

	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	325	338	343	345
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.33	3.33	3.37	3.33
+ Non-interest Income	0.90	0.96	0.93	1.00
- Overhead Expense	2.88	2.96	2.95	3.10
- Provision for Losses	0.11	0.08	0.09	0.12
+ Securities Gains (Losses)	0.02	0.02	0.02	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.33	1.33	1.30	1.22
Net Operating Income	0.92	0.92	0.92	0.88
Net Income	0.93	0.92	0.92	0.88
Net Income (Sub S Adjusted)	0.98	1.01	1.00	0.90
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.04	4.02	4.03	4.17
Interest Expense	0.45	0.43	0.43	0.46
Net Interest Income (TE)	3.58	3.58	3.59	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.07	0.08	0.09	0.25
Earnings Coverage of Net Losses (X)	22.87	17.18	18.12	12.56
Ln&Ls Allowance/Total Loans & Leases	1.20	1.25	1.22	1.55
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.04	1.22	1.14	2.06
30-89 Days Past Due Loans and Leases	0.37	0.37	0.41	0.53
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	13.93	14.33	14.28	13.83
Net ST Noncore Funding Dependence	6.11	6.44	6.60	5.08
Net Loans and Leases/Total Assets	69.76	68.31	68.69	64.41
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.12	10.15	10.13	9.95
Equity Capital/Total Assets	10.28	10.27	10.16	9.85
Equity Capital+Minority Int/Total Assets	10.31	10.30	10.19	9.91
Tier 1 Common Eq Cap / T RWA	12.46	12.54	12.50	12.18
Net Loans&Ls/Equity Capital (X)	6.90	6.79	6.88	6.72
Cash Dividends/Net Income	24.19	22.99	23.34	22.88
Cash Dividends/Net Income (Sub S Adjusted)	28.91	20.31	15.73	19.51
Retained Earnings/Avg Equity Cap	6.34	6.37	6.40	6.48
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.04	0.05	0.05	0.07
Long-Term Debt/Equity Capital	2.38	1.95	2.18	1.49
Equity Investment in Subs/Equity Cap	105.55	105.45	105.36	106.00
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	126.57	123.07	133.59	134.71

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.76	3.73	3.73	3.80	3.85
Less: Interest Expense	0.42	0.40	0.40	0.42	0.50
Equals: Net Interest Income (TE)	3.33	3.33	3.33	3.37	3.33
Plus: Non-Interest Income	0.90	0.96	0.93	0.93	1.00
Equals: Adj Operating Income (TE)	4.30	4.34	4.31	4.35	4.38
Less: Overhead Expense	2.88	2.96	2.95	3.05	3.10
Less: Provision for Loan and Lease Losses	0.11	0.08	0.09	0.09	0.12
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.02	0.02	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.33	1.33	1.30	1.27	1.22
Less: Applicable Income Taxes (TE)	0.39	0.38	0.38	0.36	0.33
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.92	0.92	0.92	0.91	0.88
Plus: Net Extraordinary Items	N/A	0.00	0.00	0.00	0.00
Equals: Net Income	0.93	0.92	0.92	0.91	0.88
Memo: Net Income (Last Four Qtrs)	0.92	0.93	0.93	0.91	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.35	93.02	93.05	92.91	92.60
Avg Int-Bearing Funds / Avg Assets	72.19	71.87	71.95	72.71	73.97
Int Income (TE) / Avg Earning Assets	4.04	4.02	4.03	4.10	4.17
Int Expense / Avg Earning Assets	0.45	0.43	0.43	0.46	0.54
Net Int Inc (TE) / Avg Earn Assets	3.58	3.58	3.59	3.64	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	4.68	4.72	4.71	4.87	5.07
Interest-Bearing Bank Balances	0.57	0.32	0.34	0.31	0.27
Fed Funds Sold & Reverse Repos	0.37	0.21	0.21	0.23	0.24
Trading Assets	0.69	0.89	0.92	1.26	1.20
Total Earning Assets	3.96	3.94	3.94	4.02	4.08
Investment Securities (TE)	2.37	2.40	2.42	2.43	2.37
U.S. Treasury & Agency Sec (excl MBS)	1.66	1.49	1.50	1.41	1.39
Mortgage-Backed Securities	2.06	2.09	2.08	2.22	2.05
All Other Securities	3.64	3.70	3.73	3.82	3.95
Interest-Bearing Deposits	0.44	0.41	0.41	0.43	0.50
Time Deposits of \$100K or More	0.88	0.83	0.83	0.84	0.96
Time Deposits < \$100K	0.83	0.79	0.79	0.84	0.99
Other Domestic Deposits	0.26	0.23	0.23	0.23	0.24
Foreign Deposits	0.17	0.44	0.44	0.53	0.99
Fed Funds Purchased and Repos	0.41	0.36	0.37	0.42	0.46
Other Borrowed Funds & Trading Liab	1.69	1.78	1.74	1.98	2.28
All Interest-Bearing Funds	0.58	0.55	0.55	0.58	0.65

	PEER GROUP 03 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	62	60	80	78	76
Avg Assets per Employee (\$000)	5,174	4,981	4,950	4,790	4,701
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.74	1.94	1.91	1.92	1.89
Overhead Exp / NII + Non-Int Income	68.37	69.52	69.81	70.99	71.77
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.88	2.96	2.95	3.05	3.10
Personnel Expense	1.65	1.66	1.65	1.69	1.69
Net Occupancy Expense	0.35	0.37	0.37	0.39	0.39
Other Operating Expenses	0.87	0.90	0.91	0.96	1.00
Overhead Less Non-Interest Income	1.92	1.95	1.97	2.06	2.03
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.14	68.32	68.59	69.80	70.57
Personnel Expense	38.43	38.59	38.58	38.79	38.73
Net Occupancy Expense	8.09	8.59	8.48	8.77	8.82
Other Operating Expenses	20.31	20.70	21.11	21.81	22.59
Total Non-Interest Income	20.44	21.47	21.02	20.84	22.11
Fiduciary Activities Income	1.39	1.65	1.56	1.67	1.48
Serv Charges on Deposit Accts - Domestic	4.32	4.52	4.60	4.79	5.09
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.59	0.70	0.69	0.74	0.75
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.33	0.39	0.40	0.43	0.48
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.52	0.48	0.50	0.59	0.46
Net Gain (Loss) - Sales Loans, OREO, Oth	2.87	2.63	2.39	1.83	2.44
Other Non-Interest Income	7.07	7.33	7.41	7.10	7.68
Overhead Less Non-Interest Income	45.89	46.09	46.87	48.01	47.59
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.42	23.38	23.25	22.43	21.48
Appl Inc Tax+TE/Pretax NOI+TE	30.39	30.22	29.97	29.42	27.94

PERCENT OF TOTAL ASSETS -----	PEER GROUP 03				
	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013 -----
Real Estate Loans	53.35	52.16	52.33	51.02	49.99
Commercial and Industrial Loans	9.70	9.88	9.86	9.74	8.84
Loans to Individuals	1.81	1.85	1.82	1.82	1.75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.03	0.95	0.98	0.82	0.71
Other Loans and Leases	1.47	1.41	1.47	1.25	1.17
Net Loans and Leases	69.76	68.31	68.69	67.04	64.41
Debt Securities Over 1 Year	16.00	17.41	17.61	18.23	19.25
Mutual Funds and Equity Securities	0.08	0.08	0.07	0.08	0.10
Subtotal	86.58	86.48	86.93	86.24	84.84
Interest-Bearing Bank Balances	3.39	3.43	3.16	3.45	3.93
Federal Funds Sold & Reverse Repos	0.05	0.08	0.06	0.08	0.10
Debt Securities 1 Year or Less	1.80	1.58	1.52	1.58	1.78
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.58	92.34	92.32	92.06	91.59
Non-Int Cash and Due From Dep Inst	1.46	1.39	1.45	1.56	1.60
Other Real Estate Owned	0.16	0.23	0.21	0.29	0.46
All Other Assets	5.86	6.18	6.11	6.28	6.68
MEMORANDA:					
Short-Term Investments	5.69	5.47	5.14	5.57	6.42
U.S. Treasury Securities	0.20	0.19	0.22	0.21	0.14
U.S. Agency Securities (excl MBS)	2.51	3.00	2.98	3.05	3.28
Municipal Securities	4.77	4.21	4.72	3.96	4.34
Mortgage-Backed Securities	8.26	8.83	8.81	9.76	10.61
Asset-Backed Securities	0.08	0.11	0.09	0.10	0.11
Other Debt Securities	0.45	0.43	0.46	0.45	0.60
RE Loans Secured by 1-4 Family	18.07	18.03	17.94	17.66	16.77
Revolving	2.53	2.69	2.69	2.71	2.66
Closed-End, Sec by First Liens	14.58	14.38	14.31	13.93	13.05
Closed-End, Sec by Junior Liens	0.52	0.58	0.57	0.61	0.67
Commercial Real Estate Loans	31.58	30.59	30.75	29.98	29.84
Construction and Land Dev	5.19	4.76	4.96	4.43	4.12
Multi family	3.03	2.92	2.94	2.91	2.95
Nonfarm Nonresidential	22.23	21.79	21.71	21.50	21.71
RE Loans Secured by Farmland	1.64	1.46	1.54	1.37	1.31
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.68	76.34	76.25	76.22	77.38
RE Loans Secured by 1-4 Family	26.12	26.47	26.28	26.46	26.12
Revolving	3.64	3.94	3.92	4.04	4.11
Closed-End	21.95	22.07	21.91	21.96	21.58
Commercial Real Estate Loans	45.21	44.78	44.87	44.59	45.96
Construction and Land Dev	7.46	6.98	7.25	6.66	6.43
Multi family	4.28	4.23	4.25	4.30	4.51
Nonfarm Nonresidential	32.04	32.05	31.84	32.15	33.49
RE Loans Secured by Farmland	2.46	2.27	2.38	2.19	2.15
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.96	14.48	14.40	14.55	13.55
Loans to Individuals	2.65	2.74	2.69	2.84	2.84
Credit Card Loans	0.04	0.04	0.04	0.04	0.04
Agricultural Loans	1.50	1.41	1.46	1.30	1.19
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.18	2.11	2.20	1.90	1.84

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	5.69	5.47	5.14	5.57	6.42
Liquid Assets	17.62	18.88	18.59	20.27	22.12
Investment Securities	18.39	19.60	19.62	20.31	21.63
Net Loans and Leases	69.76	68.31	68.69	67.04	64.41
Net Lns, Ls & Stbby Ltrs of Credit	70.23	68.80	69.18	67.52	64.96
Core Deposits	69.55	69.38	69.86	69.33	69.20
Noncore Funding	18.02	18.17	17.85	18.16	18.53
Time Deposits of \$100K or More	10.41	10.09	9.87	10.19	10.89
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.04	1.27	1.19	1.33	1.39
Net Fed Funds Purchased (Sold)	0.99	1.23	1.15	1.28	1.32
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.88	1.91	1.94	1.87	1.24
Earning Assets Repr in 1 Year	27.86	26.41	27.08	26.33	26.46
Int-Bearing Liab Repr in 1 Year	16.94	17.72	17.45	18.82	19.66
Long-Term Debt Repr in 1 Year	0.28	0.29	0.25	0.34	0.24
Net Assets Repriceable in 1 Year	10.16	8.05	9.04	6.66	5.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.93	14.33	14.28	14.18	13.83
Net ST Noncore Funding Dependence	6.11	6.44	6.60	6.07	5.08
Short-Term Inv/ST Noncore Funding	68.05	60.49	58.49	63.37	72.86
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.58	10.21	10.15	12.41	15.18
Net Loans and Leases/Total Deposits	85.75	84.48	84.84	82.87	79.12
Net Loans and Leases/Core Deposits	102.39	100.35	100.26	98.45	94.47
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.98	0.67	0.47	0.69	-0.39
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.45	1.57	0.56	1.38	-2.21
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.01	-0.03	-0.04	-0.26
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.17	10.63	10.64	10.75	9.67
Available-For-Sale Securities	90.83	89.37	89.36	89.25	90.33
U.S. Treasury Securities	1.17	1.09	1.33	1.22	0.71
U.S. Agency Securities (excl MBS)	14.91	17.11	17.02	16.75	17.14
Municipal Securities	25.30	21.19	23.85	19.26	19.68
Mortgage-Backed Securities	46.37	45.84	45.34	48.17	48.98
Asset-Backed Securities	0.44	0.60	0.52	0.53	0.56
Other Debt Securities	2.61	2.43	2.53	2.55	3.02
Mutual Funds and Equity Securities	0.60	0.55	0.51	0.53	0.56
Debt Securities 1 Year or Less	11.26	9.13	8.87	9.07	9.72
Debt Securities 1 To 5 Years	28.56	28.97	28.81	27.89	25.16
Debt Securities Over 5 Years	55.81	57.68	58.47	58.93	60.80
Pledged Securities	46.56	48.15	47.28	48.35	46.02
Structured Notes, Fair Value	0.32	0.61	0.52	0.85	1.01

ANALYSIS RATIOS	PEER GROUP 03 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.11	0.08	0.09	0.09	0.12
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.12	0.13	0.14	0.18
Provision for Ln&Ls Losses/Net Losses	172.33	161.63	131.05	113.47	92.07
Ln&Ls Allowance/Total Loans & Leases	1.20	1.25	1.22	1.35	1.55
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.05	26.40	20.43	17.31	11.41
ALLL/Nonaccrual Assets	274.62	248.35	258.18	227.13	180.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	242.80	226.87	232.84	207.42	161.37
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.16	0.18	0.25	0.38
Recoveries/Avg Loans and Leases	0.06	0.08	0.08	0.09	0.12
Net Losses/Avg Loans and Leases	0.07	0.08	0.09	0.15	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	38.71	33.20	45.69	33.26	23.88
Earnings Coverage of Net Losses (X)	22.87	17.18	18.12	18.32	12.56
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.04	0.05	0.10	0.21
RE Loans Secured By 1-4 Family	0.04	0.07	0.08	0.12	0.24
Revolving	0.03	0.07	0.08	0.13	0.23
Closed-End	0.03	0.07	0.08	0.11	0.23
Commercial Real Estate Loans	0.01	0.03	0.04	0.10	0.19
Construction and Land Dev	-0.03	-0.03	-0.02	0.11	0.26
Multi family	0.00	0.00	0.01	0.03	0.10
Nonfarm Nonresidential	0.02	0.04	0.05	0.09	0.17
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.03
Commercial and Industrial Loans	0.12	0.09	0.10	0.18	0.27
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	0.64	0.70	0.75	0.74
Credit Card Loans	1.25	1.07	1.06	1.79	1.04
Agricultural Loans	0.00	0.01	0.01	0.00	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.13
Other Loans and Leases	0.34	0.27	0.33	0.31	0.30

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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PERCENT OF LOANS AND LEASES

09/30/2016

09/30/2015

12/31/2015

12/31/2014

12/31/2013

30-89 Days PD Loans and Leases	0.37	0.37	0.41	0.45	0.53
90+ Days PD Loans and Leases	0.04	0.04	0.03	0.03	0.06
Nonaccrual Loans and Leases	0.74	0.80	0.76	0.93	1.26
90+ Days PD and Nonaccrual Loans and Leases	0.83	0.88	0.83	1.03	1.46
30-89 Days PD Restructured	0.01	0.01	0.01	0.01	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.20	0.21	0.20	0.26	0.37

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.37	0.37	0.41	0.45	0.53
90+ Days Past Due Assets	0.04	0.04	0.03	0.03	0.06
Nonaccrual Assets	0.75	0.81	0.78	0.95	1.29
30+ Days PD & Nonaccrual Assets	1.24	1.30	1.30	1.54	2.07

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.59	0.61	0.58	0.69	0.94
90+ PD & Nonaccrual Assets + OREO	0.80	0.89	0.84	1.04	1.45

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

Total Assets	1.10	1.24	1.18	1.44	1.91
Allowance for Loan & Lease Losses	139.20	154.63	149.73	167.21	193.31
Equity Cap + ALLL	9.87	11.12	10.73	12.91	17.35
Tier 1 Cap + ALLL	10.06	11.24	10.76	12.82	17.00
Loans & Leases + RE Acquired	1.58	1.82	1.73	2.17	2.97

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	0.34	0.34	0.40	0.43	0.53
- 90+ Days Past Due	0.03	0.03	0.03	0.03	0.06
- Nonaccrual	0.74	0.86	0.81	1.02	1.40
Coml & Indl - 30-89 Days PD	0.29	0.29	0.25	0.28	0.33
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.75	0.59	0.61	0.60	0.89
Individuals - 30-89 Days PD	0.58	0.59	0.63	0.68	0.77
- 90+ Days Past Due	0.03	0.02	0.03	0.03	0.03
- Nonaccrual	0.22	0.20	0.19	0.20	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.05	0.07	0.03	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.14	0.10	0.07	0.09	0.14
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.13	0.13	0.19	0.13	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.03	0.05	0.04	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.49	0.54	0.67	0.75	0.88
- 90+ Days Past Due	0.04	0.04	0.04	0.05	0.07
- Nonaccrual	0.81	0.92	0.90	1.05	1.36
Revolving - 30-89 Days PD	0.28	0.32	0.30	0.37	0.42
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.02
- Nonaccrual	0.38	0.49	0.45	0.51	0.66
Closed-End - 30-89 Days PD	0.52	0.58	0.73	0.73	0.98
- 90+ Days Past Due	0.05	0.04	0.05	0.05	0.07
- Nonaccrual	0.90	1.00	0.97	1.13	1.52
- Jr Lien 30-89 Days PD	0.02	0.03	0.03	0.03	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.05	0.06	0.05	0.07	0.09
Commercial RE - 30-89 Days PD	0.21	0.21	0.21	0.23	0.34
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.05
- Nonaccrual	0.69	0.83	0.76	1.03	1.43
Const & Dev - 30-89 Days PD	0.17	0.19	0.16	0.21	0.36
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.03
- Nonaccrual	0.54	0.90	0.70	1.40	2.77
Multi family - 30-89 Days PD	0.04	0.05	0.04	0.06	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.12	0.25	0.23	0.34	0.51
Nonfarm Nres- 30-89 Days PD	0.18	0.21	0.21	0.22	0.32
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.04
- Nonaccrual	0.75	0.82	0.80	0.98	1.22
Farmland - 30-89 Days PD	0.17	0.10	0.15	0.11	0.20
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.02
- Nonaccrual	0.56	0.62	0.50	0.56	0.78
Credit Card - 30-89 Days PD	0.85	0.77	0.66	0.84	0.71
- 90+ Days Past Due	0.22	0.11	0.13	0.13	0.18
- Nonaccrual	0.01	0.01	0.01	0.01	0.01

CAPITAL RATIOS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	10.12	10.15	10.13	10.10	9.95
Tier 1 RBC Ratio	N/A	N/A	N/A	13.87	13.93
Total Risk-Based Capital Ratio	N/A	N/A	N/A	15.23	15.31
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	10.01	9.86
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.98	8.47
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.38	15.28	15.16	14.40	13.68
Standby Letters of Credit	0.39	0.42	0.42	0.43	0.46
Commercial & Similar Letters of Credit	0.00	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	2.13	1.98	1.68	1.72	1.47
Interest Rate Contracts	2.13	1.97	1.67	1.71	1.45
Interest Rate Futures & Forward Contr	0.41	0.29	0.22	0.17	0.13
Written Options Contr (Int Rate)	0.35	0.27	0.19	0.16	0.13
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.78	0.76	0.71	0.75	0.65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	23.04	23.39	23.55	22.98	22.40

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	22.10	28.19	20.90	19.52	21.53
Written Options	21.30	19.08	18.33	17.91	17.53
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.30	19.08	18.19	17.89	17.53
Purchased Options	0.12	0.26	0.21	0.52	0.43
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.12	0.26	0.21	0.52	0.43
Swaps	41.46	43.96	43.59	47.14	43.78
Held for Trading	3.43	3.78	4.26	4.19	5.40
Interest Rate Contracts	3.43	3.76	4.24	4.17	5.37
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.57	96.22	95.74	95.81	94.60
Interest Rate Contracts	96.13	95.92	95.28	95.11	93.87
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	73.38	75.41	75.74	75.06	77.74
One Year or Less	22.35	28.99	28.69	17.61	23.18
Over 1 Year to 5 Years	12.65	13.47	13.24	16.31	15.14
Over 5 Years	17.10	18.47	17.28	19.21	16.00
Gross Negative Fair Value (Abs Val)	1.26	1.28	0.94	1.07	0.85
Gross Positive Fair Value	0.92	0.83	0.71	0.70	0.90
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	85.22	66.25	87.04	58.19	61.94
Ins Under Assets(L/H)/Tot Ins Und Ast	14.78	33.75	12.96	41.81	38.06
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.52	0.48	0.50	0.59	0.46
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	33.33	71.43	57.14	99.98	80.00
Other Prem Inc/Total Prem Inc	66.67	28.57	42.86	0.02	20.00
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	76.81	39.80	34.32	13.43	0.46
Ins Net Inc (L/H)/Equity (L/H)	1.56	-0.30	1.56	18.70	25.97
Insur Ben, Losses, Exp/Insur Premiums	26.69	32.03	35.16	77.43	72.36
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.04	0.10	-0.15	20.09
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	25.00	50.00	16.08	25.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.33	12.03	12.28	11.34	10.95
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.17	0.44	0.44	0.53	0.99
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	0.03	0.59	0.11
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.13
GROWTH RATES:					
Net Loans and Leases	-20.35	-19.51	-33.05	-21.47	-0.96
Total Selected Assets	10.70	1.46	15.99	-19.21	38.23
Deposits	-26.09	1.90	-41.47	-8.56	-12.05

PROFITABILITY:

	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	8.54	8.57	8.52	8.49	8.57
Bank Net Inc/Avg Eq Inv in Banks	9.43	9.35	9.43	9.29	9.27
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.29	4.19	3.78	2.73	3.48
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.22	6.41	6.07	7.54	6.64
Bank Net Income/Parent Net Income	105.23	104.79	105.85	105.24	104.81
Nonbank Net Income/Parent Net Income	0.48	0.47	0.41	0.39	0.52
Sub BHCs Net Inc/Parent Net Income	92.27	91.97	95.49	93.10	83.90

LEVERAGE:

Total Liabilities/Equity	9.84	11.34	11.48	11.79	12.96
Total Debt/Equity Capital	2.68	2.34	2.57	1.99	1.79
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.93	9.16	9.44	9.66	10.28
Tot Debt+Lns Guaranteed for Affl/Equity	2.74	2.40	2.66	2.00	1.84
Total Debt/Eq Cap - Exc Over Fair Value	2.71	2.35	2.58	1.99	1.80
Long-Term Debt/Equity Capital	2.38	1.95	2.18	1.60	1.49
Short-Term Debt/Equity Capital	0.04	0.05	0.05	0.06	0.07
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.02	0.02	0.02	0.02
Long-Term Debt/Consolidated LT Debt	9.82	8.24	8.94	6.42	5.31

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.55	105.45	105.36	106.00	106.28
Total Investment in Subs/Equity	105.68	105.70	105.67	106.29	106.75
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	98.76	98.56
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	98.97	98.92

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.54	0.53	0.48	0.49	0.49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.18	2.27	1.98	2.09	2.26

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	126.63	125.02	137.00	124.98	125.79
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	126.57	123.07	133.59	121.81	134.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.51	107.32	109.55	118.40	124.59
Pretax Oper Inc + Int Exp/Int Expense	7328.91	5622.46	6358.24	5045.89	4440.39
Div + Int From Subs/Int Exp + Div	160.67	191.72	213.37	201.34	201.10
Fees+Other Inc From Subs/Sal + Oth Exp	6.21	7.77	7.12	7.02	7.05
Net Inc/Curr Port of LT Debt+Pfd Div(X)	287.66	43.17	60.94	40.33	33.85

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.91	0.90	1.02	0.85	0.92
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	18.32	14.04	13.25	7.77	5.05
Total	18.32	14.04	13.25	7.77	5.05

GUARANTEED LOANS AS % OF EQUITY CAP:

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

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.12	0.14	0.12	0.18	0.19
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	68.42	61.44	61.76	68.55	65.59
Dividends Paid/Net Income	24.05	22.87	23.32	23.70	22.86
Net Income - Dividends/Avg Equity	6.38	6.42	6.43	6.38	6.49
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	141.24	166.59	192.94	166.85	162.72
Dividends From Nonbank Subs	0.71	0.64	0.96	0.93	1.30
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.04
Dividends From All Subsidiaries	148.64	177.55	231.87	196.22	176.06
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.51	37.51	41.10	38.79	37.48
Interest Income From Bank Subs	0.03	0.04	0.04	0.04	0.06
Mgt & Service Fees From Bank Subs	0.84	1.24	1.15	1.09	1.08
Other Income From Bank Subs	0.02	0.02	0.02	0.03	0.02
Operating Income From Bank Subs	40.35	42.62	45.87	43.55	41.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	62.57	65.00	66.97	70.60	72.42
Interest Income From Nonbank Subs	0.07	0.06	0.31	0.13	0.00
Mgt & Serv Fees From Nonbank Subs	0.12	0.40	0.20	0.13	0.34
Other Income From Nonbank Subs	0.04	0.82	0.45	0.10	0.06
Operating Inc From Nonbank Subs	77.77	86.28	87.26	81.59	83.87
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	10.66	15.71	15.73	16.32	22.85
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.31	0.05	0.06	0.10	0.08
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	11.77	16.15	16.13	16.89	23.36
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.17	64.93	69.95	67.86	61.33
Interest Income From Bank Subs	0.36	2.24	1.62	0.81	1.77
Mgt & Serv Fees From Bank Subs	1.47	2.37	1.96	2.17	2.00
Other Income From Bank Subs	0.05	0.05	0.05	0.07	0.04
Operating Income From Bank Subs	80.74	79.64	82.59	80.67	75.16
Dividends From Nonbank Subs	0.75	0.56	0.50	0.99	1.48
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.90	1.04	0.95	1.62	3.59
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	4919.34	972.05	649.04	692.85	943.80
Loans and Adv From Subs/Total Debt	184.49	156.55	162.82	239.76	287.90

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									325
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.33	2.55	2.77	3.04	3.33	3.63	3.92	4.10	325
+ Non-interest Income	0.90	0.23	0.34	0.54	0.81	1.17	1.68	2.53	325
- Overhead Expense	2.87	1.90	2.08	2.43	2.80	3.27	3.85	4.89	325
- Provision for Losses	0.10	-0.07	0.00	0.02	0.09	0.18	0.29	0.40	325
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.04	0.09	0.13	325
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.02	325
= Pretax Net Oper Income (TE)	1.33	0.54	0.72	1.01	1.33	1.61	1.94	2.20	325
Net Operating Income	0.92	0.37	0.48	0.66	0.92	1.13	1.43	1.70	325
Net Income	0.92	0.37	0.48	0.66	0.92	1.13	1.43	1.70	325
Net Income (Sub S Adjusted)	0.98	0.44	0.52	0.80	0.94	1.15	1.45	1.62	58
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.03	3.25	3.45	3.71	4.02	4.34	4.70	4.88	325
Interest Expense	0.45	0.13	0.19	0.28	0.44	0.60	0.75	0.85	325
Net Interest Income (TE)	3.58	2.80	2.96	3.25	3.55	3.89	4.21	4.42	325
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.10	-0.04	0.00	0.05	0.13	0.24	0.40	325
Earnings Coverage of Net Losses (X)	22.87	-234.32	-66.56	2.49	15.08	39.71	122.67	359.51	323
Ln&Ls Allowance/Total Loans & Leases	1.19	0.65	0.75	0.94	1.15	1.42	1.75	2.11	325
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.04	0.10	0.23	0.45	0.86	1.50	2.41	3.10	325
30-89 Days Past Due Loans and Leases	0.36	0.02	0.05	0.13	0.30	0.52	0.96	1.17	325
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	13.93	-6.07	-1.63	5.31	13.17	21.65	31.52	39.70	325
Net ST Noncore Funding Dependence	6.10	-11.12	-5.24	0.34	5.84	11.44	19.27	22.95	325
Net Loans and Leases/Total Assets	69.76	48.48	54.70	62.58	70.37	77.23	82.17	84.79	325
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.12	7.69	7.98	8.92	9.86	11.01	12.76	14.18	325
Equity Capital/Total Assets	10.28	7.27	7.85	8.93	10.16	11.43	13.30	14.93	325
Equity Capital+Minority Int/Total Assets	10.31	7.41	7.91	8.94	10.24	11.44	13.30	14.93	325
Tier 1 Common Eq Cap / T RWA	12.46	8.24	8.88	10.28	11.99	14.28	17.62	21.24	325
Net Loans&Ls/Equity Capital (X)	6.90	3.56	4.42	5.77	6.90	8.10	9.25	10.19	325
Cash Dividends/Net Income	24.18	0.00	0.00	0.00	23.18	43.72	59.61	77.93	323
Cash Dividends/Net Income (Sub S Adjusted)	28.90	-8.80	-3.90	3.86	26.42	48.61	67.27	76.02	58
Retained Earnings/Avg Equity Cap	6.34	1.31	2.63	4.35	6.40	8.12	10.11	12.10	325
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.03	0.00	0.00	0.00	0.00	0.00	0.01	1.97	325
Long-Term Debt/Equity Capital	2.37	0.00	0.00	0.00	0.00	2.89	15.23	20.06	325
Equity Investment in Subs/Equity Cap	105.55	88.75	93.16	98.71	101.93	113.53	123.05	130.52	325
Cash FR Oper+Noncash+Op Exp+Di v	126.57	0.19	17.46	73.99	107.23	150.89	289.71	582.22	313

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.75	3.05	3.22	3.45	3.73	4.04	4.33	4.57	325
Less: Interest Expense	0.41	0.12	0.18	0.26	0.41	0.56	0.70	0.79	325
Equals: Net Interest Income (TE)	3.33	2.55	2.77	3.04	3.33	3.63	3.92	4.10	325
Plus: Non-Interest Income	0.90	0.23	0.34	0.54	0.81	1.17	1.68	2.53	325
Equals: Adj Operating Income (TE)	4.30	3.13	3.35	3.83	4.22	4.74	5.36	6.53	325
Less: Overhead Expense	2.87	1.90	2.08	2.43	2.80	3.27	3.85	4.89	325
Less: Provision for Loan and Lease Losses	0.10	-0.07	0.00	0.02	0.09	0.18	0.29	0.40	325
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.04	0.09	0.13	325
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.02	325
Equals: Pretax Net Oper Inc (TE)	1.33	0.54	0.72	1.01	1.33	1.61	1.94	2.20	325
Less: Applicable Income Taxes (TE)	0.39	0.00	0.07	0.24	0.39	0.55	0.66	0.75	325
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Equals: Net Operating Income	0.92	0.37	0.48	0.66	0.92	1.13	1.43	1.70	325
Plus: Net Extraordinary Items	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Equals: Net Income	0.92	0.37	0.48	0.66	0.92	1.13	1.43	1.70	325
Memo: Net Income (Last Four Qtrs)	0.91	0.36	0.46	0.66	0.92	1.11	1.42	1.78	309
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.34	88.35	90.12	91.72	93.38	95.04	96.43	97.09	325
Avg Int-Bearing Funds / Avg Assets	72.19	54.73	59.60	65.52	72.93	78.28	83.81	86.14	325
Int Income (TE) / Avg Earning Assets	4.03	3.25	3.45	3.71	4.02	4.34	4.70	4.88	325
Int Expense / Avg Earning Assets	0.45	0.13	0.19	0.28	0.44	0.60	0.75	0.85	325
Net Int Inc (TE) / Avg Earn Assets	3.58	2.80	2.96	3.25	3.55	3.89	4.21	4.42	325
YIELD OR COST:									
Total Loans and Leases (TE)	4.67	3.85	4.02	4.28	4.65	5.04	5.43	5.74	325
Interest-Bearing Bank Balances	0.56	0.17	0.27	0.40	0.52	0.71	1.01	1.16	324
Fed Funds Sold & Reverse Repos	0.36	0.00	0.00	0.00	0.34	0.53	0.86	2.10	155
Trading Assets	0.68	0.00	0.00	0.00	0.00	1.15	3.04	3.39	30
Total Earning Assets	3.95	3.20	3.36	3.62	3.91	4.28	4.64	4.85	325
Investment Securities (TE)	2.37	1.44	1.69	1.97	2.35	2.73	3.22	3.64	324
U.S. Treasury & Agency Sec (excl MBS)	1.65	0.70	0.83	1.18	1.56	2.02	2.73	3.46	303
Mortgage-Backed Securities	2.05	1.39	1.56	1.76	2.02	2.31	2.64	2.87	318
All Other Securities	3.63	1.84	2.24	2.80	3.52	4.38	5.38	6.54	315
Interest-Bearing Deposits	0.44	0.14	0.17	0.27	0.41	0.58	0.77	0.87	324
Time Deposits of \$100K or More	0.87	0.38	0.45	0.66	0.87	1.08	1.27	1.36	324
Time Deposits < \$100K	0.82	0.32	0.41	0.58	0.81	1.04	1.27	1.48	324
Other Domestic Deposits	0.25	0.07	0.10	0.14	0.22	0.36	0.50	0.56	323
Foreign Deposits	0.16	0.15	0.15	0.15	0.15	0.16	0.17	0.17	2
Fed Funds Purchased and Repos	0.40	0.00	0.00	0.10	0.25	0.53	1.54	2.98	241
Other Borrowed Funds & Trading Liab	1.69	0.38	0.49	0.86	1.48	2.37	3.57	4.17	301
All Interest-Bearing Funds	0.58	0.20	0.27	0.38	0.56	0.76	0.91	1.04	325

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	61.96	42.01	45.11	50.92	59.61	70.77	85.52	96.43	325
Avg Assets per Employee (\$000)	5174.14	3092.29	3423.46	3990.31	4816.02	6267.47	8097.45	9135.65	325

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.74	0.00	0.00	0.00	0.37	3.53	7.12	10.06	324
Overhead Exp / NII + Non-Int Income	68.36	51.66	55.86	62.12	68.27	75.67	80.68	86.04	325

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.87	1.90	2.08	2.43	2.80	3.27	3.85	4.89	325
Personnel Expense	1.64	1.02	1.17	1.35	1.60	1.89	2.28	2.88	325
Net Occupancy Expense	0.35	0.17	0.20	0.26	0.34	0.42	0.51	0.61	325
Other Operating Expenses	0.86	0.51	0.57	0.69	0.86	1.00	1.21	1.47	325
Overhead Less Non-Interest Income	1.92	1.21	1.35	1.66	1.88	2.18	2.45	2.76	325

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.14	49.65	54.81	60.54	66.42	74.26	79.90	85.52	325
Personnel Expense	38.42	26.62	29.85	33.91	38.69	42.42	46.70	49.78	325
Net Occupancy Expense	8.08	4.27	4.97	6.37	8.01	9.68	11.64	12.95	325
Other Operating Expenses	20.31	13.56	15.06	17.03	19.81	22.89	27.05	29.07	325
Total Non-Interest Income	20.43	6.89	9.27	14.33	19.62	26.09	34.50	41.91	325
Fiduciary Activities Income	1.38	0.00	0.00	0.00	0.00	2.75	6.04	9.45	325
Serv Charges on Deposit Accts - Domestic	4.31	0.49	1.18	2.20	3.94	6.06	8.85	10.51	325
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	325
Investment Banking Fees & Commissions	0.58	0.00	0.00	0.00	0.32	1.19	1.99	2.79	325
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Net Servicing Fees	0.33	-0.04	0.00	0.00	0.03	0.50	1.55	2.50	325
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Insurance Activities Revenue	0.51	0.00	0.00	0.00	0.02	0.30	3.60	6.95	325
Net Gain (Loss) - Sales Loans, OREO, Oth	2.86	-0.51	-0.19	0.34	1.78	4.05	9.22	21.42	325
Other Non-Interest Income	7.07	2.03	2.99	4.80	7.02	8.98	11.68	14.31	325
Overhead Less Non-Interest Income	45.88	23.34	31.86	38.08	45.34	53.73	61.31	66.78	325

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.41	0.00	0.01	17.83	28.64	33.71	36.57	38.13	323
Appl Inc Tax+TE/Pretax NOI+TE	30.39	1.17	5.65	28.54	34.08	36.94	39.53	40.46	323

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.34	29.93	36.81	44.54	52.42	62.60	70.18	73.65	325
Commercial and Industrial Loans	9.70	1.32	2.86	5.29	8.68	13.58	19.64	24.95	325
Loans to Individuals	1.81	0.03	0.07	0.37	1.09	2.55	5.86	10.73	325
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	325
Agricultural Loans	1.02	0.00	0.00	0.00	0.08	1.50	5.64	10.34	325
Other Loans and Leases	1.47	0.00	0.00	0.17	0.81	2.31	5.14	7.34	325
Net Loans and Leases	69.76	48.48	54.70	62.58	70.37	77.23	82.17	84.79	325
Debt Securities Over 1 Year	15.99	2.24	4.50	8.75	14.83	22.53	29.94	35.17	325
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.10	0.45	1.20	325
Subtotal	86.57	73.63	79.55	83.73	87.22	89.61	91.63	92.51	325
Interest-Bearing Bank Balances	3.39	0.19	0.40	1.03	2.56	5.23	9.97	12.12	325
Federal Funds Sold & Reverse Repos	0.04	0.00	0.00	0.00	0.00	0.01	0.29	0.85	325
Debt Securities 1 Year or Less	1.80	0.02	0.15	0.53	1.35	2.72	4.89	7.23	325
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	325
Total Earning Assets	92.57	88.06	89.55	91.19	92.64	94.06	95.45	95.89	325
Non-Int Cash and Due From Dep Inst	1.45	0.46	0.60	0.97	1.40	1.83	2.48	3.10	325
Other Real Estate Owned	0.16	0.00	0.00	0.01	0.09	0.24	0.66	0.95	325
All Other Assets	5.86	2.97	3.29	4.51	5.75	7.19	8.42	9.84	325
MEMORANDA:									
Short-Term Investments	5.68	0.89	1.47	2.77	4.99	7.83	11.98	15.21	325
U.S. Treasury Securities	0.19	0.00	0.00	0.00	0.00	0.04	1.50	3.01	325
U.S. Agency Securities (excl MBS)	2.50	0.00	0.00	0.31	1.85	4.61	7.53	10.49	325
Municipal Securities	4.76	0.00	0.01	0.97	3.66	7.55	12.17	14.92	325
Mortgage-Backed Securities	8.25	0.10	0.71	3.20	7.69	12.33	19.33	22.35	325
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.03	0.46	1.38	325
Other Debt Securities	0.44	0.00	0.00	0.00	0.03	0.70	2.14	3.70	325
RE Loans Secured by 1-4 Family	18.07	3.99	6.53	10.12	17.39	24.19	34.57	43.19	325
Revolving	2.52	0.06	0.24	0.97	2.29	3.79	5.79	7.10	325
Closed-End, Sec by First Liens	14.57	2.90	4.04	7.82	12.91	19.82	29.65	38.22	325
Closed-End, Sec by Junior Liens	0.52	0.02	0.09	0.23	0.43	0.76	1.22	1.75	325
Commercial Real Estate Loans	31.57	12.81	17.60	24.04	30.72	39.18	45.88	51.01	325
Construction and Land Dev	5.18	1.00	1.49	2.90	4.67	7.03	10.30	12.43	325
Multi family	3.02	0.31	0.62	1.26	2.46	4.17	7.68	11.12	325
Nonfarm Nonresidential	22.23	7.84	11.23	16.99	21.75	27.59	33.70	36.33	325
RE Loans Secured by Farml and	1.63	0.00	0.00	0.03	0.56	2.89	7.12	10.02	325
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.68	52.95	60.24	67.69	76.76	85.92	91.84	95.41	325
RE Loans Secured by 1-4 Family	26.12	5.89	9.04	14.86	25.07	35.50	48.74	59.76	325
Revolving	3.64	0.08	0.34	1.44	3.26	5.51	8.28	9.69	325
Closed-End	21.95	4.63	6.81	12.05	20.64	30.43	41.86	54.27	325
Commercial Real Estate Loans	45.21	20.00	26.45	35.71	45.39	54.17	64.38	68.68	325
Construction and Land Dev	7.46	1.57	2.26	4.21	6.52	10.44	14.54	17.19	325
Multi family	4.28	0.60	0.95	1.92	3.52	5.92	10.12	15.28	325
Nonfarm Nonresidential	32.03	11.21	15.93	24.84	31.76	39.29	46.79	51.45	325
RE Loans Secured by Farml and	2.46	0.00	0.00	0.04	0.85	4.28	10.47	15.33	325
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	325
Commercial and Industrial Loans	13.95	1.79	4.43	8.19	12.66	18.60	27.70	33.11	325
Loans to Individuals	2.65	0.04	0.10	0.53	1.55	3.71	8.87	15.31	325
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.41	325
Agricultural Loans	1.49	0.00	0.00	0.00	0.13	2.30	8.25	13.36	325
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Other Loans and Leases	2.17	0.00	0.00	0.25	1.19	3.51	7.20	10.47	325

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.68	0.89	1.47	2.77	4.99	7.83	11.98	15.21	325
Liquid Assets	17.62	6.33	8.44	11.21	17.51	22.60	30.43	35.72	325
Investment Securities	18.38	3.81	6.02	11.12	17.66	24.63	33.18	38.22	325
Net Loans and Leases	69.76	48.48	54.70	62.58	70.37	77.23	82.17	84.79	325
Net Lns, Ls & Stdbly Ltrs of Credit	70.23	48.57	55.16	63.04	70.66	77.64	82.69	85.06	325
Core Deposits	69.54	45.96	54.03	63.73	70.33	76.03	80.87	83.81	325
Noncore Funding	18.02	4.75	6.67	11.16	17.02	23.73	32.91	38.83	325
Time Deposits of \$100K or More	10.41	2.93	3.77	6.04	9.30	14.06	20.47	24.02	325
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Fed Funds Purchased and Repos	1.03	0.00	0.00	0.00	0.23	1.96	4.48	5.37	325
Net Fed Funds Purchased (Sold)	0.99	-0.24	-0.04	0.00	0.11	1.79	4.19	5.30	325
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Oth Borrowings W/Rem Mat 1 Yr or Less	1.87	0.00	0.00	0.00	1.14	3.43	6.73	9.50	325
Earning Assets Repr in 1 Year	27.86	12.58	16.98	21.11	26.52	34.25	44.86	49.39	325
Int-Bearing Liab Repr in 1 Year	16.93	3.55	5.58	8.13	12.84	20.44	48.48	56.69	325
Long-Term Debt Repr in 1 Year	0.27	0.00	0.00	0.00	0.00	0.00	2.31	3.68	325
Net Assets Repriceable in 1 Year	10.15	-28.41	-16.03	3.18	11.88	19.90	27.55	33.26	325
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.93	-6.07	-1.63	5.31	13.17	21.65	31.52	39.70	325
Net ST Noncore Funding Dependence	6.10	-11.12	-5.24	0.34	5.84	11.44	19.27	22.95	325
Short-Term Inv/ST Noncore Funding	68.04	5.43	10.31	24.88	49.84	94.74	192.67	316.60	324
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.57	-14.88	-9.30	-0.66	6.93	17.02	32.09	45.70	325
Net Loans and Leases/Total Deposits	85.74	57.27	64.98	76.24	86.37	96.65	103.75	108.78	324
Net Loans and Leases/Core Deposits	102.38	61.94	70.02	85.34	100.91	117.55	138.89	160.89	324
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.97	-0.00	0.00	0.05	0.48	1.50	3.57	4.57	167
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.44	-0.07	0.14	0.75	1.89	3.87	6.12	9.07	323
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.18	-0.05	-0.00	0.00	0.00	0.01	0.04	90
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.17	0.00	0.00	0.00	0.07	19.32	41.94	61.50	324
Available-For-Sale Securities	90.82	35.10	57.77	80.45	99.91	100.00	100.00	100.00	324
U. S. Treasury Securities	1.17	0.00	0.00	0.00	0.00	0.27	8.04	19.61	324
U. S. Agency Securities (excl MBS)	14.91	0.00	0.00	2.58	12.22	25.86	45.58	56.60	324
Municipal Securities	25.30	0.00	0.21	7.21	23.60	38.86	53.73	60.29	324
Mortgage-Backed Securities	46.37	0.65	7.13	29.45	48.20	62.22	80.93	89.11	324
Asset-Backed Securities	0.44	0.00	0.00	0.00	0.00	0.11	2.94	7.76	324
Other Debt Securities	2.61	0.00	0.00	0.00	0.22	4.74	11.66	20.12	324
Mutual Funds and Equity Securities	0.60	0.00	0.00	0.00	0.01	0.65	2.86	10.01	324
Debt Securities 1 Year or Less	11.25	0.19	0.90	3.58	9.05	15.78	31.44	44.23	324
Debt Securities 1 To 5 Years	28.56	2.08	5.75	14.21	25.71	41.48	59.47	67.70	324
Debt Securities Over 5 Years	55.80	8.83	17.18	36.97	58.63	75.04	88.45	91.60	324
Pledged Securities	46.56	1.76	8.74	25.88	46.20	69.00	82.61	88.18	324
Structured Notes, Fair Value	0.31	0.00	0.00	0.00	0.00	0.08	2.21	4.74	324

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.07	0.00	0.02	0.09	0.18	0.29	0.40	325
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	-0.12	0.00	0.03	0.12	0.25	0.40	0.54	325
Provision for Ln&Ls Losses/Net Losses	172.33	-727.43	-222.37	0.00	124.49	265.06	665.64	1491.39	323
Ln&Ls Allowance/Total Loans & Leases	1.19	0.65	0.75	0.94	1.15	1.42	1.75	2.11	325
Ln&Ls Allowance/Net Ln&Ls Losses (X)	27.05	1.84	3.77	6.79	13.83	30.90	98.34	202.57	252
ALLL/Nonaccrual Assets	274.61	50.31	69.87	102.57	169.11	353.73	857.39	1490.88	324
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	242.80	44.15	61.54	90.53	157.83	329.95	722.63	1244.31	324
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.01	0.04	0.10	0.21	0.34	0.58	325
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.02	0.04	0.09	0.17	0.25	325
Net Losses/Avg Loans and Leases	0.07	-0.10	-0.04	0.00	0.05	0.13	0.24	0.40	325
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Recoveries/Prior Year-End Losses	38.70	3.70	6.81	13.98	28.52	52.25	98.85	187.93	308
Earnings Coverage of Net Losses (X)	22.87	-234.32	-66.56	2.49	15.08	39.71	122.67	359.51	323
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.13	-0.05	-0.00	0.00	0.06	0.15	0.20	324
RE Loans Secured By 1-4 Family	0.03	-0.06	-0.03	-0.00	0.01	0.07	0.17	0.28	324
Revolving	0.03	-0.19	-0.05	-0.00	0.00	0.05	0.23	0.46	315
Closed-End	0.03	-0.07	-0.04	-0.00	0.01	0.06	0.16	0.25	324
Commercial Real Estate Loans	0.01	-0.27	-0.13	-0.01	0.00	0.05	0.19	0.27	323
Construction and Land Dev	-0.03	-0.75	-0.33	-0.04	0.00	0.00	0.13	0.36	322
Multi family	-0.00	-0.12	-0.01	0.00	0.00	0.00	0.00	0.05	321
Nonfarm Nonresidential	0.02	-0.17	-0.07	-0.00	0.00	0.04	0.18	0.28	322
RE Loans Secured by Farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.05	264
Commercial and Industrial Loans	0.12	-0.26	-0.11	-0.02	0.02	0.21	0.64	1.04	324
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.74	0.03	0.08	0.18	0.47	1.07	2.19	4.30	247
Credit Card Loans	1.25	-0.49	-0.15	0.00	0.98	2.03	3.22	5.54	94
Agricultural Loans	0.00	-0.08	-0.02	0.00	0.00	0.00	0.02	0.19	217
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	0.33	-0.02	0.00	0.00	0.00	0.21	1.61	6.55	310

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.36	0.02	0.05	0.13	0.30	0.52	0.96	1.17	325
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.43	325
Nonaccrual Loans and Leases	0.74	0.06	0.13	0.34	0.62	1.07	1.74	2.17	325
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.07	0.17	0.36	0.69	1.24	1.87	2.49	325
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.16	325
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Nonaccrual Restructured	0.19	0.00	0.00	0.02	0.12	0.35	0.65	0.84	325
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.36	0.02	0.05	0.13	0.30	0.52	0.96	1.17	325
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.43	325
Nonaccrual Assets	0.75	0.06	0.13	0.35	0.64	1.09	1.76	2.26	325
30+ Days PD & Nonaccrual Assets	1.24	0.14	0.35	0.65	1.05	1.73	2.71	3.70	325
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.58	0.05	0.11	0.25	0.46	0.89	1.40	1.64	325
90+ PD & Nonaccrual Assets + OREO	0.79	0.08	0.16	0.34	0.64	1.17	1.85	2.34	325
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.09	0.14	0.24	0.49	0.94	1.63	2.51	3.16	325
Allowance for Loan & Lease Losses	139.20	17.92	31.14	63.24	110.87	209.16	316.39	377.14	325
Equity Cap + ALLL	9.86	1.38	2.18	4.66	8.27	14.62	23.30	28.64	325
Tier 1 Cap + ALLL	10.05	1.46	2.34	4.74	8.65	15.10	21.12	27.32	325
Loans & Leases + RE Acquired	1.57	0.21	0.35	0.73	1.32	2.29	3.62	4.67	325

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.12	7.69	7.98	8.92	9.86	11.01	12.76	14.18	325
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.38	5.85	7.61	10.95	14.65	19.30	25.62	27.80	325
Standby Letters of Credit	0.38	0.00	0.02	0.13	0.31	0.58	0.99	1.37	325
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	325
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.13	0.00	0.00	0.00	0.75	3.45	9.20	15.86	325
Interest Rate Contracts	2.12	0.00	0.00	0.00	0.74	3.45	9.20	15.86	325
Interest Rate Futures & Forward Contr	0.41	0.00	0.00	0.00	0.00	0.48	2.02	6.04	325
Written Options Contr (Int Rate)	0.35	0.00	0.00	0.00	0.00	0.60	1.53	4.51	325
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Interest Rate Swaps	0.77	0.00	0.00	0.00	0.00	1.08	4.70	7.60	325
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.04	9.11	11.84	16.93	22.20	29.07	36.38	39.59	325

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	211
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Futures and Forwards	22.10	0.00	0.00	0.00	16.63	51.42	68.86	100.00	211
Written Options	21.29	0.00	0.00	0.00	16.53	44.42	78.72	100.00	211
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Over-The-Counter	21.29	0.00	0.00	0.00	16.53	44.42	78.72	100.00	211
Purchased Options	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.40	211
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Over-The-Counter	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.40	211
Swaps	41.46	0.00	0.00	0.00	16.16	95.83	100.00	100.00	211
Held for Trading	3.43	0.00	0.00	0.00	0.00	0.00	33.37	100.00	211
Interest Rate Contracts	3.43	0.00	0.00	0.00	0.00	0.00	33.37	100.00	211
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Non-Traded	96.56	0.00	48.39	100.00	100.00	100.00	100.00	100.00	211
Interest Rate Contracts	96.12	0.00	39.94	100.00	100.00	100.00	100.00	100.00	211
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Deriv Contr (Excl Fut & FX LE 14 Days)	73.37	0.00	6.33	44.98	75.57	100.00	100.00	100.00	211
One Year or Less	22.34	0.00	0.00	0.00	14.67	50.00	81.79	100.00	211
Over 1 Year to 5 Years	12.64	0.00	0.00	0.00	0.00	26.06	70.67	100.00	211
Over 5 Years	17.10	0.00	0.00	0.00	0.00	39.27	76.74	100.00	211
Gross Negative Fair Value (Abs Val)	1.26	0.00	0.00	0.00	0.34	2.45	4.87	6.65	211
Gross Positive Fair Value	0.91	0.00	0.00	0.00	0.56	1.78	3.16	4.18	211
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	325
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	325
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	325
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	325
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
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	325
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.23	325

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Ins Under Assets(P/C)/Tot Ins Und Ast	85.21	0.00	0.00	72.39	100.00	100.00	100.00	100.00	7
Ins Under Assets(L/H)/Tot Ins Und Ast	14.78	0.00	0.00	0.00	0.00	0.86	32.43	66.21	7
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Ins Activities Revenue/Adj Oper Inc	0.51	0.00	0.00	0.00	0.02	0.30	3.60	6.95	325
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	193
Credit Rel Prem Inc/Tot Prem Inc	33.33	0.00	0.00	0.00	0.00	50.00	100.00	100.00	6
Other Prem Inc/Total Prem Inc	66.66	0.00	0.00	0.00	100.00	100.00	100.00	100.00	6
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Ins Net Inc (P/C)/Equity (P/C)	76.80	9.05	9.05	19.52	30.25	87.47	166.63	191.60	6
Ins Net Inc (L/H)/Equity (L/H)	1.55	0.44	0.44	0.44	0.44	1.55	2.22	2.44	2
Insur Ben, Losses, Exp/Insur Premiums	26.69	0.00	0.00	1.11	22.13	28.06	51.86	65.76	6
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	325
CSV Life Insurance/Tier 1 Cap + ALLL	12.33	0.00	0.00	5.87	14.30	19.17	23.71	26.22	325
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Cost: Interest-Bearing Deposits	0.16	0.15	0.15	0.15	0.15	0.16	0.17	0.17	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-20.35	-100.00	-100.00	-98.75	-12.29	-0.03	58.57	130.02	36
Total Selected Assets	10.70	-100.00	-100.00	-40.42	-8.94	3.24	130.02	524.31	58
Deposits	-26.08	-100.00	-100.00	-100.00	-49.90	5.53	15.13	18.34	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.42	0.00	0.00	30.47	75.21	102.55	131.76	208.46	236
Dividends Paid/Net Income	24.05	0.00	0.00	0.00	23.07	43.25	59.61	77.93	323
Net Income - Dividends/Avg Equity	6.37	1.31	2.66	4.36	6.40	8.13	10.15	12.10	325
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	141.23	0.00	0.00	86.54	120.90	203.76	350.13	651.94	242
Dividends From Nonbank Subs	0.70	0.00	0.00	0.00	0.00	0.25	3.95	16.09	242
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	242
Dividends From All Subsidiaries	148.63	0.00	0.00	96.46	123.41	208.38	371.41	660.62	242
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.50	0.00	0.00	0.00	37.62	64.48	90.37	125.43	303
Interest Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.56	303
Mgt & Service Fees From Bank Subs	0.84	0.00	0.00	0.00	0.00	0.00	6.37	21.45	303
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.53	303
Operating Income From Bank Subs	40.34	0.00	0.00	5.64	41.93	67.91	102.85	134.19	303
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	62.56	0.00	0.00	0.00	100.00	100.00	102.14	140.20	131
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	3.27	131
Mgt & Serv Fees From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	7.67	131
Other Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.74	131
Operating Inc From Nonbank Subs	77.77	0.00	0.00	6.75	100.00	100.00	149.47	325.65	131
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	10.65	0.00	0.00	0.00	0.00	12.87	52.28	69.89	25
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Mgt & Serv Fees From Sub BHCs	0.31	0.00	0.00	0.00	0.00	0.00	0.33	5.25	25
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Income From Sub BHCs	11.77	0.00	0.00	0.00	0.00	13.10	56.40	69.89	25
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.16	0.00	0.00	35.68	95.88	99.80	100.00	100.00	293
Interest Income From Bank Subs	0.35	0.00	0.00	0.00	0.00	0.03	1.19	13.52	293
Mgt & Serv Fees From Bank Subs	1.47	0.00	0.00	0.00	0.00	0.00	11.00	28.60	293
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.13	1.68	293
Operating Income From Bank Subs	80.73	0.00	0.00	87.17	99.26	100.00	100.00	100.00	293
Dividends From Nonbank Subs	0.74	0.00	0.00	0.00	0.00	0.17	4.64	17.45	293
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	293
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	293
Operating Inc From Nonbank Subs	1.90	0.00	0.00	0.00	0.00	0.48	11.56	55.53	293
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Loans and Adv From Subs/ST Debt	4919.33	0.00	0.00	44.29	273.03	1363.67	14707.9	42033.4	35
Loans and Adv From Subs/Total Debt	184.48	0.00	0.00	0.00	56.15	198.22	757.71	1621.51	117

BHCPR Reporters for Quarter Ending 09/30/2016
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
3109904	1,362,838	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,208,869	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,130,398	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,299,960	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	1,938,514	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,460,703	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,256,521	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,970,258	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1201457	1,101,632	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,390,441	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,694,407	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,064,135	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,278,828	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1076691	1,615,534	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1117316	1,145,655	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,340,344	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,734,698	ANB CORPORATION, THE	TERRELL, TX	
1126475	2,013,992	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,289,772	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,580,485	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,343,883	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,535,039	ATBANCORP	DUBUQUE, IA	
3555686	2,761,244	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,577,831	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,789,341	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,291,696	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,702,024	BANPLUS CORPORATION	RIDGELAND, MS	
1208009	1,347,227	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	
1202762	1,143,482	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,653,434	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,111,018	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	1,450,955	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
3590388	2,054,821	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,540,273	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,835,904	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,565,586	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,773,800	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,427,029	BANTERRA CORP	ELDORADO, IL	
1115385	1,717,875	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,678,936	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,850,854	BEACON BANCORP	TAUNTON, MA	
4297853	2,008,408	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1823345	1,271,378	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,314,488	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,424,518	BNH FINANCIAL	LACONIA, NH	
2835514	1,604,670	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2935142	1,064,062	BOU BANCORP, INC.	OGDEN, UT	Moved from Peer 4
3244113	2,408,230	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,184,717	BRI DGEVIEW BANCORP, INC.	BRI DGEVIEW, IL	
3378764	1,184,239	BRI DGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3929791	2,073,835	BSB BANCORP INC.	BELMONT, MA	

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3488850	1,109,033	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
1204627	2,747,929	BYLINE BANCORP, INC.	CHIAGO, IL	
2183493	1,422,587	C&F FINANCIAL CORPORATION	WEST POINT, VA	
4346751	2,225,665	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1115013	1,801,056	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	2,429,751	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
1085509	2,738,840	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4933272	1,318,057	CAPSTAR FINANCIAL HOLDINGS, IN	NASHVILLE, TN	
3975770	2,324,879	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,653,820	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
2254508	1,065,611	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3594872	2,937,979	CBFH, INC.	BEAUMONT, TX	
1493654	1,547,254	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,398,961	CBX CORPORATION	CARROLLTON, IL	
1053496	1,354,353	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
3836880	1,049,782	CENLAR CAPITAL CORPORATION	EWING, NJ	
2158156	2,262,159	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,396,458	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,307,775	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4459839	1,445,001	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,728,937	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,153,362	CHOICE FINANCIAL HOLDINGS, INC	FARGO, ND	
1143623	1,245,333	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1118368	1,197,654	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
3186576	1,295,795	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,371,919	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1246533	1,372,280	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3153242	1,250,306	CLAYTON HC, INC.	KNOXVILLE, TN	
3264764	1,312,502	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,111,220	CNB CORPORATION	CONWAY, SC	
1118340	2,539,944	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1142475	1,522,981	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,152,817	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,911,551	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,808,223	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,204,231	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,281,873	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1133473	2,351,005	COMMUNITYONE BANCORP	CHARLOTTE, NC	
2524788	1,217,149	COUNTY BANCORP, INC.	MANITOWOC, WI	
1081239	1,376,261	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	1,925,303	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,914,090	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,893,172	CU BANCORP	LOS ANGELES, CA	
1201112	1,254,566	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
2242523	1,272,401	D. L. EVANS BANCORP	BURLEY, ID	
1121229	2,280,464	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,144,079	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2626691	1,316,536	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,577,227	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2427665	1,218,372	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
2461016	2,470,849	ENTERPRISE BANCORP, INC.	LOWELL, MA	

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3180547	1,555,655	EQUITY BANCSHARES, INC.	WICHITA, KS	
3854268	1,772,479	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,365,195	EXTRACO CORPORATION	WACO, TX	
3824373	1,546,451	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2270254	1,036,633	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
2781910	2,727,837	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	1,044,447	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1098732	1,658,493	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,958,101	FARMERS NATIONAL BANCORP.	CANFIELD, OH	
1249002	1,839,454	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARIANA, NC	
3223967	1,973,400	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,079,105	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,565,612	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,629,003	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
2385493	1,266,772	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,676,537	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,098,387	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	1,772,438	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1098796	1,623,591	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,256,703	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,342,403	FIRST CO BANCORP, INC.	COLLINGSVILLE, IL	
1108097	1,791,205	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,450,274	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3447585	1,246,598	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3407598	2,832,271	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,433,693	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,450,040	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
2339656	1,233,347	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	1,345,306	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,550,406	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,228,349	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,503,565	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3843628	1,074,698	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	Moved from Peer 4
3589560	1,440,500	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	1,824,196	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	2,783,948	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
4843090	1,617,978	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2560263	1,121,587	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
2880626	1,119,143	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1099917	2,043,398	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	2,018,711	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,338,189	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,204,614	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,471,696	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,129,540	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1123072	2,126,394	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,275,506	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,172,930	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1137453	1,126,971	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128358	1,677,915	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	2,703,194	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	

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1118238	1,107,120	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1098620	2,980,147	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3444717	1,018,255	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	1,792,955	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3392331	1,825,603	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
4973362	2,350,039	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,277,719	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,786,952	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,979,735	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,741,464	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	2,527,962	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2253529	1,988,307	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245291	2,595,606	HILLS BANCORPORATION	HILLS, IA	
3851191	1,549,542	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,226,241	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	1,953,106	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	2,754,109	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1205183	1,396,698	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,943,976	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,085,270	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1201925	2,538,319	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,049,677	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	2,369,956	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,190,661	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,404,214	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,706,672	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,641,336	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,918,507	KLEIN FINANCIAL, INC.	CHASKA, MN	
3575750	1,584,261	LAKE SUNAPEE BANK GROUP	NEWPORT, NH	
2128917	1,382,340	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,585,472	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,209,338	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,333,536	LCNB CORP.	LEBANON, OH	
3612543	1,104,756	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
3884863	1,669,740	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,160,908	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	2,279,389	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2909554	1,165,241	LOUISIANA COMMUNITY BANCORP	HOUMA, LA	
4268349	1,035,383	LOWELL FIVE BANCORP MHC	LOWELL, MA	
2634696	1,653,686	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,238,175	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,301,009	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,601,834	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,102,540	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,570,769	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,476,383	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2589714	1,047,951	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2907822	1,343,026	MBT FINANCIAL CORP.	MONROE, MI	
1023239	1,994,675	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,654,174	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2176413	1,335,002	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	

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1086654	1,953,920	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,839,041	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,121,467	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,624,161	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,301,270	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,532,978	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,468,595	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,256,932	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	
3841941	1,949,142	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,918,042	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,203,181	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	1,779,278	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,255,131	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	2,034,660	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,584,841	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,157,955	NEXTier INCORPORATED	KITTINGING, PA	
3103603	2,267,490	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,384,824	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,655,999	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,540,120	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,648,575	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,095,908	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	1,125,367	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3848285	1,096,875	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
3297481	1,429,003	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
2320618	1,031,454	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1200311	1,077,900	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,651,481	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,112,751	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,891,420	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2603991	1,150,192	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,354,154	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	2,538,451	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,075,149	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3021800	1,480,518	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,495,726	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3200463	1,862,176	PENN COMMUNITY MUTUAL HOLDINGS	PERKASIE, PA	
1117688	1,347,412	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,653,857	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,554,027	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,097,608	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,967,119	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	2,062,078	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,191,030	PIONEER BANCSHARES, INC.	DRIPPING SPRINGS, TX	
1108163	1,176,155	PLAINS BANCORP, INC.	DIAMMITT, TX	
1096484	1,026,145	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,045,419	PLATTE VALLEY FINANCIAL SERVICE	SCOTTSBLUFF, NE	
3836488	1,195,779	PLAZA BANCORP	IRVINE, CA	
3802250	1,141,318	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,498,120	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,242,514	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	

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1118434	1,071,931	QNB CORP.	QUAKERTOWN, PA	
4176855	1,448,905	RBB BANCORP	LOS ANGELES, CA	
1130584	2,859,580	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,649,401	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,334,042	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,266,459	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,759,550	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,734,462	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,133,215	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1200348	1,414,410	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,157,866	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,537,165	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,973,240	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,891,139	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,326,218	SINOPAC BANCORP	LOS ANGELES, CA	
1131497	1,041,739	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2033226	2,558,061	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,058,673	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,876,149	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,194,256	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,490,896	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2849799	1,290,201	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	1,470,051	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	1,135,436	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
1062621	2,468,042	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,098,589	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3547010	1,122,372	SSB COMMUNITY BANCORP MHC	SPENCER, MA	
1245590	2,417,402	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,863,111	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,221,278	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,077,322	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1097771	1,073,486	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	1,974,012	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
3852031	2,030,624	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,941,734	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
4228240	2,197,529	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,589,202	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	2,196,475	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,657,636	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,189,346	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,858,525	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,515,907	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,848,705	TERRITORIAL BANCORP INC.	HONOLULU, HI	
4360113	1,227,491	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	1,485,310	THREE SHORES BANCORPORATION	ORLANDO, FL	
1070420	1,325,970	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,381,565	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1056161	1,413,009	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3233126	2,575,490	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,597,656	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,248,584	UNITED BANK CORPORATION	BARNESVILLE, GA	

BHCPR Reporters for Quarter Ending 09/30/2016
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
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1097182	1,875,284	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	2,164,358	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
2181426	1,152,896	UNITY BANCORP, INC.	CLINTON, NJ	
4105266	1,269,094	VERITEX HOLDINGS, INC.	DALLAS, TX	
2012315	1,995,198	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,210,729	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,916,938	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,793,852	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,229,227	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,824,830	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,214,269	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1127650	1,003,334	WESTBRAND, INC.	MINOT, ND	
3866382	1,377,780	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,480,240	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,088,833	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,753,397	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	2,162,285	WILSON BANK HOLDING COMPANY	LEBANON, TN	
2784920	1,055,309	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1399765	2,764,463	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 325 bank holding companies.