

	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	150	137	142	139
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.21	3.24	3.22	3.28
+ Non-interest Income	0.99	0.97	0.99	1.04
- Overhead Expense	2.67	2.70	2.70	2.95
- Provision for Losses	0.12	0.10	0.11	0.11
+ Securities Gains (Losses)	0.02	0.02	0.01	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.48	1.45	1.44	1.39
Net Operating Income	1.00	0.97	0.95	0.94
Net Income	1.00	0.97	0.95	0.95
Net Income (Sub S Adjusted)	1.07	0.96	1.02	1.39
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.92	3.94	3.93	4.06
Interest Expense	0.44	0.42	0.42	0.45
Net Interest Income (TE)	3.48	3.51	3.49	3.58
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.10	0.08	0.09	0.15
Earnings Coverage of Net Losses (X)	-3.49	11.76	11.53	20.50
Ln&Ls Allowance/Total Loans & Leases	1.02	1.15	1.10	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.72	0.94	0.87	1.28
30-89 Days Past Due Loans and Leases	0.27	0.34	0.35	0.45
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	15.77	16.49	16.95	16.63
Net ST Noncore Funding Dependence	8.46	8.74	9.14	8.66
Net Loans and Leases/Total Assets	70.67	69.13	69.95	67.34
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.84	10.06	10.02	10.22
Equity Capital/Total Assets	10.72	11.12	10.85	11.23
Equity Capital+Minority Int/Total Assets	10.77	11.19	10.91	11.37
Tier 1 Common Eq Cap / T RWA	11.88	12.25	12.13	12.18
Net Loans&Ls/Equity Capital (X)	6.71	6.34	6.56	6.11
Cash Dividends/Net Income	28.90	27.96	30.01	30.59
Cash Dividends/Net Income (Sub S Adjusted)	27.37	37.64	34.64	31.66
Retained Earnings/Avg Equity Cap	6.29	5.96	5.72	5.44
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.07	0.03	0.02	0.01
Long-Term Debt/Equity Capital	3.66	2.36	2.30	1.82
Equity Investment in Subs/Equity Cap	105.23	103.19	103.38	102.90
Cash FR Oper+Noncash+Op Exp+Div	112.00	119.93	123.42	122.91

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.63	3.64	3.63	3.71	3.75
Less: Interest Expense	0.41	0.39	0.39	0.41	0.48
Equals: Net Interest Income (TE)	3.21	3.24	3.22	3.28	3.25
Plus: Non-Interest Income	0.99	0.97	0.99	1.04	1.25
Equals: Adj Operating Income (TE)	4.24	4.25	4.26	4.43	4.62
Less: Overhead Expense	2.67	2.70	2.70	2.95	3.16
Less: Provision for Loan and Lease Losses	0.12	0.10	0.11	0.11	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.01	0.02	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.48	1.45	1.44	1.39	1.37
Less: Applicable Income Taxes (TE)	0.48	0.48	0.48	0.44	0.41
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.00	0.97	0.95	0.94	1.04
Plus: Net Extraordinary Items	N/A	0.00	0.00	0.00	0.00
Equals: Net Income	1.00	0.97	0.95	0.95	1.04
Memo: Net Income (Last Four Qtrs)	0.98	0.98	0.96	0.95	1.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.72	92.40	92.49	91.80	91.30
Avg Int-Bearing Funds / Avg Assets	70.29	70.25	70.40	70.10	71.18
Int Income (TE) / Avg Earning Assets	3.92	3.94	3.93	4.06	4.13
Int Expense / Avg Earning Assets	0.44	0.42	0.42	0.45	0.52
Net Int Inc (TE) / Avg Earn Assets	3.48	3.51	3.49	3.58	3.56
YIELD OR COST:					
Total Loans and Leases (TE)	4.41	4.53	4.48	4.72	4.96
Interest-Bearing Bank Balances	0.50	0.29	0.29	0.30	0.28
Fed Funds Sold & Reverse Repos	0.56	0.52	0.36	0.21	0.31
Trading Assets	0.74	0.82	0.91	1.68	1.22
Total Earning Assets	3.84	3.86	3.85	3.99	4.06
Investment Securities (TE)	2.52	2.45	2.44	2.52	2.46
U.S. Treasury & Agency Sec (excl MBS)	1.73	1.62	1.62	1.49	1.51
Mortgage-Backed Securities	2.11	2.16	2.14	2.29	2.11
All Other Securities	3.87	3.90	3.90	4.14	4.28
Interest-Bearing Deposits	0.42	0.39	0.39	0.40	0.46
Time Deposits of \$100K or More	0.87	0.82	0.82	0.83	0.94
Time Deposits < \$100K	0.81	0.77	0.78	0.78	0.92
Other Domestic Deposits	0.27	0.25	0.24	0.23	0.25
Foreign Deposits	0.38	0.14	0.11	0.23	0.29
Fed Funds Purchased and Repos	0.55	0.53	0.50	0.54	0.58
Other Borrowed Funds & Trading Liab	1.29	1.41	1.45	1.70	2.21
All Interest-Bearing Funds	0.58	0.55	0.55	0.53	0.60

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	70	66	87	84	83
Avg Assets per Employee (\$000)	6,732	6,377	6,334	5,724	5,413
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.14	2.77	2.62	3.01	2.87
Overhead Exp / NII + Non-Int Income	63.96	64.91	64.98	68.00	68.85
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.67	2.70	2.70	2.95	3.16
Personnel Expense	1.48	1.47	1.46	1.55	1.63
Net Occupancy Expense	0.33	0.34	0.34	0.37	0.39
Other Operating Expenses	0.84	0.85	0.86	1.00	1.10
Overhead Less Non-Interest Income	1.63	1.68	1.67	1.82	1.79
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.77	63.88	63.92	66.94	67.80
Personnel Expense	35.01	35.14	34.95	35.49	35.31
Net Occupancy Expense	7.80	8.27	8.22	8.53	8.46
Other Operating Expenses	19.20	19.81	19.90	21.89	22.94
Total Non-Interest Income	22.76	22.19	22.42	22.46	25.65
Fiduciary Activities Income	1.91	1.74	1.87	1.69	1.73
Serv Charges on Deposit Accts - Domestic	4.10	4.61	4.51	4.70	5.12
Trading Revenue	0.08	0.05	0.06	0.06	0.10
Investment Banking Fees & Commissions	0.95	1.09	1.02	1.18	1.18
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.27	0.31	0.34	0.50
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.56	0.63	0.59	0.63	0.81
Net Gain (Loss) - Sales Loans, OREO, Oth	2.97	2.82	2.77	1.99	2.78
Other Non-Interest Income	7.91	7.69	7.50	7.72	8.27
Overhead Less Non-Interest Income	39.40	40.73	40.47	42.47	40.76
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.47	28.78	28.22	26.67	25.81
Appl Inc Tax+TE/Pretax NOI+TE	34.01	33.47	33.73	32.40	31.08

PERCENT OF TOTAL ASSETS	PEER GROUP 02 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	52.13	50.85	51.85	48.91	46.82
Commercial and Industrial Loans	10.37	10.80	10.47	10.62	10.72
Loans to Individuals	2.54	2.65	2.58	2.52	2.45
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.45	0.48	0.42	0.45	0.43
Other Loans and Leases	2.39	2.14	2.09	2.17	2.01
Net Loans and Leases	70.67	69.13	69.95	67.34	64.75
Debt Securities Over 1 Year	14.62	16.29	15.71	16.23	17.18
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.09	0.10
Subtotal	86.26	86.37	86.83	85.07	83.57
Interest-Bearing Bank Balances	2.95	2.59	2.42	2.61	3.03
Federal Funds Sold & Reverse Repos	0.05	0.04	0.02	0.04	0.08
Debt Securities 1 Year or Less	1.89	2.08	1.98	2.10	2.21
Trading Assets	0.06	0.04	0.03	0.05	0.07
Total Earning Assets	92.01	91.74	91.93	91.05	90.18
Non-Int Cash and Due From Dep Inst	1.25	1.26	1.20	1.37	1.59
Other Real Estate Owned	0.09	0.17	0.14	0.26	0.38
All Other Assets	6.65	6.86	6.76	7.32	8.02
MEMORANDA:					
Short-Term Investments	5.41	5.07	4.78	5.23	5.92
U.S. Treasury Securities	0.13	0.25	0.26	0.19	0.12
U.S. Agency Securities (excl MBS)	1.58	2.03	1.85	2.21	2.46
Municipal Securities	3.18	3.03	2.86	2.64	2.83
Mortgage-Backed Securities	9.70	10.54	10.36	10.88	11.18
Asset-Backed Securities	0.25	0.30	0.26	0.15	0.19
Other Debt Securities	0.58	0.73	0.62	0.63	0.67
RE Loans Secured by 1-4 Family	16.82	16.75	16.96	16.85	17.29
Revolving	2.88	2.95	2.96	2.83	2.83
Closed-End, Sec by First Liens	13.17	12.93	13.14	13.02	13.37
Closed-End, Sec by Junior Liens	0.46	0.54	0.52	0.63	0.71
Commercial Real Estate Loans	32.50	31.40	32.03	29.10	26.60
Construction and Land Dev	4.52	4.10	4.27	3.71	3.20
Multi family	4.78	4.25	4.26	3.39	2.64
Nonfarm Nonresidential	21.68	21.24	21.51	20.02	19.06
RE Loans Secured by Farmland	0.66	0.73	0.65	0.65	0.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.63	73.25	73.87	71.76	72.12
RE Loans Secured by 1-4 Family	24.07	24.47	24.58	24.90	26.56
Revolving	4.04	4.23	4.21	4.11	4.24
Closed-End	19.61	19.78	19.90	20.31	21.84
Commercial Real Estate Loans	45.96	45.06	45.56	42.58	41.78
Construction and Land Dev	6.39	5.95	6.13	5.48	4.87
Multi family	6.61	5.92	5.95	5.01	4.34
Nonfarm Nonresidential	30.85	30.74	30.89	29.47	29.89
RE Loans Secured by Farmland	1.03	1.15	1.02	1.00	1.03
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	15.22	15.84	15.47	16.36	16.95
Loans to Individuals	3.93	4.16	4.08	3.99	3.96
Credit Card Loans	0.03	0.05	0.04	0.05	0.08
Agricultural Loans	0.70	0.77	0.66	0.69	0.69
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.58	3.29	3.12	3.38	3.51

PERCENT OF TOTAL ASSETS	PEER GROUP 02 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	5.41	5.07	4.78	5.23	5.92
Liquid Assets	17.29	18.55	18.03	19.39	21.13
Investment Securities	17.31	18.91	18.50	19.08	20.07
Net Loans and Leases	70.67	69.13	69.95	67.34	64.75
Net Lns, Ls & Stbby Ltrs of Credit	71.16	69.67	70.48	67.95	65.39
Core Deposits	67.50	66.81	67.08	65.47	65.65
Noncore Funding	19.34	19.62	19.76	19.78	19.30
Time Deposits of \$100K or More	8.49	9.00	8.89	8.58	9.00
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.59	1.75	1.74	1.94	2.06
Net Fed Funds Purchased (Sold)	1.56	1.74	1.76	1.94	2.02
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.22	2.61	3.07	2.77	2.11
Earning Assets Repr in 1 Year	32.26	30.43	31.07	30.77	31.96
Int-Bearing Liab Repr in 1 Year	15.79	15.37	14.89	17.54	19.04
Long-Term Debt Repr in 1 Year	0.22	0.23	0.19	0.33	0.54
Net Assets Repriceable in 1 Year	15.52	14.08	14.97	11.46	11.22
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.77	16.49	16.95	16.63	15.93
Net ST Noncore Funding Dependence	8.46	8.74	9.14	8.66	7.58
Short-Term Inv/ST Noncore Funding	49.56	52.67	46.75	52.28	62.30
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.55	7.89	6.91	8.62	11.76
Net Loans and Leases/Total Deposits	90.13	88.61	89.84	87.92	83.99
Net Loans and Leases/Core Deposits	106.34	105.87	106.33	105.06	100.66
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.02	0.68	0.39	0.71	-0.60
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.24	1.55	0.25	1.52	-1.29
Struct Notes Appr(Depr)/T1 Cap	0.02	0.01	0.00	-0.02	-0.35
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	13.73	15.41	14.46	13.00	10.89
Available-For-Sale Securities	86.27	84.59	85.54	86.68	89.11
U.S. Treasury Securities	0.90	1.43	1.42	1.09	0.68
U.S. Agency Securities (excl MBS)	10.02	11.55	10.91	11.78	12.96
Municipal Securities	18.80	16.34	16.22	13.72	14.26
Mortgage-Backed Securities	55.78	56.38	56.83	59.42	59.32
Asset-Backed Securities	1.49	1.56	1.41	0.87	1.02
Other Debt Securities	3.81	4.29	3.69	3.18	3.24
Mutual Funds and Equity Securities	0.61	0.57	0.57	0.55	0.59
Debt Securities 1 Year or Less	12.02	11.83	11.83	10.99	11.40
Debt Securities 1 To 5 Years	23.35	25.04	23.86	23.02	21.22
Debt Securities Over 5 Years	60.49	58.88	59.79	60.44	63.86
Pledged Securities	49.02	50.44	50.96	50.59	50.54
Structured Notes, Fair Value	0.26	0.71	0.45	0.99	1.22

ANALYSIS RATIOS	PEER GROUP 02 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.12	0.10	0.11	0.11	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.14	0.15	0.15	0.22
Provision for Ln&Ls Losses/Net Losses	114.64	159.78	144.72	175.96	75.32
Ln&Ls Allowance/Total Loans & Leases	1.02	1.15	1.10	1.24	1.46
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.04	15.50	13.90	14.12	10.11
ALLL/Nonaccrual Assets	233.76	218.73	220.56	181.45	139.64
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	206.58	185.23	187.47	152.93	116.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.17	0.18	0.27	0.44
Recoveries/Avg Loans and Leases	0.07	0.09	0.08	0.11	0.13
Net Losses/Avg Loans and Leases	0.10	0.08	0.09	0.15	0.29
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	41.28	36.79	46.50	34.55	21.96
Earnings Coverage of Net Losses (X)	-3.49	11.76	11.53	20.50	17.49
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.03	0.03	0.09	0.24
RE Loans Secured By 1-4 Family	0.05	0.07	0.07	0.12	0.29
Revolving	0.06	0.08	0.08	0.11	0.30
Closed-End	0.04	0.07	0.07	0.13	0.28
Commercial Real Estate Loans	0.00	0.00	0.01	0.06	0.22
Construction and Land Dev	-0.06	-0.04	-0.04	-0.11	0.46
Multi family	0.00	-0.01	-0.01	0.02	0.17
Nonfarm Nonresidential	0.02	0.01	0.02	0.08	0.20
RE Loans Secured by Farmland	-0.01	0.01	0.01	0.02	0.03
Commercial and Industrial Loans	0.23	0.15	0.18	0.18	0.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.71	0.76	0.77	0.88	1.09
Credit Card Loans	1.25	1.37	1.61	1.57	2.67
Agricultural Loans	0.03	0.00	0.01	0.02	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	4.64
Other Loans and Leases	0.23	0.15	0.21	0.36	0.24

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 02

PAGE 7

## PERCENT OF LOANS AND LEASES

09/30/2016

09/30/2015

12/31/2015

12/31/2014

12/31/2013

30-89 Days PD Loans and Leases	0.27	0.34	0.35	0.45	0.63
90+ Days PD Loans and Leases	0.06	0.09	0.07	0.14	0.23
Nonaccrual Loans and Leases	0.56	0.69	0.64	0.87	1.28
90+ Days PD and Nonaccrual Loans and Leases	0.64	0.81	0.75	1.13	1.71
30-89 Days PD Restructured	0.01	0.01	0.01	0.02	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.15	0.20	0.17	0.25	0.38

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.27	0.34	0.35	0.45	0.63
90+ Days Past Due Assets	0.06	0.09	0.07	0.14	0.23
Nonaccrual Assets	0.57	0.69	0.65	0.87	1.29
30+ Days PD & Nonaccrual Assets	0.93	1.17	1.12	1.60	2.41

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.45	0.55	0.52	0.72	1.08
90+ PD & Nonaccrual Assets + OREO	0.57	0.73	0.68	1.00	1.50

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

Total Assets	0.77	0.97	0.91	1.23	1.69
Allowance for Loan & Lease Losses	118.38	138.45	132.65	166.63	201.84
Equity Cap + ALLL	6.85	8.40	8.13	10.20	13.82
Tier 1 Cap + ALLL	7.58	10.19	8.84	11.01	15.01
Loans & Leases + RE Acquired	1.09	1.42	1.32	1.92	2.71

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate - 30-89 Days PD	0.25	0.32	0.34	0.47	0.66
- 90+ Days Past Due	0.05	0.10	0.08	0.17	0.30
- Nonaccrual	0.53	0.70	0.64	1.01	1.50
Coml & Indl - 30-89 Days PD	0.20	0.25	0.22	0.34	0.31
- 90+ Days Past Due	0.03	0.04	0.02	0.06	0.07
- Nonaccrual	0.84	0.88	0.76	0.71	0.95
Individuals - 30-89 Days PD	0.54	0.66	0.67	1.03	1.18
- 90+ Days Past Due	0.05	0.04	0.05	0.07	0.13
- Nonaccrual	0.19	0.26	0.23	0.24	0.30
Dep Inst Lns - 30-89 Days PD	0.06	0.13	0.20	0.15	0.00
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.06	0.12	0.06	0.16
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.05
- Nonaccrual	0.26	0.22	0.27	0.22	0.25
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	5.35	0.00	2.43	1.16
Other Lns&Ls - 30-89 Days PD	0.12	0.17	0.11	0.23	0.21
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.01
- Nonaccrual	0.13	0.17	0.12	0.13	0.30
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.38	0.48	0.61	0.78	1.03
- 90+ Days Past Due	0.07	0.13	0.11	0.20	0.29
- Nonaccrual	0.74	0.88	0.85	1.33	1.83
Revolving - 30-89 Days PD	0.31	0.39	0.42	0.43	0.56
- 90+ Days Past Due	0.03	0.05	0.05	0.05	0.06
- Nonaccrual	0.50	0.67	0.65	0.88	0.99
Closed-End - 30-89 Days PD	0.39	0.51	0.65	0.83	1.09
- 90+ Days Past Due	0.07	0.15	0.12	0.22	0.35
- Nonaccrual	0.78	0.95	0.91	1.41	2.02
- Jr Lien 30-89 Days PD	0.02	0.03	0.03	0.04	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.05	0.08	0.07	0.09	0.13
Commercial RE - 30-89 Days PD	0.17	0.21	0.20	0.27	0.42
- 90+ Days Past Due	0.04	0.07	0.06	0.13	0.24
- Nonaccrual	0.44	0.61	0.53	0.86	1.50
Const & Dev - 30-89 Days PD	0.11	0.23	0.16	0.25	0.35
- 90+ Days Past Due	0.02	0.08	0.03	0.15	0.36
- Nonaccrual	0.40	0.68	0.63	1.28	2.91
Multi family - 30-89 Days PD	0.03	0.06	0.04	0.11	0.17
- 90+ Days Past Due	0.00	0.02	0.02	0.05	0.15
- Nonaccrual	0.12	0.18	0.17	0.28	0.55
Nonfarm Nres- 30-89 Days PD	0.16	0.22	0.20	0.25	0.39
- 90+ Days Past Due	0.04	0.08	0.06	0.13	0.21
- Nonaccrual	0.49	0.64	0.56	0.88	1.41
Farm land - 30-89 Days PD	0.27	0.19	0.19	0.22	0.30
- 90+ Days Past Due	0.01	0.07	0.04	0.08	0.13
- Nonaccrual	0.57	1.08	0.77	0.84	1.87
Credit Card - 30-89 Days PD	0.78	1.08	0.86	0.85	1.10
- 90+ Days Past Due	0.31	0.17	0.33	0.33	0.93
- Nonaccrual	0.04	0.10	0.05	0.02	0.09



CAPITAL RATIOS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	9.84	10.06	10.02	10.22	10.37
Tier 1 RBC Ratio	N/A	N/A	N/A	13.58	14.20
Total Risk-Based Capital Ratio	N/A	N/A	N/A	14.86	15.49
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	10.04	10.21
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	9.14	9.09
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.99	17.17	16.91	15.67	14.77
Standby Letters of Credit	0.43	0.50	0.47	0.47	0.56
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	7.33	5.89	5.96	4.80	4.81
Interest Rate Contracts	7.18	5.74	5.78	4.61	4.51
Interest Rate Futures & Forward Contr	0.59	0.48	0.32	0.38	0.25
Written Options Contr (Int Rate)	0.63	0.49	0.35	0.37	0.27
Purchased Options Contr (Int Rate)	0.06	0.07	0.05	0.04	0.10
Interest Rate Swaps	4.84	3.99	4.40	3.16	3.28
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	0.01
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.01
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	25.84	26.27	26.34	24.89	23.84

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	99.95	99.55	99.77	99.61	98.50
Foreign Exchange Contracts	0.01	0.05	0.04	0.06	0.02
Equity, Comm, & Other Contracts	0.00	0.03	0.01	0.03	0.35
Futures and Forwards	16.70	15.21	13.76	18.45	15.82
Written Options	14.56	15.34	13.26	16.03	14.59
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.25	14.95	12.89	15.77	14.37
Purchased Options	0.98	1.26	1.25	1.14	2.33
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.68	1.05	1.04	1.05	2.20
Swaps	58.72	57.62	61.97	54.60	57.66
Held for Trading	13.95	13.13	12.71	22.85	23.50
Interest Rate Contracts	13.64	13.86	13.36	21.43	14.76
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	86.05	86.87	87.29	77.15	76.50
Interest Rate Contracts	85.60	76.58	85.98	75.34	73.80
Foreign Exchange Contracts	0.00	0.01	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.02	0.20
Deriv Contr (Excl Fut & FX LE 14 Days)	81.51	79.32	81.03	76.67	80.61
One Year or Less	18.02	17.21	15.89	18.25	19.82
Over 1 Year to 5 Years	18.64	17.16	20.87	20.26	19.77
Over 5 Years	32.12	29.41	30.11	22.82	28.62
Gross Negative Fair Value (Abs Val)	1.88	1.44	1.04	1.17	1.10
Gross Positive Fair Value	1.32	1.41	1.03	1.14	1.27
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.02	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.01	0.00	0.00	0.00
Current Credit Exposure (X)	0.01	0.01	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.09	0.07	0.05	0.06	0.07

INSURANCE ACTIVITIES	INSURANCE, PEER GROUP 09/30/2016	BROKER-DEALER 02 09/30/2015	FOREIGN ACTIVITIES 12/31/2015	12/31/2014	12/31/2013
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	75.00	60.00	60.00	57.15	60.81
Ins Under Assets(L/H)/Tot Ins Und Ast	25.00	40.00	40.00	42.85	39.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.56	0.63	0.59	0.63	0.81
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.20	0.46
Credit Rel Prem Inc/Tot Prem Inc	60.00	50.00	75.00	42.86	44.44
Other Prem Inc/Total Prem Inc	40.00	50.00	25.00	57.14	55.56
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	7.93	14.57	14.13	33.94	13.98
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	21.13	14.90
Insur Ben, Losses, Exp/Insur Premiums	146.23	112.82	116.51	75.49	110.11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	3.25	2.86	2.41	2.10
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	2.04	1.73
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	14.49	13.62	13.29	11.60	10.85
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.03	0.02
Cost: Interest-Bearing Deposits	0.38	0.14	0.11	0.23	0.29
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	7.17	N/A	0.64	0.46	0.44
Foreign Governments and Inst	0.00	0.00	0.00	0.00	4.64
GROWTH RATES:					
Net Loans and Leases	32.47	-18.92	371.22	-5.30	-9.76
Total Selected Assets	0.91	-14.29	9.51	11.55	-3.85
Deposits	-30.68	172.73	170.33	-35.31	103.71

## PROFITABILITY:

	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	9.12	8.64	8.59	8.32	8.89
Bank Net Inc/Avg Eq Inv in Banks	9.69	9.37	9.27	9.37	9.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.94	9.26	8.91	8.76	5.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.27	5.48	5.48	5.78	8.80
Bank Net Income/Parent Net Income	103.11	104.37	104.08	91.70	89.35
Nonbank Net Income/Parent Net Income	0.92	0.95	1.08	1.36	1.28
Sub BHCs Net Inc/Parent Net Income	104.37	104.92	105.29	95.63	95.05

## LEVERAGE:

Total Liabilities/Equity	11.34	9.78	9.93	10.27	12.08
Total Debt/Equity Capital	4.05	2.50	2.56	1.94	1.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.42	8.33	8.13	7.90	9.04
Tot Debt+Lns Guaranteed for Affl/Equity	4.12	2.54	2.60	2.03	1.98
Total Debt/Eq Cap - Exc Over Fair Value	4.05	2.52	2.57	1.96	1.90
Long-Term Debt/Equity Capital	3.66	2.36	2.30	1.82	1.74
Short-Term Debt/Equity Capital	0.07	0.03	0.02	0.01	0.01
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.01	0.00	0.01	0.02
Long-Term Debt/Consolidated LT Debt	11.70	7.90	8.22	6.03	6.26

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.23	103.19	103.38	102.90	103.93
Total Investment in Subs/Equity	105.74	103.79	103.91	103.67	104.60
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	96.44	95.52
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	97.24	96.27

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.54	0.28	0.31	0.33	0.33
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.59	1.37	1.44	1.82	1.88

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	106.05	115.84	124.21	125.03	142.70
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	112.00	119.93	123.42	122.91	137.48
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.69	113.33	106.61	106.95	102.77
Pretax Oper Inc + Int Exp/Int Expense	4677.70	12883.8	15981.3	14819.6	10006.9
Div + Int From Subs/Int Exp + Div	128.03	133.79	146.44	174.32	176.01
Fees+Other Inc From Subs/Sal + Oth Exp	9.39	6.31	6.52	7.91	11.19
Net Inc/Curr Port of LT Debt+Pfd Div(X)	416.59	201.49	170.83	126.64	134.51

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.44	1.57	1.68	1.72	1.42
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	10.97	4.62	11.98	8.47
Total	0.00	10.97	4.62	11.98	8.47

## GUARANTEED LOANS AS % OF EQUITY CAP:

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

## AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.18	0.19	0.19	0.27	0.36
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	98.33	86.51	74.26	75.70	75.35
Dividends Paid/Net Income	28.90	27.96	30.01	30.54	29.52
Net Income - Dividends/Avg Equity	6.29	5.95	5.72	5.45	6.13
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	126.93	135.11	145.58	166.84	157.53
Dividends From Nonbank Subs	1.14	2.22	2.62	2.01	3.29
Dividends From Subsidiary BHCs	0.00	0.00	0.00	2.68	1.02
Dividends From All Subsidiaries	132.64	140.88	154.34	182.23	195.80
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.88	38.66	44.45	44.65	47.59
Interest Income From Bank Subs	0.14	0.16	0.14	0.12	0.17
Mgt & Service Fees From Bank Subs	0.77	0.72	0.98	1.42	1.68
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	39.19	42.23	50.83	49.17	58.59
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	61.43	66.04	76.47	52.54	59.79
Interest Income From Nonbank Subs	0.26	0.37	0.54	0.48	0.16
Mgt & Serv Fees From Nonbank Subs	0.67	0.29	0.68	0.73	2.17
Other Income From Nonbank Subs	1.03	0.01	0.00	0.02	0.00
Operating Inc From Nonbank Subs	82.00	76.28	87.90	63.04	76.08
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	24.47	17.78	27.43	32.59	48.48
Interest Inc From Subsidiary BHCs	0.01	0.02	0.02	0.03	0.02
Mgt & Serv Fees From Sub BHCs	-0.01	0.00	0.00	0.59	1.84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	24.47	17.79	27.45	33.20	50.34
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.35	64.92	68.80	63.90	60.51
Interest Income From Bank Subs	4.66	4.41	2.48	1.47	2.53
Mgt & Serv Fees From Bank Subs	2.47	2.38	1.96	2.66	2.70
Other Income From Bank Subs	0.10	0.01	0.01	0.05	0.05
Operating Income From Bank Subs	82.42	82.27	91.63	76.30	77.77
Dividends From Nonbank Subs	0.99	2.43	2.01	1.01	1.34
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.02	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.11	4.25	2.80	2.16	2.80
Dividends From Subsidiary BHCs	0.00	0.00	0.00	1.87	0.19
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	1.91	0.26
Loans and Adv From Subs/ST Debt	1116.82	-----	406.38	-----	659.04
Loans and Adv From Subs/Total Debt	95.09	126.81	112.92	122.21	226.69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									150
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.21	2.18	2.58	2.93	3.22	3.51	3.76	3.85	150
+ Non-interest Income	0.98	0.26	0.35	0.59	0.90	1.29	1.75	2.63	150
- Overhead Expense	2.67	1.38	1.69	2.11	2.65	3.11	3.68	4.59	150
- Provision for Losses	0.11	-0.07	-0.00	0.04	0.10	0.18	0.26	0.41	150
+ Securities Gains (Losses)	0.02	-0.00	-0.00	0.00	0.00	0.03	0.09	0.18	150
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	150
= Pretax Net Oper Income (TE)	1.48	0.59	0.83	1.18	1.47	1.75	2.07	2.44	150
Net Operating Income	1.00	0.42	0.56	0.77	0.99	1.21	1.42	1.70	150
Net Income	1.00	0.42	0.56	0.77	0.99	1.21	1.42	1.70	150
Net Income (Sub S Adjusted)	1.07	0.73	0.77	0.89	1.01	1.13	1.36	1.50	14
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	3.92	2.95	3.28	3.62	3.93	4.27	4.47	4.60	150
Interest Expense	0.44	0.09	0.15	0.31	0.42	0.57	0.75	0.92	150
Net Interest Income (TE)	3.47	2.32	2.78	3.16	3.47	3.83	4.13	4.21	150
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.09	-0.07	-0.02	0.00	0.07	0.15	0.28	0.57	150
Earnings Coverage of Net Losses (X)	-3.48	-290.06	-180.05	-1.37	14.17	26.09	68.49	124.00	148
Ln&Ls Allowance/Total Loans & Leases	1.01	0.33	0.54	0.73	0.99	1.26	1.56	1.84	150
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	0.72	0.07	0.20	0.38	0.68	0.90	1.49	2.17	150
30-89 Days Past Due Loans and Leases	0.26	0.02	0.04	0.10	0.22	0.39	0.59	0.73	150
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	15.77	-11.65	-0.26	5.82	16.35	24.01	32.25	36.44	150
Net ST Noncore Funding Dependence	8.46	-15.05	-4.95	1.77	8.69	13.92	20.85	24.64	150
Net Loans and Leases/Total Assets	70.66	43.76	53.15	64.48	72.11	76.87	82.27	85.16	150
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.84	7.42	8.08	8.75	9.68	10.58	12.38	14.05	150
Equity Capital/Total Assets	10.72	7.61	8.18	9.21	10.47	12.20	13.52	14.21	150
Equity Capital+Minority Int/Total Assets	10.76	7.61	8.18	9.23	10.50	12.30	13.72	14.27	150
Tier 1 Common Eq Cap / T RWA	11.87	8.05	8.96	10.16	11.23	13.61	16.29	18.20	150
Net Loans&Ls/Equity Capital (X)	6.71	3.79	4.61	5.55	6.66	7.68	9.20	10.12	150
Cash Dividends/Net Income	28.89	0.00	0.00	11.38	32.97	46.37	58.73	71.23	148
Cash Dividends/Net Income (Sub S Adjusted)	27.37	-7.01	-4.20	8.44	25.05	34.41	52.13	59.64	14
Retained Earnings/Avg Equity Cap	6.28	0.90	2.99	4.15	5.84	8.21	10.74	12.94	150
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.07	0.00	0.00	0.00	0.00	0.00	0.13	1.64	150
Long-Term Debt/Equity Capital	3.66	0.00	0.00	0.00	0.00	8.14	16.93	21.19	150
Equity Investment in Subs/Equity Cap	105.23	87.79	93.81	99.10	103.26	112.08	118.78	125.75	150
Cash FR Oper+Noncash+Op Exp+Di v	111.99	-1.28	9.26	63.15	104.19	144.01	237.22	369.48	148

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.63	2.74	3.09	3.35	3.62	3.91	4.13	4.18	150
Less: Interest Expense	0.41	0.08	0.14	0.28	0.39	0.53	0.71	0.88	150
Equals: Net Interest Income (TE)	3.21	2.18	2.58	2.93	3.22	3.51	3.76	3.85	150
Plus: Non-Interest Income	0.98	0.26	0.35	0.59	0.90	1.29	1.75	2.63	150
Equals: Adj Operating Income (TE)	4.23	2.96	3.23	3.70	4.26	4.69	5.29	5.92	150
Less: Overhead Expense	2.67	1.38	1.69	2.11	2.65	3.11	3.68	4.59	150
Less: Provision for Loan and Lease Losses	0.11	-0.07	-0.00	0.04	0.10	0.18	0.26	0.41	150
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Plus: Realized G/L on AFS Sec	0.02	-0.00	-0.00	0.00	0.00	0.03	0.09	0.18	150
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	150
Equals: Pretax Net Oper Inc (TE)	1.48	0.59	0.83	1.18	1.47	1.75	2.07	2.44	150
Less: Applicable Income Taxes (TE)	0.48	0.00	0.14	0.34	0.50	0.61	0.75	0.89	150
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Equals: Net Operating Income	1.00	0.42	0.56	0.77	0.99	1.21	1.42	1.70	150
Plus: Net Extraordinary Items	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Equals: Net Income	1.00	0.42	0.56	0.77	0.99	1.21	1.42	1.70	150
Memo: Net Income (Last Four Qtrs)	0.98	0.41	0.55	0.74	0.99	1.18	1.45	1.66	150
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.72	87.77	89.06	90.84	92.64	94.54	96.22	97.25	150
Avg Int-Bearing Funds / Avg Assets	70.28	53.69	56.71	64.49	69.74	76.71	82.74	84.98	150
Int Income (TE) / Avg Earning Assets	3.92	2.95	3.28	3.62	3.93	4.27	4.47	4.60	150
Int Expense / Avg Earning Assets	0.44	0.09	0.15	0.31	0.42	0.57	0.75	0.92	150
Net Int Inc (TE) / Avg Earn Assets	3.47	2.32	2.78	3.16	3.47	3.83	4.13	4.21	150
YIELD OR COST:									
Total Loans and Leases (TE)	4.40	3.54	3.69	4.04	4.38	4.77	5.00	5.31	150
Interest-Bearing Bank Balances	0.49	0.07	0.27	0.37	0.49	0.60	0.75	0.84	150
Fed Funds Sold & Reverse Repos	0.56	0.00	0.00	0.18	0.48	0.74	1.54	2.38	75
Trading Assets	0.74	0.00	0.00	0.00	0.00	1.30	3.38	4.95	47
Total Earning Assets	3.83	2.94	3.17	3.53	3.87	4.12	4.41	4.51	150
Investment Securities (TE)	2.51	1.43	1.77	2.11	2.43	2.90	3.41	3.57	150
U.S. Treasury & Agency Sec (excl MBS)	1.72	0.54	0.78	1.17	1.64	2.23	2.76	3.55	137
Mortgage-Backed Securities	2.11	1.41	1.63	1.87	2.08	2.27	2.58	2.98	149
All Other Securities	3.86	1.67	1.91	2.82	3.92	4.67	5.62	6.56	149
Interest-Bearing Deposits	0.41	0.10	0.16	0.26	0.39	0.55	0.74	0.85	150
Time Deposits of \$100K or More	0.86	0.33	0.45	0.64	0.85	1.07	1.31	1.48	148
Time Deposits < \$100K	0.81	0.25	0.36	0.56	0.77	1.08	1.31	1.43	149
Other Domestic Deposits	0.26	0.08	0.10	0.14	0.22	0.38	0.51	0.68	150
Foreign Deposits	0.38	0.32	0.32	0.32	0.32	0.38	0.41	0.42	2
Fed Funds Purchased and Repos	0.54	0.01	0.05	0.15	0.28	0.61	2.11	2.98	126
Other Borrowed Funds & Trading Liab	1.29	0.41	0.47	0.63	1.11	1.80	2.53	3.56	141
All Interest-Bearing Funds	0.58	0.13	0.22	0.40	0.56	0.74	0.93	1.12	150

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	69.55	44.11	49.06	56.26	67.39	80.23	98.26	108.85	150
Avg Assets per Employee (\$000)	6731.51	3579.77	3794.37	4658.93	5768.24	8385.09	12043.5	15485.2	150

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.13	0.00	0.00	0.00	1.43	4.00	6.85	9.04	150
Overhead Exp / NII + Non-Int Income	63.95	40.92	48.88	58.64	63.44	70.84	77.68	81.90	150

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.67	1.38	1.69	2.11	2.65	3.11	3.68	4.59	150
Personnel Expense	1.47	0.77	0.92	1.18	1.48	1.72	2.03	2.66	150
Net Occupancy Expense	0.33	0.13	0.18	0.26	0.33	0.39	0.45	0.50	150
Other Operating Expenses	0.84	0.43	0.50	0.59	0.79	1.00	1.29	1.74	150
Overhead Less Non-Interest Income	1.63	0.84	1.01	1.34	1.58	1.89	2.28	2.49	150

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	62.76	39.83	48.15	56.88	62.71	68.03	77.25	81.46	150
Personnel Expense	35.00	21.42	25.74	31.36	34.64	38.86	44.38	47.41	150
Net Occupancy Expense	7.80	4.05	5.17	6.24	7.67	9.22	10.34	11.90	150
Other Operating Expenses	19.20	11.85	13.48	15.73	18.56	22.13	27.32	31.31	150
Total Non-Interest Income	22.75	8.46	10.68	15.48	21.49	29.96	37.13	47.03	150
Fiduciary Activities Income	1.91	0.00	0.00	0.00	1.04	3.52	6.73	10.82	150
Serv Charges on Deposit Accts - Domestic	4.10	0.31	0.87	2.35	3.91	5.55	7.43	10.13	150
Trading Revenue	0.08	0.00	0.00	0.00	0.00	0.00	0.46	1.64	150
Investment Banking Fees & Commissions	0.95	0.00	0.00	0.06	0.61	1.49	3.63	6.10	150
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Net Servicing Fees	0.23	-0.38	-0.01	0.00	0.05	0.39	0.96	1.54	150
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Insurance Activities Revenue	0.56	0.00	0.00	0.00	0.03	0.63	3.45	5.16	150
Net Gain (Loss) - Sales Loans, OREO, Oth	2.97	-0.15	0.00	0.49	1.95	4.51	9.17	16.49	150
Other Non-Interest Income	7.91	1.52	2.66	4.87	7.24	10.33	16.15	18.66	150
Overhead Less Non-Interest Income	39.39	13.08	24.44	31.03	38.89	47.44	54.38	58.76	150

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.46	0.33	6.27	24.24	31.62	34.30	37.34	39.31	146
Appl Inc Tax+TE/Pretax NOI+TE	34.01	3.41	20.94	32.81	35.32	37.82	39.69	40.40	146



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.12	18.98	30.54	42.68	52.13	63.21	70.68	75.97	150
Commercial and Industrial Loans	10.37	2.25	3.51	5.30	8.88	14.48	21.18	27.89	150
Loans to Individuals	2.53	0.03	0.10	0.35	0.89	3.42	10.26	16.18	150
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	150
Agricultural Loans	0.45	0.00	0.00	0.00	0.04	0.63	2.05	3.89	150
Other Loans and Leases	2.38	0.00	0.04	0.41	1.54	3.24	7.93	11.05	150
Net Loans and Leases	70.66	43.76	53.15	64.48	72.11	76.87	82.27	85.16	150
Debt Securities Over 1 Year	14.62	2.48	5.21	8.84	13.10	19.77	27.71	36.33	150
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.13	0.32	0.59	150
Subtotal	86.25	72.13	77.96	83.81	87.33	89.24	91.39	92.19	150
Interest-Bearing Bank Balances	2.94	0.08	0.24	0.70	1.86	4.36	8.38	13.69	150
Federal Funds Sold & Reverse Repos	0.04	0.00	0.00	0.00	0.00	0.02	0.27	0.71	150
Debt Securities 1 Year or Less	1.88	0.02	0.07	0.40	1.13	2.57	5.61	12.19	150
Trading Assets	0.05	0.00	0.00	0.00	0.00	0.06	0.36	0.55	150
Total Earning Assets	92.00	87.65	88.84	90.48	91.66	93.90	95.36	95.83	150
Non-Int Cash and Due From Dep Inst	1.25	0.27	0.40	0.75	1.25	1.64	2.05	2.53	150
Other Real Estate Owned	0.09	0.00	0.00	0.01	0.05	0.14	0.30	0.44	150
All Other Assets	6.64	3.33	3.63	4.71	6.64	8.22	9.45	10.11	150
MEMORANDA:									
Short-Term Investments	5.41	0.66	0.92	2.18	3.92	7.38	15.21	18.89	150
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.12	0.83	1.34	150
U.S. Agency Securities (excl MBS)	1.57	0.00	0.00	0.12	0.80	2.69	5.34	8.91	150
Municipal Securities	3.18	0.00	0.05	0.68	2.43	4.47	8.24	13.80	150
Mortgage-Backed Securities	9.69	0.83	2.63	4.52	8.45	14.92	19.38	22.49	150
Asset-Backed Securities	0.25	0.00	0.00	0.00	0.00	0.13	1.56	3.59	150
Other Debt Securities	0.58	0.00	0.00	0.00	0.14	1.05	2.52	3.98	150
RE Loans Secured by 1-4 Family	16.81	2.79	4.71	9.37	15.11	22.96	33.56	39.13	150
Revolving	2.87	0.00	0.18	0.94	2.59	4.54	6.60	7.06	150
Closed-End, Sec by First Liens	13.17	2.09	3.31	7.22	11.62	18.01	26.43	34.70	150
Closed-End, Sec by Junior Liens	0.45	0.00	0.05	0.16	0.33	0.66	1.20	1.43	150
Commercial Real Estate Loans	32.49	10.19	15.42	23.58	31.94	41.54	52.82	59.70	150
Construction and Land Dev	4.51	0.18	0.62	2.17	4.11	6.62	9.26	11.09	150
Multi family	4.78	0.14	0.65	1.65	3.11	6.01	14.59	29.16	150
Nonfarm Nonresidential	21.68	4.39	8.51	16.12	21.46	27.80	32.95	37.07	150
RE Loans Secured by Farml and	0.65	0.00	0.00	0.01	0.19	1.21	2.53	3.40	150
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.62	38.87	51.03	63.72	75.80	84.87	92.08	95.20	150
RE Loans Secured by 1-4 Family	24.06	4.29	8.08	13.19	22.91	32.55	45.01	52.37	150
Revolving	4.04	0.00	0.23	1.44	3.53	6.49	9.08	10.15	150
Closed-End	19.60	3.44	5.28	10.72	16.83	27.57	39.80	47.06	150
Commercial Real Estate Loans	45.96	16.51	24.92	36.20	43.93	55.89	68.49	73.79	150
Construction and Land Dev	6.38	0.24	0.94	3.29	5.80	9.19	12.53	14.96	150
Multi family	6.61	0.23	0.94	2.42	4.60	8.55	20.09	38.90	150
Nonfarm Nonresidential	30.84	9.86	16.74	23.85	30.49	38.05	45.09	48.92	150
RE Loans Secured by Farml and	1.02	0.00	0.00	0.01	0.32	1.67	4.23	6.61	150
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	150
Commercial and Industrial Loans	15.22	3.22	5.12	7.93	13.61	20.58	30.46	37.25	150
Loans to Individuals	3.93	0.05	0.13	0.49	1.26	6.11	16.96	25.65	150
Credit Card Loans	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.39	150
Agricultural Loans	0.70	0.00	0.00	0.00	0.05	1.00	3.63	6.03	150
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Other Loans and Leases	3.57	0.00	0.05	0.64	2.27	4.83	11.90	16.93	150

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.41	0.66	0.92	2.18	3.92	7.38	15.21	18.89	150
Liquid Assets	17.28	6.34	8.40	10.52	15.23	22.50	31.23	36.82	150
Investment Securities	17.31	5.59	6.94	10.45	15.45	23.00	30.13	41.36	150
Net Loans and Leases	70.66	43.76	53.15	64.48	72.11	76.87	82.27	85.16	150
Net Lns, Ls & Stdbly Ltrs of Credit	71.16	43.91	53.23	65.35	72.47	77.90	82.77	85.75	150
Core Deposits	67.49	47.15	53.34	61.51	67.64	74.04	79.90	82.75	150
Noncore Funding	19.34	3.65	5.64	13.21	19.50	25.15	31.78	40.63	150
Time Deposits of \$100K or More	8.48	1.91	2.85	4.64	7.10	11.51	17.71	20.88	150
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Fed Funds Purchased and Repos	1.58	0.00	0.00	0.03	0.99	3.00	5.29	7.01	150
Net Fed Funds Purchased (Sold)	1.56	-0.16	0.00	0.00	0.88	2.75	4.98	6.93	150
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Oth Borrowings W/Rem Mat 1 Yr or Less	3.21	0.00	0.00	0.34	2.20	6.27	9.85	10.91	150
Earning Assets Repr in 1 Year	32.26	10.21	15.81	22.02	31.47	41.73	52.11	57.89	150
Int-Bearing Liab Repr in 1 Year	15.78	3.40	4.88	7.43	10.47	18.68	49.16	56.07	150
Long-Term Debt Repr in 1 Year	0.22	0.00	0.00	0.00	0.00	0.00	1.26	3.91	150
Net Assets Repriceable in 1 Year	15.52	-27.32	-15.44	6.00	17.40	27.64	38.74	43.06	150
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.77	-11.65	-0.26	5.82	16.35	24.01	32.25	36.44	150
Net ST Noncore Funding Dependence	8.46	-15.05	-4.95	1.77	8.69	13.92	20.85	24.64	150
Short-Term Inv/ST Noncore Funding	49.55	4.11	7.73	15.87	32.02	75.30	135.31	246.88	149
Li q Asts-ST Noncore Fndg/Nonli q Asts	5.54	-16.17	-12.97	-5.17	4.39	13.64	31.71	42.60	150
Net Loans and Leases/Total Deposits	90.13	55.23	66.98	80.38	91.68	100.16	106.08	114.40	150
Net Loans and Leases/Core Deposits	106.34	61.20	73.86	90.82	105.52	121.03	138.98	149.07	150
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.01	0.00	0.00	0.12	0.80	1.59	2.88	4.24	108
Avail -For-Sale Sec Appr(Depr)/T1 Cap	2.23	-0.06	0.35	1.00	1.91	3.10	5.21	8.32	150
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.09	-0.01	0.00	0.00	0.00	0.11	0.17	37
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	13.73	0.00	0.00	0.00	6.84	27.66	44.46	54.53	150
Available-For-Sale Securities	86.26	45.18	55.37	71.87	92.46	100.00	100.00	100.00	150
U. S. Treasury Securities	0.90	0.00	0.00	0.00	0.00	0.77	4.80	13.15	150
U. S. Agency Securities (excl MBS)	10.02	0.00	0.00	0.99	4.63	18.22	37.35	46.60	150
Municipal Securities	18.80	0.00	0.31	7.17	15.77	30.46	41.61	52.58	150
Mortgage-Backed Securities	55.77	8.25	22.49	39.58	59.43	71.07	83.21	88.83	150
Asset-Backed Securities	1.49	0.00	0.00	0.00	0.00	1.02	6.97	21.93	150
Other Debt Securities	3.80	0.00	0.00	0.00	1.02	7.48	14.40	28.07	150
Mutual Funds and Equity Securities	0.61	0.00	0.00	0.00	0.19	0.77	3.15	4.16	150
Debt Securities 1 Year or Less	12.01	0.16	0.75	2.89	7.88	18.95	34.62	54.44	150
Debt Securities 1 To 5 Years	23.34	1.64	2.92	8.69	20.31	37.54	51.05	60.29	150
Debt Securities Over 5 Years	60.48	5.23	19.23	42.18	63.88	80.29	91.51	95.61	150
Pledged Securities	49.01	4.64	16.40	30.37	50.48	67.40	82.36	88.53	150
Structured Notes, Fair Value	0.26	0.00	0.00	0.00	0.00	0.00	1.42	4.77	150

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.11	-0.07	-0.00	0.04	0.10	0.18	0.26	0.41	150
Provision for Ln&Ls Losses/Avg Ln&Ls	0.16	-0.10	-0.00	0.06	0.15	0.25	0.38	0.60	150
Provision for Ln&Ls Losses/Net Losses	114.63	-515.41	-434.27	13.19	118.94	233.22	507.55	944.49	148
Ln&Ls Allowance/Total Loans & Leases	1.01	0.33	0.54	0.73	0.99	1.26	1.56	1.84	150
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.04	1.16	2.51	5.27	9.63	15.59	42.34	99.36	113
ALLL/Nonaccrual Assets	233.76	44.61	74.60	113.66	187.35	324.36	546.32	827.77	148
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	206.57	44.61	57.60	104.58	166.48	259.10	519.99	726.40	148
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.00	0.01	0.05	0.13	0.26	0.42	0.64	150
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.10	0.18	0.24	150
Net Losses/Avg Loans and Leases	0.09	-0.07	-0.02	0.00	0.07	0.15	0.28	0.57	150
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Recoveries/Prior Year-End Losses	41.27	3.96	7.27	14.03	27.31	54.48	110.15	218.04	149
Earnings Coverage of Net Losses (X)	-3.48	-290.06	-180.05	-1.37	14.17	26.09	68.49	124.00	148
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.01	-0.12	-0.06	-0.01	0.01	0.04	0.11	0.17	149
RE Loans Secured By 1-4 Family	0.04	-0.06	-0.03	0.00	0.03	0.08	0.15	0.25	149
Revolving	0.05	-0.25	-0.09	0.00	0.01	0.12	0.25	0.39	144
Closed-End	0.03	-0.05	-0.03	-0.00	0.01	0.07	0.15	0.24	149
Commercial Real Estate Loans	0.00	-0.18	-0.09	-0.02	0.00	0.02	0.09	0.15	149
Construction and Land Dev	-0.05	-0.59	-0.41	-0.09	0.00	0.00	0.04	0.13	147
Multi family	-0.00	-0.11	-0.03	0.00	0.00	0.00	0.02	0.06	146
Nonfarm Nonresidential	0.01	-0.13	-0.03	-0.00	0.00	0.03	0.11	0.22	149
RE Loans Secured by Farmland	-0.01	-0.45	-0.05	0.00	0.00	0.00	0.00	0.09	117
Commercial and Industrial Loans	0.23	-0.31	-0.11	-0.00	0.09	0.41	0.86	1.46	149
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Loans to Individuals	0.70	0.01	0.03	0.19	0.47	0.95	2.16	3.25	118
Credit Card Loans	1.24	-0.98	0.00	0.00	0.46	2.16	3.83	5.43	54
Agricultural Loans	0.02	-0.05	-0.00	0.00	0.00	0.00	0.13	0.53	98
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	0.22	-0.09	-0.00	0.00	0.00	0.27	1.14	2.40	144

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.26	0.02	0.04	0.10	0.22	0.39	0.59	0.73	150
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.01	0.09	0.24	0.39	150
Nonaccrual Loans and Leases	0.56	0.06	0.15	0.32	0.51	0.72	1.10	1.66	150
90+ Days PD and Nonaccrual Loans and Leases	0.64	0.11	0.19	0.37	0.57	0.79	1.26	1.97	150
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.08	150
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	150
Nonaccrual Restructured	0.14	0.00	0.00	0.03	0.09	0.22	0.39	0.50	150
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.26	0.02	0.04	0.10	0.22	0.39	0.59	0.73	150
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.01	0.09	0.24	0.39	150
Nonaccrual Assets	0.57	0.07	0.15	0.32	0.51	0.73	1.23	1.70	150
30+ Days PD & Nonaccrual Assets	0.92	0.17	0.27	0.57	0.81	1.24	1.79	2.36	150
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.45	0.04	0.12	0.26	0.41	0.58	0.92	1.35	150
90+ PD & Nonaccrual Assets + OREO	0.57	0.06	0.17	0.30	0.51	0.72	1.24	1.70	150
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.77	0.09	0.20	0.47	0.67	0.95	1.76	2.27	150
Allowance for Loan & Lease Losses	118.37	22.32	37.21	61.95	100.27	146.60	286.93	344.31	149
Equity Cap + ALLL	6.85	1.17	1.96	3.66	5.91	8.89	16.44	19.49	150
Tier 1 Cap + ALLL	7.58	1.26	2.11	4.25	6.48	9.84	17.41	20.82	150
Loans & Leases + RE Acquired	1.09	0.20	0.27	0.64	0.95	1.38	2.39	3.50	150

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.25	0.00	0.02	0.10	0.20	0.36	0.60	0.81	149
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.22	0.41	149
	- Nonaccrual	0.53	0.04	0.14	0.27	0.44	0.76	1.11	1.53	149
Coml & Indl	- 30-89 Days PD	0.19	0.00	0.00	0.04	0.12	0.32	0.65	1.12	149
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.13	0.48	149
	- Nonaccrual	0.83	0.00	0.01	0.18	0.51	1.49	2.26	3.09	149
Individuals	- 30-89 Days PD	0.54	0.00	0.00	0.10	0.46	0.94	1.42	2.12	149
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.25	0.50	149
	- Nonaccrual	0.19	0.00	0.00	0.00	0.07	0.31	0.78	1.20	149
Dep Inst Lns	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.27	13
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agri cul tural	- 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.03	0.40	0.77	98
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	98
	- Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.23	1.55	2.30	98
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.09	0.58	1.50	144
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.59	144
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.04	1.00	1.92	144
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.37	0.00	0.05	0.15	0.35	0.55	0.81	1.01	149
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.30	0.41	149
	- Nonaccrual	0.73	0.00	0.06	0.31	0.68	1.04	1.70	2.20	149
Revol vi ng	- 30-89 Days PD	0.31	0.00	0.00	0.06	0.22	0.45	1.08	1.45	144
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.36	144
	- Nonaccrual	0.50	0.00	0.00	0.08	0.35	0.89	1.54	2.08	144
Closed-End	- 30-89 Days PD	0.38	0.00	0.02	0.11	0.34	0.58	0.83	0.99	149
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.40	0.55	149
	- Nonaccrual	0.77	0.00	0.06	0.32	0.70	1.01	1.80	2.45	149
	- Jr Lien 30-89 Days PD	0.02	0.00	0.00	0.00	0.01	0.04	0.07	0.11	149
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	149
	- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.08	0.17	0.22	149
Commercial RE	- 30-89 Days PD	0.16	0.00	0.00	0.02	0.09	0.26	0.51	0.64	149
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.32	149
	- Nonaccrual	0.44	0.04	0.07	0.17	0.31	0.69	1.16	1.50	149
Const & Dev	- 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.14	0.45	1.22	147
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.40	147
	- Nonaccrual	0.40	0.00	0.00	0.00	0.09	0.68	1.71	2.59	147
Mul ti fami ly	- 30-89 Days PD	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.45	146
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	146
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.10	0.73	1.39	146
Nonfarm Nres-	- 30-89 Days PD	0.15	0.00	0.00	0.02	0.09	0.25	0.56	0.86	149
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.46	149
	- Nonaccrual	0.49	0.00	0.06	0.19	0.35	0.76	1.19	1.49	149
Farmland	- 30-89 Days PD	0.27	0.00	0.00	0.00	0.00	0.16	1.61	3.19	117
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.27	117
	- Nonaccrual	0.57	0.00	0.00	0.00	0.00	1.19	2.54	3.91	117
Credi t Card	- 30-89 Days PD	0.77	0.00	0.00	0.00	0.35	1.23	3.03	3.66	54
	- 90+ Days Past Due	0.30	0.00	0.00	0.00	0.00	0.36	1.28	2.84	54
	- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.64	54

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.84	7.42	8.08	8.75	9.68	10.58	12.38	14.05	150
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
-----									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.98	3.68	7.49	12.50	16.31	21.51	28.03	29.52	150
Standby Letters of Credit	0.42	0.00	0.00	0.16	0.31	0.55	1.19	1.52	150
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.12	150
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	150
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	7.33	0.00	0.00	1.15	5.37	11.75	23.20	30.10	150
Interest Rate Contracts	7.17	0.00	0.00	1.15	5.37	11.56	23.09	29.01	150
Interest Rate Futures & Forward Contr	0.58	0.00	0.00	0.00	0.12	0.92	2.72	5.54	150
Written Options Contr (Int Rate)	0.62	0.00	0.00	0.00	0.29	0.92	2.40	5.69	150
Purchased Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.42	1.27	150
Interest Rate Swaps	4.84	0.00	0.00	0.00	2.53	8.10	20.19	25.16	150
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	150
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	150
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	25.83	6.18	12.28	20.42	24.06	33.19	38.96	46.03	150

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.94	96.60	99.90	100.00	100.00	100.00	100.00	100.00	133
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.55	133
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Futures and Forwards	16.69	0.00	0.00	0.00	5.82	38.31	54.47	64.96	133
Written Options	14.56	0.00	0.00	0.00	6.19	32.77	48.49	66.02	133
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Over-The-Counter	14.25	0.00	0.00	0.00	6.19	30.55	48.49	66.02	133
Purchased Options	0.97	0.00	0.00	0.00	0.00	0.00	6.94	14.56	133
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Over-The-Counter	0.68	0.00	0.00	0.00	0.00	0.00	3.93	10.91	133
Swaps	58.72	0.00	0.00	7.48	75.75	95.55	100.00	100.00	133
Held for Trading	13.94	0.00	0.00	0.00	0.00	13.27	85.92	99.63	133
Interest Rate Contracts	13.63	0.00	0.00	0.00	0.00	1.50	82.63	98.27	133
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	133
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Non-Traded	86.05	0.00	13.80	83.74	100.00	100.00	100.00	100.00	133
Interest Rate Contracts	85.60	0.00	13.80	81.93	100.00	100.00	100.00	100.00	133
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	133
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Deriv Contr (Excl Fut & FX LE 14 Days)	81.51	24.37	42.53	62.24	89.11	100.00	100.00	100.00	133
One Year or Less	18.02	0.00	0.00	0.05	9.33	39.51	55.79	74.48	133
Over 1 Year to 5 Years	18.64	0.00	0.00	0.00	13.81	35.78	55.46	69.18	133
Over 5 Years	32.11	0.00	0.00	0.00	30.30	57.48	82.97	89.76	133
Gross Negative Fair Value (Abs Val)	1.88	0.00	0.01	0.32	1.85	2.81	3.59	4.29	133
Gross Positive Fair Value	1.32	0.00	0.00	0.45	1.33	2.09	3.04	3.31	133
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.07	150
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.07	150
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	150
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.07	150
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.06	150
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
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	150
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.09	0.00	0.00	0.00	0.00	0.14	0.37	0.71	150

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Ins Under Assets(P/C)/Tot Ins Und Ast	75.00	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	25.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.56	0.00	0.00	0.00	0.03	0.63	3.45	5.16	150
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Credit Rel Prem Inc/Tot Prem Inc	60.00	0.00	0.00	0.00	50.00	100.00	100.00	100.00	5
Other Prem Inc/Total Prem Inc	40.00	0.00	0.00	0.00	0.00	75.00	100.00	100.00	5
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
Ins Net Inc (P/C)/Equity (P/C)	7.92	-22.93	-22.93	-15.61	-4.67	20.34	33.20	38.00	6
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Insur Ben, Losses, Exp/Insur Premiums	146.22	100.00	100.00	100.49	129.51	176.02	186.06	187.91	5
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
CSV Life Insurance/Tier 1 Cap + ALLL	14.49	0.00	0.26	8.61	14.10	19.93	22.56	25.31	150
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	150
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Cost: Interest-Bearing Deposits	0.38	0.32	0.32	0.32	0.32	0.38	0.41	0.42	2
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	7.16	4.21	4.21	4.21	4.21	7.16	8.94	9.53	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>GROWTH RATES:</b>									
Net Loans and Leases	32.46	-87.13	-77.50	-31.35	-9.73	0.35	67.09	556.92	33
Total Selected Assets	0.90	-80.14	-62.72	-25.99	-1.70	8.00	99.68	128.74	48
Deposits	-30.67	-100.00	-100.00	-100.00	-65.93	-13.93	18.32	29.07	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	98.32	0.00	8.35	47.80	85.93	111.97	214.78	438.15	114
Dividends Paid/Net Income	28.89	0.00	0.00	11.38	32.97	46.37	58.73	71.23	148
Net Income - Dividends/Avg Equity	6.28	0.90	2.99	4.15	5.84	8.21	10.74	12.94	150
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	126.93	0.00	0.00	57.02	112.88	163.58	298.00	706.72	122
Dividends From Nonbank Subs	1.14	0.00	0.00	0.00	0.00	0.42	8.92	14.56	122
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Dividends From All Subsidiaries	132.64	0.00	0.00	78.50	117.07	167.03	298.62	707.10	122
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.88	0.00	0.00	0.00	34.83	59.94	86.88	109.74	139
Interest Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.08	0.53	2.48	139
Mgt & Service Fees From Bank Subs	0.76	0.00	0.00	0.00	0.00	0.00	7.43	14.28	139
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	139
Operating Income From Bank Subs	39.19	0.00	0.00	4.70	35.84	67.52	101.97	145.77	139
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	61.43	0.00	0.00	0.00	69.04	100.00	148.94	201.74	78
Interest Income From Nonbank Subs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	2.88	78
Mgt & Serv Fees From Nonbank Subs	0.66	0.00	0.00	0.00	0.00	0.00	0.17	19.74	78
Other Income From Nonbank Subs	1.03	0.00	0.00	0.00	0.00	0.00	0.00	37.99	78
Operating Inc From Nonbank Subs	81.99	0.00	0.00	1.25	75.95	109.44	203.03	494.41	78
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.46	0.00	0.00	0.00	2.37	45.84	60.37	66.55	8
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.06	8
Mgt & Serv Fees From Sub BHCs	-0.01	-0.11	-0.11	0.00	0.00	0.00	0.00	0.00	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	24.46	0.00	0.00	0.00	2.37	45.84	60.37	66.54	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.34	0.00	0.00	2.02	92.84	98.77	99.87	100.00	138
Interest Income From Bank Subs	4.66	0.00	0.00	0.00	0.00	0.31	7.42	98.30	138
Mgt & Serv Fees From Bank Subs	2.46	0.00	0.00	0.00	0.00	0.00	15.47	47.99	138
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.02	2.53	138
Operating Income From Bank Subs	82.41	0.00	0.00	90.14	98.68	99.82	100.00	100.00	138
Dividends From Nonbank Subs	0.98	0.00	0.00	0.00	0.00	0.27	5.61	16.87	138
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	138
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	138
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	138
Operating Inc From Nonbank Subs	2.11	0.00	0.00	0.00	0.03	0.62	13.11	36.06	138
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Loans and Adv From Subs/ST Debt	1116.81	0.00	0.00	10.37	311.04	701.80	2255.60	3834.57	17
Loans and Adv From Subs/Total Debt	95.08	0.00	0.00	0.00	42.46	122.54	365.89	708.19	66

BHCPR Reporters for Quarter Ending 09/30/2016  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
1107205	3,841,091	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1059715	3,065,021	AMERICAN NATIONAL CORPORATION	OMAHA, NE	Moved from Peer 3
1082067	6,493,495	AMERIS BANCORP	MOULTRIE, GA	
1133286	6,783,544	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,217,509	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,588,173	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,128,570	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	9,841,028	BANNER CORPORATION	WALLA WALLA, WA	
3762457	7,767,693	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
3846629	5,583,367	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	7,937,083	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,196,426	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	Moved from Peer 3
3141650	6,801,561	BNC BANCORP	HIGH POINT, NC	
3814310	7,855,042	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	3,833,645	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,424,500	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,397,022	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,174,080	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,130,014	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	9,444,364	CADENCE BANCORP LLC	HOUSTON, TX	
2687795	3,464,447	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	3,903,966	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,044,481	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4160939	7,797,147	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	
4226910	9,284,493	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	4,219,648	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
1848003	3,174,821	CASCADE BANCORP	BEND, OR	Moved from Peer 3
2868129	5,014,512	CENTERSTATE BANKS, INC.	WINTER HAVEN, FL	
1022764	5,319,947	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	4,298,323	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	3,865,520	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,452,498	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	5,048,674	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	9,586,754	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	8,727,746	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,930,226	COMMUNITY TRUST BANCORP, INC.	PI KEVILLE, KY	
1048764	4,327,804	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	9,602,610	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	8,044,993	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	5,821,786	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,361,258	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	3,378,317	DURANT BANCORP, INC.	DURANT, OK	
2652104	6,762,905	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,967,007	EASTERN BANK CORPORATION	BOSTON, MA	Moved from Peer 1
4759669	3,758,125	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	3,909,644	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1053580	3,605,132	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1132104	3,187,180	FB FINANCIAL CORPORATION	NASHVILLE, TN	Moved from Peer 3
3944628	8,531,152	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	4,393,930	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	3,687,365	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	

BHCPR Reporters for Quarter Ending 09/30/2016  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
1199974	3,569,966	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	3,538,100	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,458,333	FIRST BANCSHARES, INC.	WHITING, IN	
1118797	6,182,035	FIRST BANKS, INC.	CLAYTON, MO	
1203602	5,592,241	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,666,483	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	8,368,481	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,686,736	FIRST FINANCIAL BANCSHARES, INC.	ABILENE, TX	
1208595	3,010,618	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	Moved from Peer 3
3842658	3,593,720	FIRST FOUNDATION INC.	IRVINE, CA	
1123670	8,968,918	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	7,022,904	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
3485541	4,929,912	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	3,434,495	FIRST OF LONG ISLAND CORPORATION	GLEN HEAD, NY	
2393274	5,999,255	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
1026801	3,596,658	FREMONT BANCORPORATION	FREMONT, CA	
2003975	9,316,875	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,297,392	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,446,233	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	3,929,980	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,346,265	GUARANTY BANCORP	DENVER, CO	Moved from Peer 3
2900261	4,402,180	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,081,100	HAPPY BANCSHARES, INC.	CANYON, TX	Moved from Peer 3
1206546	8,202,215	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,846,376	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1491409	9,764,238	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	6,226,574	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,340,758	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
1209136	3,325,650	HORIZON BANCORP	MICHIGAN CITY, IN	Moved from Peer 3
1136803	7,502,009	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	5,667,195	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,618,223	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,829,902	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,600,354	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,523,281	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	4,904,629	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,200,203	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	8,442,990	LEGACYTEXAS FINANCIAL GROUP	PLANO, TX	
3814208	4,826,911	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	4,013,943	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN	
1135972	8,473,848	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
2608763	3,063,964	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	Moved from Peer 3
3530786	3,077,086	MERCHANTS BANCORP	CARMEL, IN	Moved from Peer 3
1902651	4,173,426	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	4,006,642	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,439,693	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	3,247,727	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,001,974	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	4,606,413	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	8,773,024	NBT BANCORP INC.	NORWICH, NY	
3212091	6,707,163	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	

BHCPR Reporters for Quarter Ending 09/30/2016  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
3823844	4,025,548	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	3,784,641	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
4122722	9,773,396	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,431,846	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	4,159,586	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,592,113	OFG BANCORP	SAN JUAN, PR	
1885307	3,938,833	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	3,794,900	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGT, NJ	
3489594	3,754,831	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1142336	7,371,086	PARK NATIONAL CORPORATION	NEWARK, OH	
4210478	3,229,612	PARK STERLING CORPORATION	CHARLOTTE, NC	
2651590	3,774,383	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1070578	3,363,585	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	9,596,305	PINNACLE BANCORP, INC.	OMAHA, NE	
3133637	9,390,000	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2125813	3,280,986	OCR HOLDINGS, INC.	MOLINE, IL	Moved from Peer 3
1098844	8,542,471	RENASANT CORPORATION	TUPELO, MS	
1097025	4,827,277	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	6,718,205	S & T BANCORP, INC.	INDIANA, PA	
3365858	4,083,080	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,810,611	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	4,513,934	SEACOAST BANKING CORPORATION	STUART, FL	
3635319	6,002,621	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	8,226,992	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	7,805,670	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,797,165	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	5,464,903	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
4036324	3,619,443	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	4,100,148	STATE BANKSHARES, INC.	FARGO, ND	
1126046	3,177,509	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,102,215	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,467,131	TRICO BANCSHARES	CHICO, CA	
3475074	3,715,518	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1048513	4,812,572	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	8,272,077	UNION BANKSHARES CORPORATION	RICHMOND, VA	
2509413	6,549,979	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
1116609	4,140,444	UNIVEST CORPORATION OF PENNSYLV	SOUDERTON, PA	
3536386	4,040,129	USAMERI BANCORP, INC.	CLEARWATER, FL	
1050712	3,239,577	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	5,373,077	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	4,205,058	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	9,815,249	WESBANCO, INC.	WHEELING, WV	
1025541	5,310,042	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	4,867,102	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	6,627,593	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3012554	3,322,622	XENITH BANKSHARES, INC.	RICHMOND, VA	
3432965	7,351,348	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	Moved from Peer 3; Name change from HAMPTON ROADS BANKSHA
1199602	5,448,700	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 150 bank holding companies.