

	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	41	60	465	490
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.40	3.37	3.41	3.38
+ Non-interest Income	1.08	0.96	1.12	0.85
- Overhead Expense	3.20	3.12	3.25	3.03
- Provision for Losses	0.12	0.07	0.09	0.11
+ Securities Gains (Losses)	0.05	0.05	0.04	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.21	1.28	1.29	1.18
Net Operating Income	0.87	0.91	0.94	0.87
Net Income	0.87	0.91	0.94	0.87
Net Income (Sub S Adjusted)	0.75	1.12	0.98	0.87
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.14	4.13	4.16	4.17
Interest Expense	0.48	0.50	0.48	0.52
Net Interest Income (TE)	3.63	3.62	3.67	3.64
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.10	0.12	0.19
Earnings Coverage of Net Losses (X)	15.15	2.47	24.15	15.37
Ln&Ls Allowance/Total Loans & Leases	1.31	1.28	1.27	1.42
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.35	1.23	1.21	1.70
30-89 Days Past Due Loans and Leases	0.45	0.52	0.53	0.63
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	14.21	15.58	15.72	14.13
Net ST Noncore Funding Dependence	6.53	6.26	7.01	5.19
Net Loans and Leases/Total Assets	66.33	66.21	66.32	65.73
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.89	10.13	10.24	10.22
Equity Capital/Total Assets	9.89	10.04	10.06	10.13
Equity Capital+Minority Int/Total Assets	9.90	10.09	10.07	10.21
Tier 1 Common Eq Cap / T RWA	12.08	12.26	12.68	13.12
Net Loans&Ls/Equity Capital (X)	6.71	6.71	6.73	6.75
Cash Dividends/Net Income	22.98	21.86	24.81	24.31
Cash Dividends/Net Income (Sub S Adjusted)	30.28	26.56	41.44	15.05
Retained Earnings/Avg Equity Cap	6.85	6.81	6.68	6.14
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.02	0.08	0.09	0.13
Long-Term Debt/Equity Capital	3.05	1.47	2.35	1.99
Equity Investment in Subs/Equity Cap	110.75	109.64	108.82	107.31
Cash FR Oper+Noncash+Op Exp+Div	96.19	95.25	108.84	128.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 04 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.86	3.84	3.86	3.87	3.90
Less: Interest Expense	0.45	0.47	0.45	0.48	0.55
Equals: Net Interest Income (TE)	3.40	3.37	3.41	3.38	3.34
Plus: Non-Interest Income	1.08	0.96	1.12	0.85	0.94
Equals: Adj Operating Income (TE)	4.53	4.36	4.56	4.28	4.35
Less: Overhead Expense	3.20	3.12	3.25	3.03	3.15
Less: Provision for Loan and Lease Losses	0.12	0.07	0.09	0.11	0.16
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.05	0.04	0.03	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.21	1.28	1.29	1.18	1.07
Less: Applicable Income Taxes (TE)	0.35	0.36	0.35	0.29	0.28
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.87	0.91	0.94	0.87	0.79
Plus: Net Extraordinary Items	N/A	0.00	0.00	0.00	0.00
Equals: Net Income	0.87	0.91	0.94	0.87	0.79
Memo: Net Income (Last Four Qtrs)	0.87	0.90	0.94	0.86	0.79
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.28	93.04	93.06	93.10	92.74
Avg Int-Bearing Funds / Avg Assets	72.55	73.72	72.34	74.39	75.54
Int Income (TE) / Avg Earning Assets	4.14	4.13	4.16	4.17	4.22
Int Expense / Avg Earning Assets	0.48	0.50	0.48	0.52	0.60
Net Int Inc (TE) / Avg Earn Assets	3.63	3.62	3.67	3.64	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	4.85	4.90	4.97	5.01	5.21
Interest-Bearing Bank Balances	0.66	0.39	0.47	0.32	0.30
Fed Funds Sold & Reverse Repos	0.34	0.12	0.13	0.17	0.17
Trading Assets	1.45	0.65	0.81	1.21	0.49
Total Earning Assets	4.03	4.02	4.06	4.07	4.12
Investment Securities (TE)	2.61	2.53	2.47	2.49	2.38
U.S. Treasury & Agency Sec (excl MBS)	1.77	1.67	1.67	1.62	1.48
Mortgage-Backed Securities	2.03	2.08	2.10	2.15	1.96
All Other Securities	4.24	3.86	3.93	4.06	4.06
Interest-Bearing Deposits	0.48	0.52	0.49	0.50	0.57
Time Deposits of \$100K or More	0.93	0.97	0.95	0.93	1.04
Time Deposits < \$100K	0.84	0.94	0.91	0.91	1.05
Other Domestic Deposits	0.25	0.26	0.25	0.24	0.27
Foreign Deposits	N/A	N/A	N/A	N/A	0.20
Fed Funds Purchased and Repos	0.35	0.36	0.32	0.35	0.43
Other Borrowed Funds & Trading Liab	2.32	1.99	1.93	2.16	2.50
All Interest-Bearing Funds	0.63	0.64	0.63	0.63	0.73

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	58	58	77	73	71
Avg Assets per Employee (\$000)	4,478	4,567	4,454	4,515	4,301
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	72.05	72.60	72.18	72.52	74.12
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.20	3.12	3.25	3.03	3.15
Personnel Expense	1.77	1.72	1.77	1.66	1.70
Net Occupancy Expense	0.38	0.38	0.38	0.37	0.39
Other Operating Expenses	1.04	1.00	1.03	0.97	1.04
Overhead Less Non-Interest Income	2.12	2.10	2.10	2.13	2.16
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.54	70.87	70.76	71.11	72.70
Personnel Expense	38.74	39.40	39.49	39.18	39.54
Net Occupancy Expense	8.47	8.49	8.29	8.68	8.88
Other Operating Expenses	22.70	22.61	22.47	22.73	23.89
Total Non-Interest Income	22.68	20.76	22.59	19.32	20.77
Fiduciary Activities Income	1.23	0.98	1.15	0.82	0.78
Serv Charges on Deposit Accts - Domestic	4.30	4.18	4.26	5.00	5.14
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.61	0.74	0.72	0.59	0.58
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.30	0.42	0.92	0.41	0.53
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.34	0.55	0.71	0.29	0.33
Net Gain (Loss) - Sales Loans, OREO, Oth	3.49	3.50	3.96	1.74	2.30
Other Non-Interest Income	8.29	7.00	7.27	7.27	7.46
Overhead Less Non-Interest Income	46.65	49.15	47.28	50.84	51.07
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.55	20.72	20.59	18.48	18.06
Appl Inc Tax+TE/Pretax NOI+TE	27.02	28.96	27.83	25.66	25.94

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	52.12	50.69	50.86	51.47	50.69
Commercial and Industrial Loans	8.93	9.62	9.50	7.93	7.82
Loans to Individuals	1.33	1.32	1.46	1.90	1.83
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.08	1.48	1.65	1.39	1.07
Other Loans and Leases	1.55	1.50	1.56	0.89	0.79
Net Loans and Leases	66.33	66.21	66.32	65.73	63.90
Debt Securities Over 1 Year	19.02	19.28	19.54	18.98	19.56
Mutual Funds and Equity Securities	0.09	0.14	0.17	0.08	0.08
Subtotal	85.90	86.58	86.58	85.44	84.33
Interest-Bearing Bank Balances	3.69	3.36	3.10	3.90	4.15
Federal Funds Sold & Reverse Repos	0.21	0.14	0.21	0.15	0.18
Debt Securities 1 Year or Less	1.38	1.39	1.55	1.72	1.93
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	92.65	92.50	92.54	92.29	91.76
Non-Int Cash and Due From Dep Inst	1.63	1.44	1.42	1.67	1.73
Other Real Estate Owned	0.18	0.22	0.18	0.33	0.52
All Other Assets	5.69	6.00	5.97	5.94	6.43
MEMORANDA:					
Short-Term Investments	6.07	5.62	5.33	6.52	7.05
U.S. Treasury Securities	0.21	0.32	0.46	0.23	0.16
U.S. Agency Securities (excl MBS)	3.58	4.49	4.31	4.31	4.42
Municipal Securities	6.28	5.82	5.96	5.33	5.19
Mortgage-Backed Securities	9.17	8.12	8.83	7.98	8.70
Asset-Backed Securities	0.03	0.04	0.06	0.04	0.05
Other Debt Securities	0.12	0.27	0.31	0.27	0.35
RE Loans Secured by 1-4 Family	17.46	17.27	17.97	18.62	18.41
Revolving	2.29	2.52	2.43	2.38	2.42
Closed-End, Sec by First Liens	14.27	13.96	14.74	15.29	14.80
Closed-End, Sec by Junior Liens	0.63	0.61	0.64	0.64	0.72
Commercial Real Estate Loans	31.90	30.13	29.74	28.22	28.23
Construction and Land Dev	5.12	5.03	4.64	4.34	4.09
Multi family	3.02	2.93	2.83	2.36	2.27
Nonfarm Nonresidential	23.23	21.55	21.69	20.67	21.06
RE Loans Secured by Farmland	1.82	1.86	2.15	2.20	1.83
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.28	76.55	76.47	78.39	79.13
RE Loans Secured by 1-4 Family	26.01	26.29	26.92	28.43	28.81
Revolving	3.37	3.74	3.57	3.61	3.76
Closed-End	22.39	22.34	23.21	24.46	24.61
Commercial Real Estate Loans	48.21	45.29	44.16	43.12	44.20
Construction and Land Dev	7.68	7.44	6.88	6.54	6.35
Multi family	4.61	4.41	4.22	3.54	3.49
Nonfarm Nonresidential	35.13	32.40	32.35	31.74	33.11
RE Loans Secured by Farmland	2.85	2.83	3.20	3.40	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.51	14.54	14.12	12.10	12.14
Loans to Individuals	2.11	2.10	2.36	3.08	3.00
Credit Card Loans	0.05	0.06	0.07	0.08	0.07
Agricultural Loans	1.70	2.26	2.52	2.13	1.68
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.39	2.32	2.42	1.37	1.23

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 04 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	6.07	5.62	5.33	6.52	7.05
Liquid Assets	19.79	19.87	19.45	20.67	22.02
Investment Securities	21.79	21.58	21.99	21.44	22.19
Net Loans and Leases	66.33	66.21	66.32	65.73	63.90
Net Lns, Ls & Stbby Ltrs of Credit	66.76	66.59	66.72	66.13	64.32
Core Deposits	69.64	68.66	68.70	68.79	68.76
Noncore Funding	18.31	19.28	19.18	19.04	19.44
Time Deposits of \$100K or More	11.47	12.57	11.66	12.14	12.55
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.00	1.04	1.16	1.07	1.20
Net Fed Funds Purchased (Sold)	0.76	0.94	0.98	0.96	1.05
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.53	1.13	1.67	1.41	1.20
Earning Assets Repr in 1 Year	27.16	27.33	27.33	26.73	27.24
Int-Bearing Liab Repr in 1 Year	20.81	21.25	19.79	20.50	21.43
Long-Term Debt Repr in 1 Year	0.31	0.20	0.23	0.31	0.29
Net Assets Repriceable in 1 Year	5.08	5.61	6.88	5.49	5.17
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.21	15.58	15.72	14.13	14.17
Net ST Noncore Funding Dependence	6.53	6.26	7.01	5.19	4.92
Short-Term Inv/ST Noncore Funding	60.53	62.20	59.22	70.89	74.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.62	11.54	10.35	13.09	14.58
Net Loans and Leases/Total Deposits	80.05	80.50	81.09	80.43	77.75
Net Loans and Leases/Core Deposits	95.61	97.81	98.46	97.28	94.40
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.99	1.24	0.66	0.49	-0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.85	2.42	1.35	1.69	-2.28
Struct Notes Appr(Depr)/T1 Cap	-0.06	-0.09	-0.16	-0.08	-0.74
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.39	12.36	13.86	7.91	7.43
Available-For-Sale Securities	89.61	87.64	86.14	92.09	92.57
U.S. Treasury Securities	1.55	1.73	2.49	1.04	0.70
U.S. Agency Securities (excl MBS)	20.39	22.99	22.63	20.85	20.81
Municipal Securities	25.34	25.86	25.47	24.28	22.63
Mortgage-Backed Securities	43.74	39.40	41.35	40.31	42.52
Asset-Backed Securities	0.16	0.23	0.34	0.18	0.24
Other Debt Securities	0.78	1.48	1.48	1.38	1.75
Mutual Funds and Equity Securities	0.97	0.94	1.18	0.45	0.49
Debt Securities 1 Year or Less	6.45	7.50	8.24	8.50	9.62
Debt Securities 1 To 5 Years	30.10	30.61	31.40	26.86	23.58
Debt Securities Over 5 Years	56.68	56.64	56.04	60.78	62.47
Pledged Securities	50.98	47.30	47.86	45.07	43.37
Structured Notes, Fair Value	0.30	0.64	0.58	1.49	1.80

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.12	0.07	0.09	0.11	0.16
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	0.11	0.13	0.17	0.25
Provision for Ln&Ls Losses/Net Losses	101.98	120.79	112.86	124.12	96.86
Ln&Ls Allowance/Total Loans & Leases	1.31	1.28	1.27	1.42	1.59
Ln&Ls Allowance/Net Ln&Ls Losses (X)	25.22	18.86	20.92	14.51	10.08
ALLL/Nonaccrual Assets	176.59	239.97	246.90	232.08	170.88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	155.69	228.03	204.56	206.73	155.97
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.18	0.20	0.29	0.44
Recoveries/Avg Loans and Leases	0.07	0.08	0.09	0.10	0.11
Net Losses/Avg Loans and Leases	0.13	0.10	0.12	0.19	0.32
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	25.62	35.56	51.82	30.59	20.00
Earnings Coverage of Net Losses (X)	15.15	2.47	24.15	15.37	11.51
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.05	0.06	0.13	0.28
RE Loans Secured By 1-4 Family	0.08	0.07	0.07	0.14	0.26
Revolving	0.12	0.10	0.09	0.11	0.21
Closed-End	0.08	0.07	0.08	0.14	0.26
Commercial Real Estate Loans	0.03	0.02	0.03	0.12	0.31
Construction and Land Dev	-0.03	-0.08	-0.28	0.09	0.63
Multifamily	0.03	0.01	0.02	0.02	0.08
Nonfarm Nonresidential	0.04	0.04	0.05	0.12	0.23
RE Loans Secured by Farmland	0.21	0.05	0.02	0.00	0.02
Commercial and Industrial Loans	0.16	0.19	0.18	0.27	0.37
Loans to Depository Institutions	N/A	0.00	0.00	0.00	0.00
Loans to Individuals	1.02	0.77	0.75	0.69	0.83
Credit Card Loans	1.52	88.34	2.56	1.47	1.68
Agricultural Loans	0.01	0.00	-0.01	0.00	0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	0.00	0.00
Other Loans and Leases	2.54	0.81	1.03	0.48	0.54

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 04

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  
90+ Days PD Loans and Leases  
Nonaccrual Loans and Leases

0.45  
0.04  
1.07

0.52  
0.05  
0.87

0.53  
0.08  
0.89

0.63  
0.05  
1.12

0.73  
0.05  
1.55

90+ Days PD and Nonaccrual Loans and Leases

1.17

0.99

1.03

1.21

1.66

30-89 Days PD Restructured  
90+ Days PD Restructured  
Nonaccrual Restructured

0.02  
0.00  
0.26

0.02  
0.00  
0.19

0.01  
0.00  
0.24

0.02  
0.00  
0.29

0.02  
0.00  
0.43

PERCENT OF LNS&LS + OTHER ASSETS  
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets  
90+ Days Past Due Assets  
Nonaccrual Assets  
30+ Days PD & Nonaccrual Assets

0.45  
0.04  
1.08  
1.66

0.52  
0.05  
0.89  
1.57

0.53  
0.08  
0.91  
1.60

0.63  
0.05  
1.13  
1.91

0.74  
0.05  
1.57  
2.48

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets  
90+ PD & Nonaccrual Assets + OREO

0.79  
0.99

0.67  
0.93

0.71  
0.95

0.80  
1.18

1.06  
1.62

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

Total Assets  
Allowance for Loan & Lease Losses  
Equity Cap + ALLL  
Tier 1 Cap + ALLL  
Loans & Leases + RE Acquired

1.45  
172.71  
13.04  
13.08  
2.11

1.34  
160.43  
12.28  
12.33  
2.00

1.33  
170.57  
12.17  
12.06  
1.93

1.63  
179.62  
15.13  
14.65  
2.50

2.18  
215.59  
20.95  
19.68  
3.39

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	0.42	0.54	0.56	0.62	0.75
- 90+ Days Past Due	0.03	0.05	0.08	0.04	0.05
- Nonaccrual	0.92	0.87	0.92	1.23	1.70
Coml & Indl - 30-89 Days PD	0.50	0.28	0.34	0.34	0.41
- 90+ Days Past Due	0.01	0.00	0.01	0.01	0.01
- Nonaccrual	1.06	0.68	0.90	0.71	1.04
Individuals - 30-89 Days PD	0.59	0.82	0.72	0.85	0.99
- 90+ Days Past Due	0.03	0.01	0.03	0.05	0.05
- Nonaccrual	0.24	0.36	0.50	0.25	0.27
Dep Inst Lns - 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.06	0.04	0.07	0.04	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.22	0.03	0.08	0.04	0.05
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	0.00	0.00
- 90+ Days Past Due	N/A	N/A	N/A	0.00	0.00
- Nonaccrual	N/A	N/A	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.10	0.69	0.29	0.29	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.92	0.11	0.10	0.05	0.07
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.61	0.66	0.84	0.95	1.07
- 90+ Days Past Due	0.04	0.06	0.08	0.06	0.06
- Nonaccrual	0.92	0.91	0.91	1.16	1.46
Revolving - 30-89 Days PD	0.40	0.41	0.42	0.37	0.45
- 90+ Days Past Due	0.01	0.02	0.02	0.00	0.00
- Nonaccrual	0.58	0.42	0.44	0.40	0.54
Closed-End - 30-89 Days PD	0.57	0.70	0.91	0.93	1.16
- 90+ Days Past Due	0.04	0.07	0.08	0.06	0.06
- Nonaccrual	0.93	0.99	0.97	1.26	1.60
- Jr Lien 30-89 Days PD	0.03	0.02	0.02	0.04	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.06	0.04	0.04	0.06	0.09
Commercial RE - 30-89 Days PD	0.27	0.41	0.32	0.37	0.49
- 90+ Days Past Due	0.02	0.03	0.03	0.02	0.02
- Nonaccrual	0.80	0.91	0.83	1.26	1.90
Const & Dev - 30-89 Days PD	0.22	0.37	0.30	0.23	0.33
- 90+ Days Past Due	0.01	0.00	0.01	0.00	0.00
- Nonaccrual	0.67	1.01	0.97	1.70	3.07
Multi family - 30-89 Days PD	0.11	0.06	0.51	0.08	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.23	0.09	0.10	0.18	0.42
Nonfarm Nres- 30-89 Days PD	0.25	0.38	0.26	0.36	0.48
- 90+ Days Past Due	0.02	0.02	0.04	0.01	0.01
- Nonaccrual	0.86	0.91	0.87	1.12	1.49
Farmland - 30-89 Days PD	0.29	0.36	0.17	0.21	0.18
- 90+ Days Past Due	0.00	0.01	0.01	0.00	0.00
- Nonaccrual	1.92	0.42	0.68	0.55	0.59
Credit Card - 30-89 Days PD	0.63	3.19	1.73	0.98	0.97
- 90+ Days Past Due	0.15	0.08	0.14	0.22	0.28
- Nonaccrual	0.01	0.08	0.06	0.02	0.01



CAPITAL RATIOS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	9.89	10.13	10.24	10.22	10.05
Tier 1 RBC Ratio	N/A	N/A	N/A	14.69	14.64
Total Risk-Based Capital Ratio	N/A	N/A	N/A	16.07	16.08
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	10.14	9.96
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	9.10	8.50
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.27	13.21	13.19	12.02	11.42
Standby Letters of Credit	0.38	0.34	0.37	0.34	0.34
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.01	1.32	1.58	0.70	0.69
Interest Rate Contracts	1.01	1.32	1.58	0.69	0.67
Interest Rate Futures & Forward Contr	0.31	0.16	0.26	0.09	0.10
Written Options Contr (Int Rate)	0.32	0.21	0.25	0.09	0.11
Purchased Options Contr (Int Rate)	0.03	0.00	0.03	0.00	0.00
Interest Rate Swaps	0.20	0.50	0.40	0.17	0.17
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	19.06	20.41	20.62	19.24	18.46

## 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	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	40.40	29.28	32.33	32.88	31.59
Written Options	26.31	22.54	26.54	31.77	32.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.31	22.54	26.54	31.22	31.85
Purchased Options	2.71	4.78	5.01	0.12	0.41
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.71	4.78	5.01	0.02	0.18
Swaps	23.92	36.45	33.33	31.93	31.45
Held for Trading	0.90	12.84	0.82	1.56	2.50
Interest Rate Contracts	0.90	12.84	0.82	1.56	2.50
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	99.10	87.16	99.18	98.44	97.50
Interest Rate Contracts	99.10	87.10	99.13	88.97	97.20
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)	72.31	78.28	73.99	63.47	63.31
One Year or Less	39.09	34.28	37.41	31.36	30.88
Over 1 Year to 5 Years	15.61	16.06	11.97	8.31	7.38
Over 5 Years	13.21	21.25	22.02	11.24	11.03
Gross Negative Fair Value (Abs Val)	1.34	1.61	1.30	1.12	1.01
Gross Positive Fair Value	0.91	0.99	0.96	0.64	0.61
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	09/30/2016	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	42.54	41.12	43.48	34.78	28.18
Ins Under Assets(L/H)/Tot Ins Und Ast	57.46	58.88	56.52	65.22	71.82
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.34	0.55	0.71	0.29	0.33
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.11	0.08
Credit Rel Prem Inc/Tot Prem Inc	78.95	76.60	78.33	40.25	51.62
Other Prem Inc/Total Prem Inc	21.05	23.40	21.67	59.75	48.38
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)	33.77	31.41	29.71	24.66	31.35
Ins Net Inc (L/H)/Equity (L/H)	1.15	0.81	0.87	0.83	0.14
Insur Ben, Losses, Exp/Insur Premiums	78.95	112.77	111.67	290.65	80.10
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	4.74	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.95	0.89
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.58	14.44	13.80	11.88	11.52
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	N/A	N/A	N/A	N/A	0.20
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	N/A	N/A	0.01
Foreign Governments and Inst	N/A	N/A	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	339.37	-12.45	-5.91	-8.55	-12.56
Total Selected Assets	19.84	-5.84	-11.54	-20.05	-20.10
Deposits	N/A	N/A	N/A	N/A	-100.00

PROFITABILITY:	PEER GROUP 04 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	8.79	8.79	8.89	8.12	7.61
Bank Net Inc/Avg Eq Inv in Banks	8.62	9.36	9.46	9.00	8.59
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.19	5.03	5.86	3.91	3.67
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.26	5.05	6.21	5.70	5.31
Bank Net Income/Parent Net Income	106.69	104.83	104.70	105.87	107.42
Nonbank Net Income/Parent Net Income	1.58	1.10	1.27	0.29	0.24
Sub BHCs Net Inc/Parent Net Income	100.03	100.81	100.65	96.36	93.23
LEVERAGE:					
Total Liabilities/Equity	14.88	14.32	13.96	11.45	13.09
Total Debt/Equity Capital	3.14	1.83	2.79	2.53	2.45
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.70	10.92	11.74	9.89	11.39
Tot Debt+Lns Guaranteed for Affl/Equity	3.15	1.87	2.80	2.54	2.47
Total Debt/Eq Cap - Exc Over Fair Value	3.15	1.84	2.80	2.54	2.46
Long-Term Debt/Equity Capital	3.05	1.47	2.35	1.99	1.94
Short-Term Debt/Equity Capital	0.02	0.08	0.09	0.13	0.12
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.09	0.04	0.09	0.02	0.03
Long-Term Debt/Consolidated LT Debt	9.42	5.71	6.95	8.96	7.36
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.75	109.64	108.82	107.31	108.99
Total Investment in Subs/Equity	110.89	109.83	109.28	107.63	109.36
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	100.29	100.59
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	100.59	100.90
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.19	0.90	0.87	0.72	1.01
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.11	2.73	2.74	2.84	3.51
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	102.43	91.91	122.14	126.92	124.22
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	96.19	95.25	108.84	128.06	134.70
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.63	82.63	121.81	114.14	108.70
Pretax Oper Inc + Int Exp/Int Expense	1599.48	6025.67	5320.45	3948.53	4068.39
Div + Int From Subs/Int Exp + Div	167.06	132.51	141.29	145.80	181.02
Fees+Other Inc From Subs/Sal + Oth Exp	5.36	7.79	7.13	3.50	2.95
Net Inc/Curr Port of LT Debt+Pfd Div(X)	82.98	37.13	31.58	30.98	26.31
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.33	-0.17	-0.03	0.30	0.01
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	33.33	50.00	9.52	14.42
Total	0.00	33.33	50.00	9.52	14.42
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	0.26	0.24	0.30	0.12	0.15
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 04				
	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	85.80	88.07	77.74	65.30	62.33
Dividends Paid/Net Income	23.00	21.86	24.75	24.27	22.14
Net Income - Dividends/Avg Equity	6.84	6.81	6.69	6.13	5.80
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	179.95	132.69	153.50	148.57	181.83
Dividends From Nonbank Subs	1.21	0.79	1.49	0.29	0.28
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	184.54	136.01	159.51	154.44	186.14
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.84	28.49	33.53	37.36	37.80
Interest Income From Bank Subs	0.02	0.07	0.06	0.01	0.02
Mgt & Service Fees From Bank Subs	1.59	0.44	0.47	0.11	0.15
Other Income From Bank Subs	0.10	0.07	0.10	0.01	0.01
Operating Income From Bank Subs	35.36	29.74	35.72	39.22	40.38
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	88.81	47.61	73.21	67.58	63.11
Interest Income From Nonbank Subs	0.10	0.00	0.09	0.03	0.32
Mgt & Serv Fees From Nonbank Subs	0.39	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	1.46	0.00	0.00
Operating Inc From Nonbank Subs	89.30	90.37	112.49	82.79	71.96
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	0.82	13.52	3.30	4.36
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	0.82	13.52	3.83	4.36
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.85	66.18	69.14	73.76	72.98
Interest Income From Bank Subs	2.15	2.12	0.21	0.11	0.41
Mgt & Serv Fees From Bank Subs	5.43	0.78	1.38	0.25	0.24
Other Income From Bank Subs	0.24	0.18	0.13	0.02	0.02
Operating Income From Bank Subs	89.13	79.08	79.83	81.85	82.33
Dividends From Nonbank Subs	3.31	1.38	1.48	0.48	0.44
Interest Income From Nonbank Subs	0.03	0.16	0.02	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.14	0.00	0.00
Operating Inc From Nonbank Subs	3.95	5.38	3.69	2.00	1.29
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	475.98	7581.41	1060.38	992.77	495.72
Loans and Adv From Subs/Total Debt	177.64	330.98	170.19	109.89	137.73

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									41
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.39	2.80	2.88	3.06	3.34	3.68	3.96	4.28	41
+ Non-interest Income	1.07	0.35	0.38	0.57	0.78	1.50	2.15	2.94	41
- Overhead Expense	3.19	2.03	2.21	2.62	3.06	3.63	4.44	5.11	41
- Provision for Losses	0.11	-0.09	-0.04	0.05	0.10	0.18	0.27	0.28	41
+ Securities Gains (Losses)	0.05	-0.00	0.00	0.00	0.03	0.08	0.12	0.19	41
+ Other Tax Equiv Adjustments	0.00	-0.10	-0.02	0.00	0.00	0.00	0.01	0.05	41
= Pretax Net Oper Income (TE)	1.21	-0.67	0.49	0.83	1.27	1.53	1.67	1.76	41
Net Operating Income	0.86	-0.40	0.44	0.68	0.91	1.05	1.18	1.46	41
Net Income	0.86	-0.40	0.44	0.68	0.91	1.05	1.18	1.46	41
Net Income (Sub S Adjusted)	0.74	0.33	0.33	0.36	0.55	0.89	1.14	1.22	5
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.13	3.34	3.55	3.77	4.09	4.45	4.86	4.99	41
Interest Expense	0.48	0.15	0.17	0.35	0.46	0.61	0.78	0.94	41
Net Interest Income (TE)	3.63	3.01	3.07	3.23	3.58	3.93	4.25	4.61	41
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.13	-0.25	-0.03	0.00	0.08	0.20	0.37	0.69	41
Earnings Coverage of Net Losses (X)	15.14	-69.54	-47.65	-0.46	9.79	23.76	66.47	174.67	41
Ln&Ls Allowance/Total Loans & Leases	1.30	0.64	0.87	1.05	1.30	1.49	1.76	1.81	41
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.35	0.21	0.37	0.72	1.22	1.84	2.02	4.25	41
30-89 Days Past Due Loans and Leases	0.44	0.06	0.09	0.21	0.40	0.62	0.87	1.08	41
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	14.20	-6.53	-2.75	8.08	11.98	23.20	26.41	28.09	41
Net ST Noncore Funding Dependence	6.52	-11.33	-6.69	1.18	6.14	11.40	18.30	19.58	41
Net Loans and Leases/Total Assets	66.32	48.48	49.66	56.62	66.52	75.72	77.94	78.87	41
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.89	6.25	7.41	8.95	9.54	10.74	12.37	13.69	41
Equity Capital/Total Assets	9.89	4.85	7.68	8.79	9.85	11.04	11.96	12.92	41
Equity Capital+Minority Int/Total Assets	9.90	4.85	7.68	8.79	9.85	11.11	11.96	12.92	41
Tier 1 Common Eq Cap / T RWA	12.08	2.04	6.42	9.68	12.54	14.13	15.94	16.94	41
Net Loans&Ls/Equity Capital (X)	6.71	4.03	4.89	5.80	6.50	7.80	8.51	9.93	40
Cash Dividends/Net Income	22.98	0.00	0.00	5.41	22.43	36.71	47.39	60.82	38
Cash Dividends/Net Income (Sub S Adjusted)	30.28	-9.70	-9.70	-4.10	13.61	23.68	66.93	87.04	5
Retained Earnings/Avg Equity Cap	6.85	-2.13	1.52	5.34	6.85	8.73	10.15	11.75	40
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	40
Long-Term Debt/Equity Capital	3.04	0.00	0.00	0.00	0.00	4.35	13.02	24.84	40
Equity Investment in Subs/Equity Cap	110.75	92.98	97.32	99.88	108.22	117.25	128.97	131.63	40
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	96.18	-164.85	-23.50	40.76	101.60	131.09	194.77	243.66	40

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.85	3.10	3.37	3.47	3.87	4.22	4.40	4.49	41
Less: Interest Expense	0.45	0.14	0.16	0.33	0.42	0.58	0.71	0.89	41
Equals: Net Interest Income (TE)	3.39	2.80	2.88	3.06	3.34	3.68	3.96	4.28	41
Plus: Non-Interest Income	1.07	0.35	0.38	0.57	0.78	1.50	2.15	2.94	41
Equals: Adj Operating Income (TE)	4.52	3.45	3.52	3.77	4.35	5.00	5.65	6.78	41
Less: Overhead Expense	3.19	2.03	2.21	2.62	3.06	3.63	4.44	5.11	41
Less: Provision for Loan and Lease Losses	0.11	-0.09	-0.04	0.05	0.10	0.18	0.27	0.28	41
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	41
Plus: Realized G/L on AFS Sec	0.04	-0.00	0.00	0.00	0.02	0.08	0.11	0.19	41
Plus: Other Tax Equiv Adjustments	0.00	-0.10	-0.02	0.00	0.00	0.00	0.01	0.05	41
Equals: Pretax Net Oper Inc (TE)	1.21	-0.67	0.49	0.83	1.27	1.53	1.67	1.76	41
Less: Applicable Income Taxes (TE)	0.34	-0.28	0.00	0.10	0.40	0.52	0.57	0.62	41
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	41
Equals: Net Operating Income	0.86	-0.40	0.44	0.68	0.91	1.05	1.18	1.46	41
Plus: Net Extraordinary Items	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Equals: Net Income	0.86	-0.40	0.44	0.68	0.91	1.05	1.18	1.46	41
Memo: Net Income (Last Four Qtrs)	0.87	-0.14	0.19	0.63	0.89	1.04	1.39	1.59	41
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.28	90.22	90.38	92.02	93.35	94.53	95.59	95.94	41
Avg Int-Bearing Funds / Avg Assets	72.55	49.18	56.82	68.09	73.97	77.21	81.31	82.88	41
Int Income (TE) / Avg Earning Assets	4.13	3.34	3.55	3.77	4.09	4.45	4.86	4.99	41
Int Expense / Avg Earning Assets	0.48	0.15	0.17	0.35	0.46	0.61	0.78	0.94	41
Net Int Inc (TE) / Avg Earn Assets	3.63	3.01	3.07	3.23	3.58	3.93	4.25	4.61	41
YIELD OR COST:									
Total Loans and Leases (TE)	4.85	4.10	4.32	4.48	4.79	5.15	5.67	5.74	41
Interest-Bearing Bank Balances	0.66	0.29	0.35	0.48	0.61	0.76	1.07	1.40	41
Fed Funds Sold & Reverse Repos	0.34	0.00	0.00	0.24	0.32	0.45	0.56	1.01	25
Trading Assets	1.45	0.00	0.00	0.00	0.00	1.45	2.32	2.61	2
Total Earning Assets	4.03	3.34	3.42	3.65	3.95	4.33	4.83	4.87	41
Investment Securities (TE)	2.60	1.04	1.62	2.08	2.45	3.06	3.61	4.43	41
U.S. Treasury & Agency Sec (excl MBS)	1.77	0.69	1.13	1.35	1.78	2.11	2.38	2.74	39
Mortgage-Backed Securities	2.02	0.65	1.46	1.72	1.96	2.39	2.51	2.63	40
All Other Securities	4.23	1.24	2.38	2.81	4.05	5.04	6.61	8.37	40
Interest-Bearing Deposits	0.47	0.10	0.17	0.29	0.43	0.65	0.72	0.84	41
Time Deposits of \$100K or More	0.92	0.37	0.48	0.71	0.89	1.15	1.32	1.40	41
Time Deposits < \$100K	0.84	0.22	0.31	0.59	0.85	1.10	1.33	1.40	41
Other Domestic Deposits	0.24	0.04	0.10	0.13	0.22	0.35	0.43	0.46	41
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.35	0.00	0.00	0.15	0.21	0.64	0.77	0.86	30
Other Borrowed Funds & Trading Liab	2.32	0.39	0.45	1.17	1.83	2.95	4.03	6.98	35
All Interest-Bearing Funds	0.62	0.25	0.28	0.45	0.61	0.80	0.98	1.14	41

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	57.60	41.55	42.65	49.44	54.46	66.53	73.05	75.60	41
Avg Assets per Employee (\$000)	4478.05	2990.08	3265.13	3655.39	4325.02	5248.84	5829.55	6089.20	41

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Overhead Exp / NOI + Non-Int Income	72.04	58.83	61.31	64.75	70.25	78.61	84.12	93.85	41

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.19	2.03	2.21	2.62	3.06	3.63	4.44	5.11	41
Personnel Expense	1.76	1.15	1.25	1.47	1.69	1.97	2.43	2.52	41
Net Occupancy Expense	0.38	0.18	0.25	0.29	0.37	0.44	0.53	0.59	41
Other Operating Expenses	1.03	0.59	0.64	0.78	0.92	1.27	1.62	2.15	41
Overhead Less Non-Interest Income	2.11	1.47	1.50	1.70	2.07	2.34	2.87	2.94	41

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	70.54	57.21	58.45	63.94	68.89	75.26	84.09	93.51	41
Personnel Expense	38.74	30.70	32.64	35.78	38.17	41.25	44.94	53.64	41
Net Occupancy Expense	8.47	4.27	5.80	6.73	8.03	9.66	11.60	13.51	41
Other Operating Expenses	22.70	16.12	16.71	18.63	21.80	25.62	32.52	35.80	41
Total Non-Interest Income	22.67	8.63	10.12	14.43	19.57	30.71	38.39	49.21	41
Fiduciary Activities Income	1.22	0.00	0.00	0.00	0.00	2.52	4.87	8.59	41
Serv Charges on Deposit Accts - Domestic	4.29	1.10	1.33	2.35	3.65	5.82	8.10	9.46	41
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Investment Banking Fees & Commissions	0.60	0.00	0.00	0.00	0.00	1.19	2.78	3.01	41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Net Servicing Fees	0.29	0.00	0.00	0.00	0.07	0.52	1.33	2.28	41
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Insurance Activities Revenue	0.33	0.00	0.00	0.00	0.00	0.14	1.02	4.72	41
Net Gain (Loss) - Sales Loans, OREO, Oth	3.49	-0.55	-0.30	0.10	1.71	4.23	13.68	17.44	41
Other Non-Interest Income	8.28	1.94	2.49	5.59	7.62	9.90	12.99	24.74	41
Overhead Less Non-Interest Income	46.65	27.12	33.20	37.07	47.42	53.08	60.16	71.75	41

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.54	-14.93	0.00	2.20	22.89	28.28	31.80	34.13	39
Appl Inc Tax+TE/Pretax NOI+TE	27.02	-14.85	1.19	16.29	33.51	35.66	38.34	39.37	39



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.12	35.14	37.19	40.92	53.69	59.75	67.81	70.85	41
Commercial and Industrial Loans	8.92	2.71	3.49	4.75	8.28	11.65	17.60	21.17	41
Loans to Individuals	1.32	0.06	0.18	0.48	0.92	2.10	3.13	4.75	41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Agricultural Loans	1.07	0.00	0.00	0.00	0.06	1.15	5.22	8.46	41
Other Loans and Leases	1.55	0.00	0.00	0.09	0.90	2.67	5.31	7.63	41
Net Loans and Leases	66.32	48.48	49.66	56.62	66.52	75.72	77.94	78.87	41
Debt Securities Over 1 Year	19.01	0.74	3.93	8.85	19.44	27.44	35.54	37.71	41
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.11	0.42	0.76	41
Subtotal	85.89	75.72	78.19	82.46	86.81	89.26	90.66	91.16	41
Interest-Bearing Bank Balances	3.69	0.07	0.53	1.15	2.52	5.99	9.84	11.28	41
Federal Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.00	0.10	1.00	2.10	41
Debt Securities 1 Year or Less	1.38	0.00	0.00	0.22	0.88	2.22	3.93	8.08	41
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Total Earning Assets	92.64	88.22	89.74	91.48	92.56	93.80	94.72	95.88	41
Non-Int Cash and Due From Dep Inst	1.62	0.61	0.80	1.10	1.47	1.99	2.69	3.21	41
Other Real Estate Owned	0.18	0.00	0.00	0.03	0.13	0.25	0.52	0.76	41
All Other Assets	5.68	2.75	3.36	4.58	5.77	6.22	7.93	8.61	41
MEMORANDA:									
Short-Term Investments	6.07	0.92	1.55	3.16	5.19	8.98	12.18	14.76	41
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.00	0.00	1.80	2.68	41
U.S. Agency Securities (excl MBS)	3.58	0.01	0.25	1.17	2.74	4.96	11.11	11.79	41
Municipal Securities	6.28	0.00	0.00	1.30	6.17	9.72	15.97	21.06	41
Mortgage-Backed Securities	9.16	0.01	0.93	4.12	7.47	14.81	18.64	19.34	41
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.20	0.26	41
Other Debt Securities	0.12	0.00	0.00	0.00	0.00	0.09	0.53	1.88	41
RE Loans Secured by 1-4 Family	17.45	4.35	6.08	12.09	16.82	20.94	27.13	38.16	41
Revolving	2.29	0.00	0.01	0.71	2.34	3.78	5.29	5.72	41
Closed-End, Sec by First Liens	14.26	4.04	5.79	9.16	12.56	18.59	21.52	33.67	41
Closed-End, Sec by Junior Liens	0.63	0.05	0.10	0.28	0.58	0.87	1.33	1.68	41
Commercial Real Estate Loans	31.89	13.29	14.69	23.07	32.26	40.42	45.49	49.04	41
Construction and Land Dev	5.12	0.46	1.06	2.07	4.67	8.12	9.73	10.72	41
Multi family	3.01	0.39	0.68	1.17	2.98	4.13	5.85	6.96	41
Nonfarm Nonresidential	23.22	9.71	10.49	16.67	21.64	30.07	35.02	37.38	41
RE Loans Secured by Farml and	1.82	0.00	0.00	0.13	0.60	2.58	7.27	9.07	41
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.28	53.72	59.82	72.52	78.06	83.92	90.25	91.14	41
RE Loans Secured by 1-4 Family	26.01	7.95	8.67	17.81	24.56	34.04	42.97	48.99	41
Revolving	3.37	0.00	0.01	1.39	3.33	5.70	7.10	8.14	41
Closed-End	22.39	7.70	8.39	14.79	20.18	28.37	38.62	46.60	41
Commercial Real Estate Loans	48.21	16.95	25.79	35.86	47.99	59.14	66.26	69.41	41
Construction and Land Dev	7.67	0.62	1.57	3.64	7.03	10.75	14.44	16.60	41
Multi family	4.60	0.50	0.87	2.00	4.30	6.44	8.92	10.62	41
Nonfarm Nonresidential	35.12	14.14	17.57	24.03	35.48	45.10	50.26	50.48	41
RE Loans Secured by Farml and	2.84	0.00	0.00	0.19	1.02	4.00	11.81	13.19	41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Commercial and Industrial Loans	13.50	3.44	4.98	7.59	12.40	16.72	24.33	34.19	41
Loans to Individuals	2.10	0.08	0.23	0.70	1.45	2.85	5.48	8.94	41
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.42	0.53	41
Agricultural Loans	1.70	0.00	0.00	0.00	0.11	1.74	10.45	11.70	41
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Other Loans and Leases	2.39	0.00	0.00	0.14	1.25	4.26	7.58	10.78	41

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.07	0.92	1.55	3.16	5.19	8.98	12.18	14.76	41
Liquid Assets	19.78	8.37	9.91	14.57	18.85	22.26	33.55	35.50	41
Investment Securities	21.78	1.29	8.31	10.68	21.23	30.72	37.91	40.18	41
Net Loans and Leases	66.32	48.48	49.66	56.62	66.52	75.72	77.94	78.87	41
Net Lns, Ls & Stdbly Ltrs of Credit	66.75	48.76	50.01	56.87	66.74	75.92	79.14	79.83	41
Core Deposits	69.64	55.36	57.15	61.13	71.66	75.24	79.03	79.65	41
Noncore Funding	18.30	5.56	9.16	11.73	16.20	24.85	29.11	31.75	41
Time Deposits of \$100K or More	11.47	3.29	4.14	7.19	10.38	13.36	21.87	25.37	41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Fed Funds Purchased and Repos	0.99	0.00	0.00	0.00	0.33	2.23	3.95	4.20	41
Net Fed Funds Purchased (Sold)	0.76	-1.43	-0.59	-0.03	0.00	1.92	3.34	3.99	41
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Oth Borrowings W/Rem Mat 1 Yr or Less	1.52	0.00	0.00	0.00	0.82	2.90	5.26	7.08	41
Earning Assets Repr in 1 Year	27.16	10.25	14.45	19.15	24.48	33.61	44.58	49.92	41
Int-Bearing Liab Repr in 1 Year	20.81	4.19	6.32	10.21	14.91	26.95	52.14	53.24	41
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.36	2.22	2.78	41
Net Assets Repriceable in 1 Year	5.08	-26.66	-23.36	-2.44	5.12	12.00	27.51	34.51	41
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.20	-6.53	-2.75	8.08	11.98	23.20	26.41	28.09	41
Net ST Noncore Funding Dependence	6.52	-11.33	-6.69	1.18	6.14	11.40	18.30	19.58	41
Short-Term Inv/ST Noncore Funding	60.52	6.29	10.16	26.66	47.94	82.48	164.16	192.18	41
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.61	-7.83	-6.56	0.90	9.69	15.92	28.61	38.40	41
Net Loans and Leases/Total Deposits	80.05	56.30	61.06	67.74	79.26	91.27	99.08	100.90	41
Net Loans and Leases/Core Deposits	95.60	66.02	68.75	76.65	90.60	114.42	125.01	129.41	41
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.99	0.00	0.01	0.40	0.93	2.23	5.14	5.74	15
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.84	-0.41	0.00	1.14	3.04	5.96	9.87	11.45	39
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.50	-0.42	-0.04	0.00	0.00	0.02	0.03	13
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.38	0.00	0.00	0.00	0.00	6.48	65.39	84.49	41
Available-For-Sale Securities	89.61	15.17	17.89	89.94	100.00	100.00	100.00	100.00	41
U. S. Treasury Securities	1.54	0.00	0.00	0.00	0.00	0.00	8.88	21.43	41
U. S. Agency Securities (excl MBS)	20.39	0.03	2.09	4.27	14.30	31.64	51.38	59.22	41
Municipal Securities	25.34	0.00	0.00	5.56	29.55	40.63	52.62	57.13	41
Mortgage-Backed Securities	43.74	0.61	14.83	27.61	44.76	56.45	65.90	69.95	41
Asset-Backed Securities	0.15	0.00	0.00	0.00	0.00	0.00	0.87	1.56	41
Other Debt Securities	0.77	0.00	0.00	0.00	0.00	0.20	2.81	9.71	41
Mutual Funds and Equity Securities	0.96	0.00	0.00	0.00	0.00	0.85	5.08	11.20	41
Debt Securities 1 Year or Less	6.45	0.00	0.00	1.79	5.27	9.34	19.04	26.10	41
Debt Securities 1 To 5 Years	30.09	0.10	3.04	11.54	26.34	43.26	68.40	72.15	41
Debt Securities Over 5 Years	56.67	0.31	6.67	44.42	57.02	77.54	87.70	88.28	41
Pledged Securities	50.98	0.34	12.70	29.90	54.50	67.93	84.81	90.32	41
Structured Notes, Fair Value	0.29	0.00	0.00	0.00	0.00	0.23	1.77	2.68	41

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.11	-0.09	-0.04	0.05	0.10	0.18	0.27	0.28	41
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	-0.17	-0.05	0.07	0.15	0.30	0.42	0.46	41
Provision for Ln&Ls Losses/Net Losses	101.97	-699.44	-281.50	27.68	108.96	184.20	392.13	625.41	41
Ln&Ls Allowance/Total Loans & Leases	1.30	0.64	0.87	1.05	1.30	1.49	1.76	1.81	41
Ln&Ls Allowance/Net Ln&Ls Losses (X)	25.21	1.53	2.31	4.55	9.67	18.91	43.31	186.62	33
ALLL/Nonaccrual Assets	176.59	28.39	43.00	87.10	121.05	223.85	440.78	785.73	41
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	155.69	28.38	42.15	81.58	118.82	228.84	324.72	453.19	41
Gross Ln&Ls Losses/Avg Loans & Leases	0.20	0.00	0.01	0.07	0.13	0.27	0.45	1.14	41
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.01	0.02	0.12	0.22	0.32	41
Net Losses/Avg Loans and Leases	0.13	-0.25	-0.03	0.00	0.08	0.20	0.37	0.69	41
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Recoveries/Prior Year-End Losses	25.62	1.34	3.21	7.16	15.81	33.65	73.51	119.46	41
Earnings Coverage of Net Losses (X)	15.14	-69.54	-47.65	-0.46	9.79	23.76	66.47	174.67	41
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.07	-0.06	-0.00	0.02	0.11	0.37	0.39	41
RE Loans Secured By 1-4 Family	0.08	-0.04	-0.03	0.00	0.03	0.11	0.27	0.57	41
Revolving	0.11	-0.10	-0.06	0.00	0.00	0.14	0.33	0.68	37
Closed-End	0.07	-0.04	-0.03	0.00	0.03	0.11	0.32	0.46	41
Commercial Real Estate Loans	0.02	-0.54	-0.19	-0.01	0.00	0.06	0.21	0.46	41
Construction and Land Dev	-0.03	-3.53	-0.43	-0.06	0.00	0.00	0.05	0.37	41
Multi family	0.03	-0.02	0.00	0.00	0.00	0.00	0.02	0.74	40
Nonfarm Nonresidential	0.03	-0.20	-0.07	-0.00	0.00	0.07	0.17	0.31	41
RE Loans Secured by Farmland	0.20	-0.02	0.00	0.00	0.00	0.00	0.49	2.35	36
Commercial and Industrial Loans	0.16	-1.40	-0.44	-0.04	0.01	0.20	1.35	1.61	41
Loans to Depository Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loans to Individuals	1.02	0.03	0.05	0.15	0.54	1.02	1.77	5.62	32
Credit Card Loans	1.51	0.58	0.58	0.64	1.28	2.06	2.36	2.44	7
Agricultural Loans	0.00	-0.25	-0.11	0.00	0.00	0.00	0.00	0.30	29
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	2.53	-0.04	0.00	0.00	0.00	0.37	6.31	24.68	38

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.44	0.06	0.09	0.21	0.40	0.62	0.87	1.08	41
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.06	0.11	0.33	41
Nonaccrual Loans and Leases	1.06	0.08	0.25	0.59	0.84	1.45	1.93	4.15	41
90+ Days PD and Nonaccrual Loans and Leases	1.16	0.24	0.40	0.59	0.88	1.52	2.08	4.24	41
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.11	0.15	41
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	41
Nonaccrual Restructured	0.25	0.00	0.00	0.05	0.17	0.36	0.82	1.40	41
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.44	0.06	0.09	0.21	0.40	0.62	0.87	1.07	41
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.06	0.11	0.33	41
Nonaccrual Assets	1.07	0.08	0.25	0.59	0.87	1.45	1.93	4.15	41
30+ Days PD & Nonaccrual Assets	1.66	0.33	0.53	0.98	1.46	2.01	2.99	5.36	41
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.79	0.18	0.20	0.41	0.59	1.09	1.54	2.52	41
90+ PD & Nonaccrual Assets + OREO	0.99	0.21	0.23	0.47	0.88	1.42	1.86	2.55	41
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.45	0.34	0.42	0.78	1.38	2.08	2.53	3.79	41
Allowance for Loan & Lease Losses	172.70	45.04	48.43	99.06	150.20	235.43	346.46	361.91	41
Equity Cap + ALLL	13.04	3.52	4.25	7.06	11.49	17.82	22.47	31.28	40
Tier 1 Cap + ALLL	13.08	2.08	3.72	6.66	11.15	17.76	24.07	34.67	41
Loans & Leases + RE Acquired	2.11	0.60	0.71	1.22	1.95	2.79	3.64	4.99	41

BHCPR PERCENTILE DISTRIBUTION REPORT  
 PEER GROUP 4  
 30+ DAYS PAST DUE AND NONACCRUAL  
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.42	0.00	0.08	0.12	0.42	0.56	0.87	1.09	41
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.05	0.12	0.15	41
- Nonaccrual	0.92	0.04	0.10	0.39	0.82	1.45	1.81	1.94	41
Coml & Indl - 30-89 Days PD	0.49	0.00	0.00	0.05	0.39	0.64	1.74	2.14	41
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	41
- Nonaccrual	1.06	0.00	0.00	0.05	0.50	1.36	4.08	7.40	41
Individuals - 30-89 Days PD	0.59	0.00	0.00	0.18	0.40	0.97	1.51	2.37	41
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.10	0.57	41
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.27	1.23	1.81	41
Dep Inst Lns - 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Agri cul tural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.02	0.35	0.48	29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	1.26	1.97	29
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.00	0.16	1.12	38
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
- Nonaccrual	0.92	0.00	0.00	0.00	0.00	0.00	0.47	9.74	38
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.61	0.00	0.09	0.24	0.49	0.84	1.15	2.47	41
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.29	41
- Nonaccrual	0.91	0.00	0.01	0.27	0.65	1.33	2.18	3.30	41
Revol vi ng - 30-89 Days PD	0.39	0.00	0.00	0.00	0.00	0.82	1.40	2.00	37
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.16	37
- Nonaccrual	0.57	0.00	0.00	0.00	0.18	0.73	1.85	3.21	37
Closed-End - 30-89 Days PD	0.57	0.00	0.01	0.21	0.50	0.85	1.24	2.82	41
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.19	0.46	41
- Nonaccrual	0.92	0.00	0.00	0.24	0.76	1.24	2.49	3.90	41
- Jr Li en 30-89 Days PD	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.21	41
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
- Jr Li en Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.12	0.22	0.43	41
Commercial RE - 30-89 Days PD	0.27	0.00	0.00	0.01	0.24	0.40	0.81	1.17	41
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.20	41
- Nonaccrual	0.80	0.00	0.00	0.17	0.79	1.29	1.88	2.06	41
Const & Dev - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.30	1.14	1.55	41
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	41
- Nonaccrual	0.66	0.00	0.00	0.00	0.02	0.89	3.70	4.25	41
Mul ti fami ly - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.00	0.47	1.80	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.00	2.13	2.91	40
Nonfarm Nres- 30-89 Days PD	0.25	0.00	0.00	0.00	0.18	0.39	0.75	1.30	41
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.31	41
- Nonaccrual	0.86	0.00	0.00	0.22	0.85	1.26	2.11	3.14	41
Farml and - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.00	1.18	2.47	36
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
- Nonaccrual	1.91	0.00	0.00	0.00	0.00	0.16	6.07	21.16	36
Credi t Card - 30-89 Days PD	0.63	0.00	0.00	0.32	0.58	0.69	0.94	1.17	7
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.13	0.48	0.53	7
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	7

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.89	6.25	7.41	8.95	9.54	10.74	12.37	13.69	41
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									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.27	2.38	7.74	8.66	11.43	15.84	19.67	20.17	41
Standby Letters of Credit	0.38	0.03	0.03	0.13	0.29	0.55	0.86	1.26	41
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	41
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.00	0.00	0.00	0.00	0.17	1.20	5.29	9.22	41
Interest Rate Contracts	1.00	0.00	0.00	0.00	0.17	1.20	5.29	9.22	41
Interest Rate Futures & Forward Contr	0.30	0.00	0.00	0.00	0.00	0.26	1.69	3.35	41
Written Options Contr (Int Rate)	0.31	0.00	0.00	0.00	0.00	0.48	1.99	2.53	41
Purchased Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.07	41
Interest Rate Swaps	0.20	0.00	0.00	0.00	0.00	0.00	1.32	1.83	41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.05	3.39	11.40	14.57	17.26	23.77	29.59	29.92	41









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.79	0.00	6.41	40.84	89.25	116.41	176.33	239.20	29
Dividends Paid/Net Income	22.99	0.00	0.00	5.41	22.43	36.71	47.39	60.82	38
Net Income - Dividends/Avg Equity	6.83	-2.13	1.52	5.34	6.85	8.73	10.15	11.75	40
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	179.95	0.00	0.00	74.88	114.85	133.40	344.01	1162.38	32
Dividends From Nonbank Subs	1.20	0.00	0.00	0.00	0.00	0.27	1.16	14.07	32
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Dividends From All Subsidiaries	184.53	0.00	0.00	75.01	114.85	137.46	428.07	1162.38	32
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.83	0.00	0.00	0.00	33.35	48.21	64.29	86.18	36
Interest Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.13	36
Mgt & Service Fees From Bank Subs	1.58	0.00	0.00	0.00	0.00	0.00	5.79	16.79	36
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.01	1.17	36
Operating Income From Bank Subs	35.36	0.00	0.00	4.07	33.35	48.21	66.39	105.21	36
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	88.80	0.00	0.00	2.94	96.47	100.00	105.83	164.61	17
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.24	17
Mgt & Serv Fees From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.00	0.00	1.00	17
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Operating Inc From Nonbank Subs	89.30	0.00	0.00	7.96	96.47	100.00	105.83	164.86	17
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.85	0.00	0.00	48.75	91.07	99.67	100.00	100.00	35
Interest Income From Bank Subs	2.15	0.00	0.00	0.00	0.00	0.07	2.24	20.92	35
Mgt & Serv Fees From Bank Subs	5.43	0.00	0.00	0.00	0.00	0.00	21.06	47.81	35
Other Income From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.06	2.86	35
Operating Income From Bank Subs	89.12	0.00	9.85	83.49	99.24	100.00	100.00	100.00	35
Dividends From Nonbank Subs	3.31	0.00	0.00	0.00	0.00	0.35	18.19	29.19	35
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.41	35
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.70	35
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Operating Inc From Nonbank Subs	3.94	0.00	0.00	0.00	0.15	1.31	18.19	29.19	35
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Loans and Adv From Subs/ST Debt	475.98	0.00	0.00	0.00	0.00	463.95	1189.95	1475.62	5
Loans and Adv From Subs/Total Debt	177.63	0.00	0.00	0.00	110.16	360.75	592.06	858.98	19

BHCPR Reporters for Quarter Ending 09/30/2016  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
1129533	851,672	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1491913	659,541	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1248162	942,593	BNCORP, INC.	BISMARCK, ND	
2531245	701,726	CARVER BANCORP, INC.	NEW YORK, NY	
1203899	882,219	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	718,914	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
1139532	632,628	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
1140239	866,891	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1097566	691,270	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1838974	990,001	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1070765	894,007	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1117455	770,882	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
3121344	971,751	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
1404632	952,608	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
2337401	915,365	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1118265	967,893	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1081716	927,474	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1108707	907,561	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3367094	879,702	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
2083294	999,833	GUARANTY FINANCIAL, MHC	GLENDALE, WI	
1399073	791,031	HEARTLAND BANCCORP	GAHANNA, OH	
1070831	990,951	KENTUCKY BANCSHARES, INC.	PARIS, KY	
3030307	907,684	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1210169	945,502	LINCOLN BANCORP	REINBECK, IA	
1123933	959,122	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2868950	997,152	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 3
1107522	981,119	MOODY BANCSHARES, INC.	GALVESTON, TX	Moved from Peer 3
2324111	985,568	NORTHEAST BANCORP	LEWISTON, ME	
2237118	900,889	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
1249712	915,280	PORTER BANCORP, INC.	LOUISVILLE, KY	
2838159	768,406	PROVIDENT BANCORP	AMESBURY, MA	
2324429	811,368	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2693273	928,520	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1250286	790,143	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
3831465	777,466	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
1103878	988,559	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	891,388	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1947102	758,093	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1139103	797,398	UNIVERSITY FINANCIAL CORP, GBC	SAINT PAUL, MN	
1830240	991,335	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	684,602	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 41 bank holding companies.