.92	6.76
Available-For-Sale Securities	78.42	92.99	92.92	93.08	93.24
U.S. Treasury Securities	0.00	1.66	1.80	0.73	0.49
U.S. Agency Securities (excl MBS)	18.50	21.12	21.37	21.80	17.59
Municipal Securities	23.58	18.31	15.97	18.03	17.97
Mortgage-Backed Securities	54.40	48.99	50.26	46.00	49.45
Asset-Backed Securities	0.00	0.07	0.06	0.14	0.15
Other Debt Securities	2.68	1.07	1.03	1.18	1.21
Mutual Funds and Equity Securities	0.83	0.38	0.39	0.50	0.64
Debt Securities 1 Year or Less	15.01	7.79	9.98	8.07	8.39
Debt Securities 1 To 5 Years	26.25	27.96	27.62	25.34	22.87
Debt Securities Over 5 Years	57.91	57.55	56.54	60.92	60.29
Pledged Securities	35.76	43.09	45.14	43.89	48.82
Structured Notes, Fair Value	0.77	0.80	0.69	1.08	1.10

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.08	0.05	0.02	0.15	0.41
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	0.09	0.04	0.22	0.64
Provision for Ln&Ls Losses/Net Losses	88.07	45.73	59.49	53.53	58.32
Ln&Ls Allowance/Total Loans & Leases	2.01	1.82	1.78	2.04	2.34
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.73	8.66	7.94	5.54	3.47
ALLL/Nonaccrual Assets	256.83	156.44	156.31	113.42	67.67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	232.86	147.85	145.16	105.78	64.84
Gross Ln&Ls Losses/Avg Loans & Leases	0.41	0.51	0.53	0.80	1.21
Recoveries/Avg Loans and Leases	0.25	0.18	0.20	0.19	0.19
Net Losses/Avg Loans and Leases	0.15	0.34	0.33	0.57	0.97
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	26.61	25.43	31.54	21.02	12.70
Earnings Coverage of Net Losses (X)	13.25	-0.57	5.64	4.79	2.12
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.16	0.28	0.29	0.53	1.00
RE Loans Secured By 1-4 Family	1.07	0.28	0.27	0.53	0.88
Revolving	0.40	0.22	0.25	0.50	0.69
Closed-End	1.08	0.26	0.25	0.53	0.88
Commercial Real Estate Loans	-0.09	0.31	0.34	0.56	1.12
Construction and Land Dev	-0.55	0.80	1.29	1.70	2.86
Multi family	0.00	0.11	0.29	0.20	1.21
Nonfarm Nonresidential	-0.16	0.19	0.17	0.42	0.75
RE Loans Secured by Farmland	-0.09	0.00	0.00	0.25	0.21
Commercial and Industrial Loans	0.26	0.47	0.29	0.89	1.58
Loans to Depository Institutions	N/A	0.00	0.00	0.00	0.00
Loans to Individuals	0.42	0.77	0.77	0.97	1.37
Credit Card Loans	1.17	2.45	2.69	1.67	2.04
Agricultural Loans	0.00	0.04	0.04	0.04	0.00
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	2.40	0.52	0.75	1.56	0.75

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

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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	1.40	0.61	0.75	0.96	1.22
90+ Days PD Loans and Leases	0.04	0.03	0.04	0.04	0.08
Nonaccrual Loans and Leases	1.39	2.22	2.00	3.03	4.99
90+ Days PD and Nonaccrual Loans and Leases	1.43	2.26	2.08	3.08	5.13
30-89 Days PD Restructured	0.09	0.03	0.01	0.02	0.05
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.40	0.78	0.62	1.00	1.52
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.40	0.61	0.75	0.96	1.22
90+ Days Past Due Assets	0.04	0.03	0.04	0.04	0.08
Nonaccrual Assets	1.39	2.22	2.00	3.04	4.99
30+ Days PD & Nonaccrual Assets	2.83	2.96	2.89	4.11	6.42
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.68	1.39	1.30	1.95	3.05
90+ PD & Nonaccrual Assets + OREO	4.11	3.34	3.01	4.22	5.64
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	4.50	4.68	4.11	5.81	7.42
Allowance for Loan & Lease Losses	492.11	393.43	355.41	432.99	495.99
Equity Cap + ALLL	47.67	58.69	48.96	71.17	85.50
Tier 1 Cap + ALLL	42.96	52.56	44.43	60.79	89.22
Loans & Leases + RE Acquired	7.75	7.15	6.24	8.79	11.53

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	1.68	0.63	0.72	0.92	1.29
- 90+ Days Past Due	0.04	0.02	0.04	0.04	0.08
- Nonaccrual	1.61	2.44	2.13	3.26	5.47
Coml & Indl - 30-89 Days PD	0.58	0.37	0.38	0.47	0.72
- 90+ Days Past Due	0.16	0.00	0.00	0.01	0.06
- Nonaccrual	0.71	0.87	0.96	1.71	2.79
Individuals - 30-89 Days PD	1.08	0.73	1.02	1.12	0.92
- 90+ Days Past Due	0.15	0.05	0.06	0.05	0.07
- Nonaccrual	0.17	0.29	0.36	0.37	0.40
Dep Inst Lns - 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.04	0.07	0.20	0.21	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.18	0.06	0.11	0.24
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.25	0.15	0.40	0.28	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.03	0.00
- Nonaccrual	0.32	0.03	0.28	0.03	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	2.31	0.83	1.09	1.45	1.75
- 90+ Days Past Due	0.09	0.03	0.07	0.03	0.09
- Nonaccrual	1.82	2.16	1.99	2.48	3.35
Revolving - 30-89 Days PD	1.36	0.35	0.40	0.56	0.80
- 90+ Days Past Due	0.17	0.00	0.00	0.01	0.02
- Nonaccrual	1.35	0.76	1.00	1.14	1.34
Closed-End - 30-89 Days PD	2.39	0.88	1.18	1.55	1.91
- 90+ Days Past Due	0.06	0.03	0.07	0.03	0.09
- Nonaccrual	1.68	2.33	2.03	2.82	3.90
- Jr Lien 30-89 Days PD	0.04	0.02	0.08	0.09	0.14
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.03	0.13	0.11	0.14	0.18
Commercial RE - 30-89 Days PD	1.52	0.50	0.41	0.60	0.89
- 90+ Days Past Due	0.01	0.00	0.01	0.01	0.06
- Nonaccrual	1.24	2.24	1.97	3.46	6.31
Const & Dev - 30-89 Days PD	0.00	0.35	0.28	0.33	0.58
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	1.65	5.37	5.08	7.58	13.35
Multi family - 30-89 Days PD	0.37	0.06	0.19	0.56	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.20	0.95	0.43	1.21	2.35
Nonfarm Nres- 30-89 Days PD	1.88	0.49	0.41	0.49	0.96
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.05
- Nonaccrual	1.48	1.47	1.36	2.40	4.59
Farmland - 30-89 Days PD	0.00	0.20	0.30	0.86	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.33	1.71	0.92	2.34	2.48
Credit Card - 30-89 Days PD	1.04	1.34	1.65	1.78	1.34
- 90+ Days Past Due	0.37	0.23	0.47	0.35	0.24
- Nonaccrual	0.00	0.59	0.21	1.14	0.00

CAPITAL RATIOS	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	10.83	9.09	9.20	8.21	7.56
Tier 1 RBC Ratio	N/A	13.28	13.54	12.20	11.73
Total Risk-Based Capital Ratio	N/A	15.12	15.34	14.10	13.44
Tangible Tier 1 Leverage Ratio	N/A	9.06	9.18	8.18	7.50
Tangible Common Eq Cap/Tan Assets	N/A	7.84	8.01	6.48	6.18
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.34	9.64	9.67	8.89	7.36
Standby Letters of Credit	0.77	0.25	0.19	0.26	0.27
Commercial & Similar Letters of Credit	0.18	0.00	0.00	0.00	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.17	0.28	0.28	0.44	0.35
Interest Rate Contracts	0.17	0.28	0.27	0.43	0.35
Interest Rate Futures & Forward Contr	0.00	0.02	0.01	0.02	0.03
Written Options Contr (Int Rate)	0.00	0.11	0.09	0.09	0.07
Purchased Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.03	0.06	0.13	0.04
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	20.72	15.49	15.47	14.51	11.95

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	100.00	100.00	98.54	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	1.46	0.00	0.00
Futures and Forwards	0.00	23.30	17.85	17.96	24.74
Written Options	0.00	63.28	58.43	57.83	48.76
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	63.28	58.43	57.83	48.76
Purchased Options	100.00	0.21	3.74	1.52	4.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	100.00	0.21	3.74	1.52	4.06
Swaps	0.00	7.89	19.99	19.85	22.44
Held for Trading	0.00	10.00	5.56	0.00	17.65
Interest Rate Contracts	0.00	10.00	5.56	0.00	17.65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	90.00	94.44	100.00	82.35
Interest Rate Contracts	100.00	88.52	92.99	98.26	82.35
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	1.46	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	100.00	31.87	36.33	38.02	42.28
One Year or Less	0.00	24.96	25.59	18.84	15.06
Over 1 Year to 5 Years	0.00	0.89	3.85	4.57	9.83
Over 5 Years	100.00	1.47	6.89	9.86	17.39
Gross Negative Fair Value (Abs Val)	0.00	0.22	1.01	0.42	0.65
Gross Positive Fair Value	0.77	0.44	0.48	0.41	0.37
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	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	100.00	0.00	0.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	0.00	100.00	100.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	N/A	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.99	0.24	0.17	0.24	0.12
Premium Inc/Ins Activities Revenue	20.00	0.00	0.00	1.76	1.75
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
Ins Under Net Income/Consol Net Income	0.55	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	69.53	N/A	N/A	22.28	23.94
Ins Net Inc (L/H)/Equity (L/H)	N/A	1.77	1.06	2.51	3.30
Insur Ben, Losses, Exp/Insur Premiums	46.08	20.00	20.75	23.36	29.80
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	N/A	N/A	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	1.56	1.15	1.92	2.02
Net Assets Ins Under Subs/Cons Assets	0.02	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	15.62	13.66	13.44	13.29	12.57
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	N/A	0.79	0.66	0.68	0.00
Cost: Interest-Bearing Deposits	N/A	0.10	0.13	0.10	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	0.99	0.98	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	N/A	-76.78	-73.87	19.50	-100.00
Total Selected Assets	N/A	-63.79	-64.12	-2.53	-50.00
Deposits	N/A	40.98	77.86	-4.95	N/A

PROFITABILITY:	PEER GROUP 05 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	6.26	5.17	5.00	1.01	0.03
Bank Net Inc/Avg Eq Inv in Banks	3.69	5.07	5.31	2.86	0.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.25	3.06	3.20	1.45	3.24
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	26.37	5.40	2.73	0.84	4.94
Bank Net Income/Parent Net Income	117.57	108.04	110.62	109.15	116.43
Nonbank Net Income/Parent Net Income	10.01	1.80	1.43	2.52	3.46
Sub BHCs Net Inc/Parent Net Income	107.33	59.90	59.96	83.05	83.75
LEVERAGE:					
Total Liabilities/Equity	25.76	33.29	27.26	36.78	32.41
Total Debt/Equity Capital	5.68	3.93	2.87	3.96	3.56
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.33	25.45	21.31	18.82	9.14
Tot Debt+Lns Guaranteed for Affl/Equity	5.68	3.80	2.78	2.61	1.67
Total Debt/Eq Cap - Exc Over Fair Value	5.68	3.94	2.88	3.97	3.57
Long-Term Debt/Equity Capital	3.04	3.06	2.37	3.05	1.76
Short-Term Debt/Equity Capital	2.63	0.29	0.09	0.34	0.69
Current Portion of LT Debt/Equity	3.60	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.01	0.03	0.00	0.00
Long-Term Debt/Consolidated LT Debt	21.99	16.80	17.87	17.58	8.52
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	117.03	129.56	122.90	132.59	128.21
Total Investment in Subs/Equity	119.87	130.24	123.48	133.23	128.81
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	113.82	109.03	103.59	92.24
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	114.68	109.82	104.39	92.67
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.45	1.80	1.73	2.13	2.16
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.79	4.65	4.94	11.92	6.73
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	104.35	104.50	104.99	75.06	55.87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	93.93	88.14	99.86	102.44	84.92
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	124.69	81.33	105.45	87.10	94.03
Pretax Oper Inc + Int Exp/Int Expense	101.61	641.14	1090.83	2516.72	-105.89
Div + Int From Subs/Int Exp + Div	220.79	207.32	195.81	113.31	75.91
Fees+Other Inc From Subs/Sal + Oth Exp	8.91	9.02	7.48	7.61	7.76
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1.21	12.63	16.24	13.20	10.19
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-4.10	-1.51	-0.59	-3.34	-4.18
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	20.00	34.01
Total	0.00	0.00	0.00	20.00	34.01
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	1.94	0.12	0.14	0.27	0.38
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 05				
	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	43.54	63.16	54.67	59.86	62.20
Dividends Paid/Net Income	13.66	20.22	23.46	24.60	16.66
Net Income - Dividends/Avg Equity	5.68	3.16	2.95	-1.08	-0.83
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	214.97	170.37	192.64	140.42	100.87
Dividends From Nonbank Subs	4.12	2.15	2.60	2.40	1.13
Dividends From Subsidiary BHCs	0.00	0.00	0.69	0.00	0.00
Dividends From All Subsidiaries	219.08	176.50	199.93	146.31	120.16
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	66.46	30.54	44.42	30.75	19.06
Interest Income From Bank Subs	0.10	0.04	0.03	0.05	0.06
Mgt & Service Fees From Bank Subs	12.91	1.32	1.35	6.32	3.47
Other Income From Bank Subs	0.00	0.15	0.16	0.09	0.03
Operating Income From Bank Subs	79.48	35.04	55.59	41.82	24.97
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	112.28	81.89	120.00	108.39	66.59
Interest Income From Nonbank Subs	23.93	4.89	3.82	5.13	0.59
Mgt & Serv Fees From Nonbank Subs	63.85	5.12	9.99	12.17	1.03
Other Income From Nonbank Subs	0.00	0.18	0.11	0.44	0.35
Operating Inc From Nonbank Subs	200.06	92.08	133.92	126.13	78.41
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	0.20	8.30	8.78	11.28
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	1.37	1.45	0.59	0.53
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	1.58	9.75	9.37	11.81
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.92	55.11	52.95	46.31	33.76
Interest Income From Bank Subs	0.08	1.98	1.87	10.39	19.96
Mgt & Serv Fees From Bank Subs	2.90	6.81	1.74	4.11	7.49
Other Income From Bank Subs	0.00	0.16	0.22	0.01	1.57
Operating Income From Bank Subs	59.91	76.00	72.39	68.24	68.27
Dividends From Nonbank Subs	16.58	3.75	3.57	2.03	5.81
Interest Income From Nonbank Subs	8.49	0.06	0.03	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	1.76	0.00	0.00	0.05	0.05
Other Income From Nonbank Subs	14.29	0.02	0.02	0.02	0.04
Operating Inc From Nonbank Subs	41.12	5.57	5.25	4.76	6.93
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	327.52	174.06	222.83	586.66	8849.22
Loans and Adv From Subs/Total Debt	129.51	65.62	64.20	256.91	186.91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									8
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.94	1.78	1.78	2.15	3.02	3.23	3.73	3.74	8
+ Non-interest Income	1.87	0.03	0.03	0.82	1.08	1.26	4.71	4.87	8
- Overhead Expense	3.87	3.18	3.18	3.30	3.55	3.77	4.33	5.18	8
- Provision for Losses	0.08	0.00	0.00	0.00	0.04	0.08	0.18	0.22	8
+ Securities Gains (Losses)	0.03	0.00	0.00	0.00	0.00	0.05	0.10	0.12	8
+ Other Tax Equiv Adjustments	-0.00	-0.01	-0.01	-0.01	0.00	0.00	0.00	0.00	8
= Pretax Net Oper Income (TE)	0.90	-0.99	-0.99	0.36	0.38	0.90	1.89	3.13	8
Net Operating Income	0.51	-0.99	-0.99	0.21	0.32	0.62	1.17	1.80	8
Net Income	0.51	-0.99	-0.99	0.21	0.32	0.62	1.17	1.80	8
Net Income (Sub S Adjusted)	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.76	2.04	2.04	3.15	3.88	4.36	4.42	4.49	8
Interest Expense	0.44	0.12	0.12	0.14	0.35	0.60	0.77	0.86	8
Net Interest Income (TE)	3.32	1.92	1.92	2.62	3.46	3.83	3.92	3.98	8
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.23	-0.23	0.04	0.18	0.25	0.29	0.32	8
Earnings Coverage of Net Losses (X)	13.25	-5.10	-5.10	-3.19	4.62	8.54	44.31	45.12	8
Ln&Ls Allowance/Total Loans & Leases	2.00	1.09	1.09	1.29	1.38	2.12	3.29	3.84	8
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.02	0.30	0.30	0.56	3.19	9.12	13.36	19.99	8
30-89 Days Past Due Loans and Leases	1.39	0.00	0.00	0.00	0.81	1.62	3.50	3.62	8
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	8.53	-44.19	-44.19	-3.54	11.70	16.23	29.45	39.26	8
Net ST Noncore Funding Dependence	1.59	-51.28	-51.28	-7.99	1.76	11.10	22.13	29.22	8
Net Loans and Leases/Total Assets	50.43	31.27	31.27	37.46	48.87	60.14	64.52	67.44	8
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.82	7.91	7.91	9.29	9.82	11.28	14.35	14.36	8
Equity Capital/Total Assets	10.41	6.61	6.61	7.38	9.01	9.74	15.25	16.80	8
Equity Capital+Minority Int/Total Assets	10.89	7.38	7.38	8.42	9.30	9.76	15.38	17.18	8
Tier 1 Common Eq Cap / T RWA	16.37	10.20	10.20	11.67	12.81	16.99	25.95	26.10	8
Net Loans&Ls/Equity Capital (X)	5.37	2.04	2.04	2.88	5.99	6.47	6.85	7.33	8
Cash Dividends/Net Income	13.66	0.00	0.00	0.00	4.60	19.13	33.37	37.08	7
Cash Dividends/Net Income (Sub S Adjusted)	-44.66	-44.66	-44.66	-44.66	-44.66	-44.66	-44.66	-44.66	1
Retained Earnings/Avg Equity Cap	5.67	-12.85	-12.85	1.46	2.77	5.41	12.46	24.19	8
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.63	0.00	0.00	0.00	0.00	0.00	10.08	10.67	8
Long-Term Debt/Equity Capital	3.04	0.00	0.00	0.00	0.00	0.00	9.06	13.20	8
Equity Investment in Subs/Equity Cap	117.03	87.44	87.44	94.73	98.10	126.30	141.80	167.10	8
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	93.93	-153.44	-153.44	56.31	128.92	139.56	169.89	179.61	8

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.32	1.89	1.89	2.92	3.39	3.85	3.96	4.01	8
Less: Interest Expense	0.38	0.11	0.11	0.14	0.32	0.48	0.65	0.71	8
Equals: Net Interest Income (TE)	2.94	1.78	1.78	2.15	3.02	3.23	3.73	3.74	8
Plus: Non-Interest Income	1.87	0.03	0.03	0.82	1.08	1.26	4.71	4.87	8
Equals: Adj Operating Income (TE)	4.82	2.19	2.19	3.64	4.33	4.83	6.79	7.53	8
Less: Overhead Expense	3.87	3.18	3.18	3.30	3.55	3.77	4.33	5.18	8
Less: Provision for Loan and Lease Losses	0.08	0.00	0.00	0.00	0.04	0.08	0.18	0.22	8
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Plus: Realized G/L on AFS Sec	0.03	0.00	0.00	0.00	0.00	0.05	0.10	0.12	8
Plus: Other Tax Equiv Adjustments	-0.00	-0.01	-0.01	-0.01	0.00	0.00	0.00	0.00	8
Equals: Pretax Net Oper Inc (TE)	0.90	-0.99	-0.99	0.36	0.38	0.90	1.89	3.13	8
Less: Applicable Income Taxes (TE)	0.36	0.00	0.00	0.03	0.12	0.28	0.68	1.22	8
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.10	8
Equals: Net Operating Income	0.51	-0.99	-0.99	0.21	0.32	0.62	1.17	1.80	8
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Equals: Net Income	0.51	-0.99	-0.99	0.21	0.32	0.62	1.17	1.80	8
Memo: Net Income (Last Four Qtrs)	0.46	-1.62	-1.62	0.21	0.29	0.67	1.15	1.84	8
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	88.78	81.63	81.63	81.82	87.27	92.89	94.20	94.92	8
Avg Int-Bearing Funds / Avg Assets	68.06	11.15	11.15	65.82	68.90	82.86	86.71	87.35	8
Int Income (TE) / Avg Earning Assets	3.76	2.04	2.04	3.15	3.88	4.36	4.42	4.49	8
Int Expense / Avg Earning Assets	0.44	0.12	0.12	0.14	0.35	0.60	0.77	0.86	8
Net Int Inc (TE) / Avg Earn Assets	3.32	1.92	1.92	2.62	3.46	3.83	3.92	3.98	8
YIELD OR COST:									
Total Loans and Leases (TE)	5.05	4.21	4.21	4.68	4.78	5.44	5.68	5.81	8
Interest-Bearing Bank Balances	0.52	0.29	0.29	0.32	0.38	0.47	0.88	0.98	8
Fed Funds Sold & Reverse Repos	0.25	0.04	0.04	0.04	0.13	0.29	0.41	0.45	3
Trading Assets	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	1
Total Earning Assets	3.63	2.04	2.04	3.14	3.74	4.08	4.20	4.27	8
Investment Securities (TE)	2.30	0.44	0.44	1.77	1.88	2.86	3.23	3.83	8
U.S. Treasury & Agency Sec (excl MBS)	2.09	1.19	1.19	1.41	1.70	2.21	2.76	3.17	6
Mortgage-Backed Securities	1.80	0.25	0.25	0.47	1.75	2.07	3.19	3.28	8
All Other Securities	4.53	2.13	2.13	2.85	3.77	5.70	6.41	6.89	7
Interest-Bearing Deposits	0.46	0.13	0.13	0.17	0.39	0.53	0.84	0.88	8
Time Deposits of \$100K or More	0.74	0.38	0.38	0.51	0.67	0.77	1.00	1.19	8
Time Deposits < \$100K	0.74	0.25	0.25	0.44	0.68	0.72	0.93	1.34	8
Other Domestic Deposits	0.20	0.04	0.04	0.08	0.17	0.22	0.31	0.39	8
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.89	0.00	0.00	0.00	0.00	0.00	2.24	3.36	5
Other Borrowed Funds & Trading Liab	1.59	0.26	0.26	0.87	1.52	1.86	2.19	2.37	6
All Interest-Bearing Funds	0.60	0.19	0.19	0.23	0.53	0.88	0.92	0.98	8

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	62.25	41.59	41.59	42.47	45.27	56.00	106.94	110.15	8
Avg Assets per Employee (\$000)	4247.63	2673.15	2673.15	2715.02	3409.38	3776.87	5559.23	8060.99	8
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Overhead Exp / NOI + Non-Int Income	89.02	48.40	48.40	76.04	89.85	91.01	104.26	124.78	8
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.87	3.18	3.18	3.30	3.55	3.77	4.33	5.18	8
Personnel Expense	2.08	1.32	1.32	1.59	2.01	2.04	2.39	2.95	8
Net Occupancy Expense	0.44	0.28	0.28	0.37	0.45	0.47	0.51	0.51	8
Other Operating Expenses	1.35	1.02	1.02	1.04	1.24	1.38	1.68	1.91	8
Overhead Less Non-Interest Income	1.99	-1.26	-1.26	1.39	2.48	2.64	2.75	2.94	8
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	87.79	45.56	45.56	72.79	87.25	90.64	104.26	124.78	8
Personnel Expense	45.66	24.76	24.76	41.00	44.10	49.85	55.83	58.26	8
Net Occupancy Expense	10.01	5.55	5.55	5.89	10.59	11.75	12.68	12.77	8
Other Operating Expenses	32.11	15.24	15.24	21.19	26.76	33.49	41.65	56.69	8
Total Non-Interest Income	32.17	1.79	1.79	19.56	22.54	29.12	63.16	67.69	8
Fiduciary Activities Income	0.35	0.00	0.00	0.00	0.00	0.00	1.36	1.44	8
Serv Charges on Deposit Accts - Domestic	9.62	0.03	0.03	1.10	6.77	9.20	22.43	23.22	8
Trading Revenue	5.62	0.00	0.00	0.00	0.00	0.00	8.99	26.98	8
Investment Banking Fees & Commissions	0.56	0.00	0.00	0.00	0.00	0.56	1.96	1.98	8
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.40	0.48	0.51	8
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Insurance Activities Revenue	1.99	0.00	0.00	0.00	0.26	1.41	6.62	7.03	8
Net Gain (Loss) - Sales Loans, OREO, Oth	0.81	-1.88	-1.88	-0.10	0.15	1.76	2.41	2.68	8
Other Non-Interest Income	13.00	0.00	0.00	4.64	6.61	11.62	20.84	38.40	8
Overhead Less Non-Interest Income	55.62	-15.33	-15.33	21.78	57.27	60.87	83.17	113.33	8
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	21.93	0.00	0.00	4.06	22.91	31.43	33.98	36.58	7
Appl Inc Tax+TE/Pretax NOI+TE	29.90	9.50	9.50	18.89	32.10	35.27	39.57	40.02	7

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.21	17.11	17.11	22.76	40.03	47.17	54.23	59.35	8
Commercial and Industrial Loans	3.81	0.00	0.00	0.89	4.75	5.40	5.80	5.83	8
Loans to Individuals	2.94	0.00	0.00	0.00	0.23	0.72	7.15	12.26	8
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Agricultural Loans	1.27	0.00	0.00	0.00	0.00	1.31	2.64	4.96	8
Other Loans and Leases	3.21	0.00	0.00	0.34	0.53	0.59	6.69	13.28	8
Net Loans and Leases	50.43	31.27	31.27	37.46	48.87	60.14	64.52	67.44	8
Debt Securities Over 1 Year	22.87	1.12	1.12	12.84	23.03	26.42	36.47	41.34	8
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.00	0.01	0.50	0.70	8
Subtotal	73.47	51.64	51.64	52.54	75.82	83.61	86.72	87.01	8
Interest-Bearing Bank Balances	6.88	1.29	1.29	1.42	5.18	6.25	14.85	15.99	8
Federal Funds Sold & Reverse Repos	3.06	0.00	0.00	0.00	0.00	0.33	7.88	13.48	8
Debt Securities 1 Year or Less	3.29	0.02	0.02	0.16	0.74	1.46	5.57	13.02	8
Trading Assets	0.39	0.00	0.00	0.00	0.00	0.00	0.62	1.87	8
Total Earning Assets	87.10	78.36	78.36	79.12	86.64	91.39	92.47	93.02	8
Non-Int Cash and Due From Dep Inst	1.45	0.07	0.07	0.33	1.19	1.79	2.25	2.81	8
Other Real Estate Owned	3.43	0.00	0.00	0.00	1.29	2.30	6.48	12.51	8
All Other Assets	11.44	5.23	5.23	5.83	9.30	13.70	19.57	20.56	8
MEMORANDA:									
Short-Term Investments	13.23	1.59	1.59	1.62	6.26	18.58	28.31	31.49	8
U.S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
U.S. Agency Securities (excl MBS)	4.62	0.00	0.00	0.00	4.18	5.06	10.94	11.86	8
Municipal Securities	6.86	0.00	0.00	1.12	3.81	13.45	14.35	14.41	8
Mortgage-Backed Securities	14.10	2.68	2.68	3.64	11.88	16.97	23.67	27.84	8
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other Debt Securities	0.57	0.00	0.00	0.00	0.00	0.63	1.74	2.08	8
RE Loans Secured by 1-4 Family	13.99	2.31	2.31	5.73	12.29	16.67	25.60	27.79	8
Revolving	1.24	0.00	0.00	0.13	0.50	2.06	2.78	2.85	8
Closed-End, Sec by First Liens	12.42	2.31	2.31	4.46	10.71	16.32	22.40	24.68	8
Closed-End, Sec by Junior Liens	0.32	0.00	0.00	0.11	0.26	0.39	0.53	0.65	8
Commercial Real Estate Loans	24.24	10.46	10.46	11.22	13.70	34.39	40.43	43.18	8
Construction and Land Dev	6.73	0.48	0.48	0.77	1.38	4.01	11.32	24.88	8
Multi family	3.37	0.00	0.00	0.43	1.92	4.65	6.87	7.65	8
Nonfarm Nonresidential	14.13	0.99	0.99	7.15	10.61	18.96	25.62	26.49	8
RE Loans Secured by Farml and	1.98	0.00	0.00	0.00	0.09	4.10	4.52	5.00	8
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.73	43.67	43.67	62.57	74.41	90.61	94.91	97.50	8
RE Loans Secured by 1-4 Family	26.10	5.90	5.90	11.11	27.36	38.32	39.46	40.79	8
Revolving	2.30	0.00	0.00	0.30	0.97	4.09	4.29	4.43	8
Closed-End	23.80	5.90	5.90	10.14	26.97	33.74	35.31	36.79	8
Commercial Real Estate Loans	46.72	17.54	17.54	32.35	33.04	48.34	79.80	84.39	8
Construction and Land Dev	12.86	1.20	1.20	1.23	4.35	6.49	20.16	47.32	8
Multi family	6.57	0.00	0.00	0.68	5.28	6.53	13.40	15.06	8
Nonfarm Nonresidential	27.27	1.93	1.93	15.66	27.07	31.10	39.19	46.73	8
RE Loans Secured by Farml and	3.91	0.00	0.00	0.00	0.13	6.70	7.98	10.46	8
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Commercial and Industrial Loans	7.76	0.00	0.00	2.27	7.42	8.86	14.25	15.47	8
Loans to Individuals	5.11	0.00	0.00	0.00	0.53	1.18	14.10	20.63	8
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.00	0.24	0.72	8
Agricultural Loans	2.23	0.00	0.00	0.00	0.00	2.32	5.07	8.51	8
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other Loans and Leases	8.22	0.00	0.00	0.58	0.92	1.06	18.72	34.71	8

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	13.23	1.59	1.59	1.62	6.26	18.58	28.31	31.49	8
Liquid Assets	30.51	14.39	14.39	18.91	27.92	35.32	40.57	43.06	8
Investment Securities	26.33	13.41	13.41	16.37	24.98	28.28	36.55	41.55	8
Net Loans and Leases	50.43	31.27	31.27	37.46	48.87	60.14	64.52	67.44	8
Net Lns, Ls & Stdbly Ltrs of Credit	51.21	34.44	34.44	37.46	49.43	60.38	65.47	68.57	8
Core Deposits	64.13	27.56	27.56	56.84	63.81	73.86	75.54	78.23	8
Noncore Funding	21.07	8.06	8.06	10.89	15.75	20.22	29.20	45.18	8
Time Deposits of \$100K or More	17.09	6.92	6.92	8.09	9.67	11.63	28.41	44.78	8
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Fed Funds Purchased and Repos	0.53	0.00	0.00	0.00	0.00	0.00	0.84	2.54	8
Net Fed Funds Purchased (Sold)	-2.53	-19.09	-19.09	-5.08	0.00	0.00	0.84	2.54	8
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Oth Borrowings W/Rem Mat 1 Yr or Less	1.41	0.00	0.00	0.00	0.00	1.13	3.07	5.78	8
Earning Assets Repr in 1 Year	31.77	14.66	14.66	15.61	23.07	35.44	54.82	60.48	8
Int-Bearing Liab Repr in 1 Year	31.51	7.07	7.07	12.34	14.65	32.47	75.37	78.35	8
Long-Term Debt Repr in 1 Year	1.36	0.00	0.00	0.00	0.00	0.00	3.71	6.04	8
Net Assets Repriceable in 1 Year	-1.10	-65.71	-65.71	-9.39	-7.73	14.27	26.05	35.48	8
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	8.53	-44.19	-44.19	-3.54	11.70	16.23	29.45	39.26	8
Net ST Noncore Funding Dependence	1.59	-51.28	-51.28	-7.99	1.76	11.10	22.13	29.22	8
Short-Term Inv/ST Noncore Funding	120.59	9.89	9.89	31.05	56.15	98.87	217.11	353.61	8
Liq Asts-ST Noncore Fndg/Nonliq Asts	23.67	-33.70	-33.70	10.82	23.78	29.86	49.53	60.11	8
Net Loans and Leases/Total Deposits	61.41	46.82	46.82	49.72	56.94	71.79	75.58	80.58	8
Net Loans and Leases/Core Deposits	85.66	55.02	55.02	58.78	66.16	81.05	114.68	149.00	8
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.55	-13.65	-13.65	-6.82	0.09	0.34	1.67	2.60	6
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.90	-1.54	-1.54	0.00	0.60	1.09	2.62	2.94	8
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.06	-0.06	-0.05	-0.00	0.00	0.02	0.04	5
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	21.57	0.00	0.00	0.00	9.17	26.43	57.60	62.21	8
Available-For-Sale Securities	78.42	33.17	33.17	44.70	86.26	98.85	100.00	100.00	8
U. S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
U. S. Agency Securities (excl MBS)	18.50	0.00	0.00	0.00	12.51	30.92	39.71	45.02	8
Municipal Securities	23.58	0.00	0.00	6.37	15.26	37.20	41.83	46.50	8
Mortgage-Backed Securities	54.40	9.50	9.50	22.24	47.97	68.78	90.86	95.43	8
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other Debt Securities	2.67	0.00	0.00	0.00	0.00	2.25	9.56	9.59	8
Mutual Funds and Equity Securities	0.83	0.00	0.00	0.00	0.00	0.05	3.15	3.35	8
Debt Securities 1 Year or Less	15.00	0.06	0.06	0.70	2.99	6.55	25.30	60.04	8
Debt Securities 1 To 5 Years	26.25	4.72	4.72	5.04	7.55	41.23	54.11	58.36	8
Debt Securities Over 5 Years	57.90	0.05	0.05	28.08	52.19	88.15	94.43	94.82	8
Pledged Securities	35.76	0.00	0.00	1.24	36.35	52.59	58.30	63.58	8
Structured Notes, Fair Value	0.76	0.00	0.00	0.00	0.40	1.51	1.66	1.97	8

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	0.00	0.00	0.00	0.04	0.08	0.18	0.22	8
Provision for Ln&Ls Losses/Avg Ln&Ls	0.18	0.00	0.00	0.00	0.07	0.21	0.36	0.56	8
Provision for Ln&Ls Losses/Net Losses	88.07	-25.57	-25.57	0.00	38.80	127.60	210.73	256.21	8
Ln&Ls Allowance/Total Loans & Leases	2.00	1.09	1.09	1.29	1.38	2.12	3.29	3.84	8
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.73	4.93	4.93	5.03	5.59	12.73	29.65	30.72	7
ALLL/Nonaccrual Assets	256.82	51.19	51.19	51.27	97.34	294.96	571.13	679.94	7
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	232.86	51.19	51.19	51.27	93.75	254.82	458.73	623.74	7
Gross Ln&Ls Losses/Avg Loans & Leases	0.40	0.09	0.09	0.21	0.30	0.40	0.66	0.84	8
Recoveries/Avg Loans and Leases	0.25	0.03	0.03	0.03	0.11	0.15	0.42	0.84	8
Net Losses/Avg Loans and Leases	0.15	-0.23	-0.23	0.04	0.18	0.25	0.29	0.32	8
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Recoveries/Prior Year-End Losses	26.61	4.27	4.27	12.08	19.86	25.11	41.24	58.99	7
Earnings Coverage of Net Losses (X)	13.25	-5.10	-5.10	-3.19	4.62	8.54	44.31	45.12	8
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.15	-0.30	-0.30	0.01	0.14	0.37	0.41	0.42	8
RE Loans Secured By 1-4 Family	1.07	-0.01	-0.01	0.03	0.18	0.68	2.46	3.98	8
Revolving	0.39	-0.16	-0.16	-0.04	0.00	0.40	1.40	1.45	7
Closed-End	1.07	0.00	0.00	0.03	0.21	0.58	2.55	4.02	8
Commercial Real Estate Loans	-0.08	-0.71	-0.71	-0.37	0.00	0.00	0.27	0.38	8
Construction and Land Dev	-0.54	-4.88	-4.88	-1.96	0.00	0.00	0.84	1.37	8
Multi family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Nonfarm Nonresidential	-0.16	-1.25	-1.25	-0.36	0.00	0.00	0.06	0.18	8
RE Loans Secured by Farmland	-0.08	-0.53	-0.53	-0.26	0.00	0.00	0.00	0.00	6
Commercial and Industrial Loans	0.25	0.00	0.00	0.00	0.00	0.24	0.65	0.91	7
Loans to Depository Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loans to Individuals	0.41	0.22	0.22	0.22	0.38	0.48	0.54	0.55	4
Credit Card Loans	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	2.40	-0.04	-0.04	-0.01	0.00	1.86	5.47	9.14	7

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.39	0.00	0.00	0.00	0.81	1.62	3.50	3.62	8
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.13	8
Nonaccrual Loans and Leases	1.39	0.00	0.00	0.26	0.56	2.52	2.93	3.39	8
90+ Days PD and Nonaccrual Loans and Leases	1.43	0.00	0.00	0.26	0.56	2.52	2.95	3.46	8
30-89 Days PD Restructured	0.09	0.00	0.00	0.00	0.00	0.01	0.21	0.41	8
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Nonaccrual Restructured	0.39	0.00	0.00	0.00	0.00	0.26	0.79	1.65	8
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.39	0.00	0.00	0.00	0.81	1.62	3.50	3.62	8
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.13	8
Nonaccrual Assets	1.39	0.00	0.00	0.26	0.56	2.52	2.93	3.39	8
30+ Days PD & Nonaccrual Assets	2.83	0.00	0.00	0.26	2.02	4.49	6.05	6.25	8
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.67	0.00	0.00	0.13	0.34	0.79	1.31	1.65	8
90+ PD & Nonaccrual Assets + OREO	4.10	0.28	0.28	0.34	1.38	3.10	8.11	13.39	8
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	4.49	0.30	0.30	0.34	1.44	4.33	8.48	13.58	8
Allowance for Loan & Lease Losses	492.11	33.44	33.44	42.89	247.13	556.16	1054.16	1377.00	8
Equity Cap + ALLL	47.66	2.84	2.84	3.43	9.59	52.08	92.48	144.30	8
Tier 1 Cap + ALLL	42.95	2.83	2.83	3.42	9.62	39.46	81.90	138.19	8
Loans & Leases + RE Acquired	7.74	0.47	0.47	0.57	3.39	10.76	14.13	20.37	8

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.82	7.91	7.91	9.29	9.82	11.28	14.35	14.36	8
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	11.34	2.72	2.72	4.14	6.24	16.30	21.43	22.10	8
Standby Letters of Credit	0.77	0.00	0.00	0.00	0.24	0.86	1.68	2.42	8
Commercial & Similar Letters of Credit	0.18	0.00	0.00	0.00	0.00	0.00	0.29	0.88	8
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.17	0.00	0.00	0.00	0.00	0.00	0.27	0.82	8
Interest Rate Contracts	0.17	0.00	0.00	0.00	0.00	0.00	0.27	0.82	8
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Purchased Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00	0.00	0.27	0.82	8
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.71	8.55	8.55	9.73	12.78	32.50	34.36	36.51	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	43.53	0.00	0.00	0.00	28.10	60.76	68.94	71.67	3
Dividends Paid/Net Income	13.66	0.00	0.00	0.00	4.60	19.13	33.37	37.08	7
Net Income - Dividends/Avg Equity	5.67	-12.85	-12.85	1.46	2.77	5.41	12.47	24.20	8
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	214.96	103.44	103.44	103.44	183.24	284.70	286.95	287.71	4
Dividends From Nonbank Subs	4.11	0.00	0.00	0.00	0.00	0.00	9.88	13.17	4
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Dividends From All Subsidiaries	219.08	103.44	103.44	103.44	183.24	288.46	296.09	298.63	4
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	66.46	0.00	0.00	4.68	39.12	53.93	129.62	186.01	6
Interest Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.13	0.30	0.32	6
Mgt & Service Fees From Bank Subs	12.90	0.00	0.00	0.00	0.00	0.00	30.98	54.21	6
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Operating Income From Bank Subs	79.47	0.00	0.00	4.68	39.12	54.06	160.90	240.55	6
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	112.27	0.00	0.00	0.00	19.04	162.53	225.52	246.52	4
Interest Income From Nonbank Subs	23.93	0.00	0.00	0.00	0.00	43.87	48.66	50.25	4
Mgt & Serv Fees From Nonbank Subs	63.85	0.00	0.00	0.00	0.00	0.00	153.24	204.33	4
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Inc From Nonbank Subs	200.06	51.85	51.85	51.85	62.92	162.53	378.77	450.85	4
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.91	0.00	0.00	0.00	57.67	87.84	99.53	99.57	7
Interest Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.02	0.21	0.35	7
Mgt & Serv Fees From Bank Subs	2.90	0.00	0.00	0.00	0.00	0.00	6.09	13.21	7
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating Income From Bank Subs	59.90	0.00	0.00	0.00	67.83	87.94	99.73	99.86	7
Dividends From Nonbank Subs	16.57	0.00	0.00	0.00	0.00	6.86	38.51	68.41	7
Interest Income From Nonbank Subs	8.49	0.00	0.00	0.00	0.00	2.79	22.31	35.29	7
Mgt & Serv Fees From Nonbank Subs	1.75	0.00	0.00	0.00	0.00	0.00	3.68	7.99	7
Other Income From Nonbank Subs	14.28	0.00	0.00	0.00	0.00	0.00	30.00	65.00	7
Operating Inc From Nonbank Subs	41.11	0.00	0.00	0.00	20.61	60.78	98.82	99.41	7
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Loans and Adv From Subs/ST Debt	327.51	5.43	5.43	5.43	5.43	327.51	520.77	585.18	2
Loans and Adv From Subs/Total Debt	129.51	3.16	3.16	3.16	3.16	129.51	205.31	230.58	2

BHCPR Reporters for Quarter Ending 09/30/2015
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
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3017326	465,659	AMERIANA BANCORP	NEW CASTLE, IN	
2595939	165,795	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1995523	95,336	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	266,915	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
1210589	462,016	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
3848931	390,472	PEDCOR FINANCIAL, LLC	CARMEL, IN	
1081538	392,221	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1200405	482,113	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	

Note: Peer Group 5 has 8 bank holding companies.