

	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	5	8	65	72
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.79	2.95	2.85	3.32
+ Non-interest Income	2.07	1.88	2.02	0.88
- Overhead Expense	4.08	3.87	3.96	3.61
- Provision for Losses	0.03	0.08	0.04	0.02
+ Securities Gains (Losses)	-0.01	0.04	0.04	0.02
+ Other Tax Equiv Adjustments	-0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.72	0.91	0.90	0.61
Net Operating Income	0.40	0.52	1.29	0.51
Net Income	0.40	0.52	1.29	0.51
Net Income (Sub S Adjusted)	0.20	0.35	0.54	0.19
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.72	3.76	3.66	4.21
Interest Expense	0.53	0.44	0.45	0.55
Net Interest Income (TE)	3.19	3.32	3.21	3.64
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.04	0.15	0.12	0.33
Earnings Coverage of Net Losses (X)	20.83	13.25	5.96	5.64
Ln&Ls Allowance/Total Loans & Leases	2.90	2.01	2.17	1.78
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.47	7.03	8.52	4.33
30-89 Days Past Due Loans and Leases	1.18	1.40	1.27	0.75
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	4.36	8.53	8.49	11.15
Net ST Noncore Funding Dependence	0.79	1.59	2.19	2.45
Net Loans and Leases/Total Assets	41.58	50.44	44.36	63.75
CAPITALIZATION:				
Tier 1 Leverage Ratio	13.44	10.83	11.27	9.20
Equity Capital/Total Assets	13.56	10.42	11.16	8.97
Equity Capital+Minority Int/Total Assets	14.24	10.89	11.75	8.98
Tier 1 Common Eq Cap / T RWA	23.45	16.37	16.56	11.41
Net Loans&Ls/Equity Capital (X)	3.46	5.38	4.36	8.06
Cash Dividends/Net Income	15.83	13.66	12.74	23.46
Cash Dividends/Net Income (Sub S Adjusted)	-24.42	-44.67	-11.75	17.84
Retained Earnings/Avg Equity Cap	3.70	5.67	15.89	2.95
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	1.03	2.63	1.84	0.09
Long-Term Debt/Equity Capital	2.20	3.04	2.84	2.37
Equity Investment in Subs/Equity Cap	108.63	117.03	118.08	122.90
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	-75.80	93.93	135.23	99.86

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.24	3.33	3.23	3.84	3.78
Less: Interest Expense	0.45	0.38	0.39	0.50	0.62
Equals: Net Interest Income (TE)	2.79	2.95	2.85	3.32	3.15
Plus: Non-Interest Income	2.07	1.88	2.02	0.88	0.85
Equals: Adj Operating Income (TE)	4.86	4.82	4.86	4.27	4.07
Less: Overhead Expense	4.08	3.87	3.96	3.61	3.53
Less: Provision for Loan and Lease Losses	0.03	0.08	0.04	0.02	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.01	0.04	0.04	0.02	0.03
Plus: Other Tax Equiv Adjustments	-0.01	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.72	0.91	0.90	0.61	0.40
Less: Applicable Income Taxes (TE)	0.31	0.36	-0.42	0.13	0.13
Less: Minority Interest	0.02	0.02	0.02	0.00	0.00
Equals: Net Operating Income	0.40	0.52	1.29	0.51	0.28
Plus: Net Extraordinary Items	N/A	0.00	0.00	0.00	0.00
Equals: Net Income	0.40	0.52	1.29	0.51	0.28
Memo: Net Income (Last Four Qtrs)	0.39	0.47	1.29	0.51	0.28
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	87.32	88.78	88.85	91.57	90.79
Avg Int-Bearing Funds / Avg Assets	56.73	68.07	62.17	75.12	76.83
Int Income (TE) / Avg Earning Assets	3.72	3.76	3.66	4.21	4.18
Int Expense / Avg Earning Assets	0.53	0.44	0.45	0.55	0.69
Net Int Inc (TE) / Avg Earn Assets	3.19	3.32	3.21	3.64	3.48
YIELD OR COST:					
Total Loans and Leases (TE)	5.04	5.06	5.06	5.26	5.34
Interest-Bearing Bank Balances	0.72	0.53	0.51	0.34	0.35
Fed Funds Sold & Reverse Repos	0.70	0.26	0.35	0.18	0.19
Trading Assets	2.03	2.92	2.51	2.56	11.63
Total Earning Assets	3.56	3.64	3.50	4.16	4.13
Investment Securities (TE)	2.53	2.30	2.42	2.20	2.10
U.S. Treasury & Agency Sec (excl MBS)	2.42	2.09	2.16	1.65	1.38
Mortgage-Backed Securities	2.15	1.80	1.79	1.96	1.72
All Other Securities	4.03	4.54	4.54	4.63	4.71
Interest-Bearing Deposits	0.63	0.47	0.53	0.51	0.61
Time Deposits of \$100K or More	0.78	0.75	0.64	0.92	1.00
Time Deposits < \$100K	0.76	0.75	0.79	0.83	0.99
Other Domestic Deposits	0.20	0.20	0.23	0.23	0.26
Foreign Deposits	N/A	N/A	N/A	0.13	0.10
Fed Funds Purchased and Repos	0.34	0.90	0.80	0.30	0.48
Other Borrowed Funds & Trading Liab	1.13	1.59	1.18	2.24	2.97
All Interest-Bearing Funds	0.86	0.61	0.67	0.66	0.81

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	70	62	102	71	70
Avg Assets per Employee (\$000)	5,190	4,248	5,221	4,138	4,193
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	87.47	89.02	89.61	85.60	89.40
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	4.08	3.87	3.96	3.61	3.53
Personnel Expense	2.19	2.08	2.13	1.80	1.71
Net Occupancy Expense	0.39	0.44	0.44	0.45	0.45
Other Operating Expenses	1.50	1.35	1.39	1.30	1.33
Overhead Less Non-Interest Income	2.01	2.00	1.95	2.65	2.65
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	85.25	87.80	87.93	84.73	88.51
Personnel Expense	44.24	45.66	45.90	42.87	43.10
Net Occupancy Expense	8.26	10.02	10.23	10.88	11.14
Other Operating Expenses	32.75	32.12	31.80	31.01	33.50
Total Non-Interest Income	37.87	32.17	34.37	19.61	18.73
Fiduciary Activities Income	0.20	0.36	0.21	0.23	0.31
Serv Charges on Deposit Accts - Domestic	10.09	9.62	10.10	5.95	6.44
Trading Revenue	8.67	5.62	7.36	0.00	0.00
Investment Banking Fees & Commissions	0.33	0.57	0.37	0.45	0.43
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.20	0.19	0.21	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	1.84	1.99	1.49	0.17	0.24
Net Gain (Loss) - Sales Loans, OREO, Oth	7.30	0.82	0.88	0.01	-0.87
Other Non-Interest Income	9.23	13.00	13.77	9.64	8.96
Overhead Less Non-Interest Income	47.38	55.63	53.55	64.54	69.62
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.42	21.93	-256.94	12.70	9.07
Appl Inc Tax+TE/Pretax NOI+TE	36.11	29.91	-246.61	18.82	14.56

PERCENT OF TOTAL ASSETS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	29.90	40.22	35.26	52.51	51.21
Commercial and Industrial Loans	3.89	3.81	3.22	7.03	6.93
Loans to Individuals	1.17	2.94	0.90	2.00	1.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.90	1.28	1.52	0.83	0.86
Other Loans and Leases	5.90	3.22	4.45	0.50	0.49
Net Loans and Leases	41.58	50.44	44.36	63.75	61.63
Debt Securities Over 1 Year	24.79	22.87	24.28	16.20	17.12
Mutual Funds and Equity Securities	0.01	0.17	0.14	0.06	0.06
Subtotal	66.38	73.48	68.78	80.76	79.82
Interest-Bearing Bank Balances	17.78	6.88	8.48	6.24	6.69
Federal Funds Sold & Reverse Repos	2.38	3.06	3.45	0.42	0.73
Debt Securities 1 Year or Less	0.83	3.29	4.46	1.47	1.41
Trading Assets	0.76	0.39	0.95	0.00	0.00
Total Earning Assets	88.13	87.11	86.11	90.27	89.80
Non-Int Cash and Due From Dep Inst	1.31	1.45	1.18	1.73	1.79
Other Real Estate Owned	2.44	3.43	4.19	1.40	1.99
All Other Assets	10.56	11.44	12.71	7.85	8.30
MEMORANDA:					
Short-Term Investments	20.99	13.24	16.39	9.18	9.45
U.S. Treasury Securities	0.00	0.00	0.00	0.34	0.15
U.S. Agency Securities (excl MBS)	3.05	4.62	5.31	3.75	3.99
Municipal Securities	9.23	6.86	8.59	2.96	3.22
Mortgage-Backed Securities	12.90	14.10	14.12	8.45	8.68
Asset-Backed Securities	0.00	0.00	0.00	0.02	0.02
Other Debt Securities	0.44	0.58	0.73	0.15	0.15
RE Loans Secured by 1-4 Family	9.81	14.00	9.12	16.93	15.52
Revolving	0.57	1.24	0.71	2.39	2.29
Closed-End, Sec by First Liens	8.68	12.43	8.07	12.95	12.06
Closed-End, Sec by Junior Liens	0.56	0.33	0.34	0.67	0.62
Commercial Real Estate Loans	17.99	24.24	24.37	32.11	31.92
Construction and Land Dev	7.09	6.73	9.06	4.49	4.74
Multi family	1.94	3.38	2.83	2.91	3.05
Nonfarm Nonresidential	8.96	14.13	12.48	23.53	23.06
RE Loans Secured by Farmland	2.10	1.98	1.78	2.04	2.01
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	70.04	76.74	76.31	81.38	81.46
RE Loans Secured by 1-4 Family	23.25	26.11	21.16	26.29	24.71
Revolving	1.67	2.30	1.75	3.74	3.64
Closed-End	21.57	23.80	19.41	22.07	20.34
Commercial Real Estate Loans	42.43	46.72	51.30	49.48	50.84
Construction and Land Dev	17.54	12.87	17.48	7.03	7.56
Multi family	4.82	6.58	6.13	4.41	4.79
Nonfarm Nonresidential	20.06	27.27	27.69	36.39	36.35
RE Loans Secured by Farmland	4.36	3.91	3.86	3.34	3.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	9.27	7.76	7.81	10.85	10.97
Loans to Individuals	2.69	5.11	2.15	3.17	2.77
Credit Card Loans	0.00	0.15	0.02	0.06	0.04
Agricultural Loans	3.04	2.24	2.68	1.40	1.57
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	14.97	8.22	11.09	0.84	0.84

PERCENT OF TOTAL ASSETS	PEER GROUP 05 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	20.99	13.24	16.39	9.18	9.45
Liquid Assets	38.18	30.51	33.47	23.22	24.62
Investment Securities	25.63	26.33	28.89	18.28	19.08
Net Loans and Leases	41.58	50.44	44.36	63.75	61.63
Net Lns, Ls & Stby Ltrs of Credit	42.22	51.21	44.97	63.98	61.94
Core Deposits	54.72	64.14	59.07	69.40	68.62
Noncore Funding	25.33	21.08	23.91	18.63	20.30
Time Deposits of \$100K or More	22.04	17.10	20.02	14.27	15.60
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.00	0.53	0.65	0.62	0.79
Net Fed Funds Purchased (Sold)	-2.38	-2.53	-2.80	0.22	0.23
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.66	1.42	1.37	0.82	0.79
Earning Assets Repr in 1 Year	39.82	31.78	35.97	28.24	31.06
Int-Bearing Liab Repr in 1 Year	26.74	31.52	25.51	24.02	28.60
Long-Term Debt Repr in 1 Year	2.15	1.37	1.39	0.17	0.48
Net Assets Repriceable in 1 Year	10.93	-1.10	9.06	3.49	1.54
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	4.36	8.53	8.49	11.15	12.57
Net ST Noncore Funding Dependence	0.79	1.59	2.19	2.45	3.27
Short-Term Inv/ST Noncore Funding	171.92	120.60	183.23	97.92	92.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	25.73	23.67	24.39	16.24	16.81
Net Loans and Leases/Total Deposits	53.36	61.42	55.59	75.56	72.61
Net Loans and Leases/Core Deposits	102.60	85.66	88.47	93.62	91.62
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.43	-1.55	0.64	0.65	0.00
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.39	0.90	0.32	0.25	-5.01
Struct Notes Appr(Depr)/T1 Cap	0.01	0.00	-0.01	-0.13	-0.70
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	29.08	21.58	19.21	7.08	6.92
Available-For-Sale Securities	70.92	78.42	80.79	92.92	93.08
U.S. Treasury Securities	0.00	0.00	0.00	1.80	0.73
U.S. Agency Securities (excl MBS)	18.71	18.50	22.90	21.37	21.80
Municipal Securities	40.21	23.58	27.28	15.97	18.03
Mortgage-Backed Securities	37.93	54.40	45.68	50.26	46.00
Asset-Backed Securities	0.00	0.00	0.00	0.06	0.14
Other Debt Securities	3.12	2.68	3.50	1.03	1.18
Mutual Funds and Equity Securities	0.03	0.83	0.64	0.39	0.50
Debt Securities 1 Year or Less	4.64	15.01	19.67	9.98	8.07
Debt Securities 1 To 5 Years	23.94	26.25	29.64	27.62	25.34
Debt Securities Over 5 Years	71.38	57.91	50.06	56.54	60.92
Pledged Securities	45.86	35.76	41.29	45.14	43.89
Structured Notes, Fair Value	3.69	0.77	3.61	0.69	1.08

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.03	0.08	0.04	0.02	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.08	0.18	0.11	0.04	0.22
Provision for Ln&Ls Losses/Net Losses	80.25	88.07	133.54	59.49	53.53
Ln&Ls Allowance/Total Loans & Leases	2.90	2.01	2.17	1.78	2.04
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.53	12.73	7.46	7.94	5.54
ALLL/Nonaccrual Assets	354.20	256.83	236.09	156.31	113.42
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	354.10	232.86	232.50	145.16	105.78
Gross Ln&Ls Losses/Avg Loans & Leases	0.14	0.41	0.48	0.53	0.80
Recoveries/Avg Loans and Leases	0.10	0.25	0.37	0.20	0.19
Net Losses/Avg Loans and Leases	0.04	0.15	0.12	0.33	0.57
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	19.12	26.61	52.36	31.54	21.02
Earnings Coverage of Net Losses (X)	20.83	13.25	5.96	5.64	4.79
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	-0.01	0.16	0.11	0.29	0.53
RE Loans Secured By 1-4 Family	0.18	1.07	1.14	0.27	0.53
Revolving	0.61	0.40	0.89	0.25	0.50
Closed-End	0.13	1.08	1.10	0.25	0.53
Commercial Real Estate Loans	-0.13	-0.09	-0.04	0.34	0.56
Construction and Land Dev	0.64	-0.55	-0.79	1.29	1.70
Multi family	0.00	0.00	0.00	0.29	0.20
Nonfarm Nonresidential	-0.18	-0.16	-0.06	0.17	0.42
RE Loans Secured by Farmland	0.00	-0.09	-1.28	0.00	0.25
Commercial and Industrial Loans	-0.03	0.26	0.26	0.29	0.89
Loans to Depository Institutions	N/A	N/A	N/A	0.00	0.00
Loans to Individuals	0.32	0.42	0.29	0.77	0.97
Credit Card Loans	N/A	1.17	0.00	2.69	1.67
Agricultural Loans	0.10	0.00	0.00	0.04	0.04
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	2.17	2.40	3.05	0.75	1.56

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 05 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
30-89 Days PD Loans and Leases	1.18	1.40	1.27	0.75	0.96
90+ Days PD Loans and Leases	0.00	0.04	0.07	0.04	0.04
Nonaccrual Loans and Leases	1.03	1.39	1.69	2.00	3.03
90+ Days PD and Nonaccrual Loans and Leases	1.03	1.43	1.76	2.08	3.08
30-89 Days PD Restructured	0.00	0.09	0.06	0.01	0.02
90+ Days PD Restructured	0.00	0.00	0.02	0.00	0.00
Nonaccrual Restructured	0.07	0.40	0.35	0.62	1.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.18	1.40	1.27	0.75	0.96
90+ Days Past Due Assets	0.00	0.04	0.07	0.04	0.04
Nonaccrual Assets	1.03	1.39	1.69	2.00	3.04
30+ Days PD & Nonaccrual Assets	2.21	2.83	3.03	2.89	4.11
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.41	0.68	0.72	1.30	1.95
90+ PD & Nonaccrual Assets + OREO	2.85	4.11	4.92	3.01	4.22
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.99	4.50	5.18	4.11	5.81
Allowance for Loan & Lease Losses	255.08	492.11	550.85	355.41	432.99
Equity Cap + ALLL	17.15	47.67	49.41	48.96	71.17
Tier 1 Cap + ALLL	16.66	42.96	47.49	44.43	60.79
Loans & Leases + RE Acquired	6.77	7.75	9.21	6.24	8.79

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	1.17	1.68	1.48	0.72	0.92
- 90+ Days Past Due	0.00	0.04	0.08	0.04	0.04
- Nonaccrual	1.38	1.61	2.05	2.13	3.26
Coml & Indl - 30-89 Days PD	1.84	0.58	0.58	0.38	0.47
- 90+ Days Past Due	0.00	0.16	0.00	0.00	0.01
- Nonaccrual	0.05	0.71	0.48	0.96	1.71
Individuals - 30-89 Days PD	0.89	1.08	1.63	1.02	1.12
- 90+ Days Past Due	0.00	0.15	0.10	0.06	0.05
- Nonaccrual	0.24	0.17	0.32	0.36	0.37
Dep Inst Lns - 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
Agricultural - 30-89 Days PD	1.27	0.04	0.03	0.20	0.21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.25	0.03	0.00	0.06	0.11
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.00	0.25	0.91	0.40	0.28
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.03
- Nonaccrual	0.00	0.32	0.00	0.28	0.03
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.54	2.31	1.88	1.09	1.45
- 90+ Days Past Due	0.00	0.09	0.35	0.07	0.03
- Nonaccrual	1.71	1.82	2.12	1.99	2.48
Revolving - 30-89 Days PD	1.45	1.36	1.25	0.40	0.56
- 90+ Days Past Due	0.01	0.17	0.03	0.00	0.01
- Nonaccrual	0.58	1.35	2.46	1.00	1.14
Closed-End - 30-89 Days PD	1.46	2.39	1.80	1.18	1.55
- 90+ Days Past Due	0.00	0.06	0.45	0.07	0.03
- Nonaccrual	1.70	1.68	1.84	2.03	2.82
- Jr Lien 30-89 Days PD	0.34	0.04	0.00	0.08	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.04	0.00	0.00
- Jr Lien Nonaccrual	0.06	0.03	0.01	0.11	0.14
Commercial RE - 30-89 Days PD	1.08	1.52	1.27	0.41	0.60
- 90+ Days Past Due	0.00	0.01	0.02	0.01	0.01
- Nonaccrual	1.51	1.24	2.13	1.97	3.46
Const & Dev - 30-89 Days PD	0.06	0.00	0.14	0.28	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	1.65	1.59	5.08	7.58
Multi family - 30-89 Days PD	0.51	0.37	0.00	0.19	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.20	0.28	0.43	1.21
Nonfarm Nres- 30-89 Days PD	1.76	1.88	1.68	0.41	0.49
- 90+ Days Past Due	0.00	0.01	0.04	0.00	0.00
- Nonaccrual	2.15	1.48	2.31	1.36	2.40
Farm land - 30-89 Days PD	0.06	0.00	0.24	0.30	0.86
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	1.33	1.51	0.92	2.34
Credit Card - 30-89 Days PD	N/A	1.04	0.00	1.65	1.78
- 90+ Days Past Due	N/A	0.37	0.00	0.47	0.35
- Nonaccrual	N/A	0.00	0.00	0.21	1.14

CAPITAL RATIOS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	13.44	10.83	11.27	9.20	8.21
Tier 1 RBC Ratio	N/A	N/A	N/A	13.54	12.20
Total Risk-Based Capital Ratio	N/A	N/A	N/A	15.34	14.10
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	9.18	8.18
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.01	6.48
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.43	11.34	8.56	9.67	8.89
Standby Letters of Credit	0.63	0.77	0.61	0.19	0.26
Commercial & Similar Letters of Credit	0.25	0.18	0.23	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	3.59	0.17	2.06	0.28	0.44
Interest Rate Contracts	3.59	0.17	2.06	0.27	0.43
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.01	0.02
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.09	0.09
Purchased Options Contr (Int Rate)	3.59	0.17	2.06	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.06	0.13
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	18.31	20.72	17.85	15.47	14.51

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	98.54	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	1.46	0.00
Futures and Forwards	0.00	0.00	0.00	17.85	17.96
Written Options	0.00	0.00	0.00	58.43	57.83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.00	0.00	58.43	57.83
Purchased Options	100.00	100.00	100.00	3.74	1.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	100.00	100.00	100.00	3.74	1.52
Swaps	0.00	0.00	0.00	19.99	19.85
Held for Trading	0.00	0.00	0.00	5.56	0.00
Interest Rate Contracts	0.00	0.00	0.00	5.56	0.00
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
Non-Traded	100.00	100.00	100.00	94.44	100.00
Interest Rate Contracts	100.00	100.00	100.00	92.99	98.26
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	1.46	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	0.00	100.00	0.00	36.33	38.02
One Year or Less	0.00	0.00	0.00	25.59	18.84
Over 1 Year to 5 Years	0.00	0.00	0.00	3.85	4.57
Over 5 Years	0.00	100.00	0.00	6.89	9.86
Gross Negative Fair Value (Abs Val)	0.00	0.00	0.00	1.01	0.42
Gross Positive Fair Value	6.66	0.77	7.14	0.48	0.41
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)	0.02	0.00	0.01	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.02	0.00	0.01	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	0.03	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	100.00	100.00	100.00	0.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	0.00	0.00	0.00	100.00	50.00
Sep Acct Assets(L/H)/Total Li fe Ast	N/A	N/A	N/A	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	1.84	1.99	1.49	0.17	0.24
Premium Inc/Ins Activities Revenue	33.33	20.00	33.33	0.00	1.76
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
Ins Under Net Income/Consol Net Income	1.21	0.55	0.82	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	59.03	69.53	56.03	N/A	22.28
Ins Net Inc (L/H)/Equity (L/H)	N/A	N/A	N/A	1.06	2.51
Insur Ben, Losses, Exp/Insur Premiums	41.07	46.08	24.57	20.75	23.36
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	N/A	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	N/A	N/A	N/A	1.15	1.92
Net Assets Ins Under Subs/Cons Assets	0.03	0.02	0.04	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.74	15.62	9.43	13.44	13.29
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	N/A	N/A	0.66	0.68
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	0.13	0.10
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	0.98	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	N/A	N/A	N/A	-73.87	19.50
Total Selected Assets	N/A	N/A	N/A	-64.12	-2.53
Deposits	N/A	N/A	N/A	77.86	-4.95

PROFITABILITY:	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	4.41	6.26	16.43	5.00	1.01
Bank Net Inc/Avg Eq Inv in Banks	4.65	3.69	11.51	5.31	2.86
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-0.11	4.25	4.06	3.20	1.45
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	13.96	26.37	20.75	2.73	0.84
Bank Net Income/Parent Net Income	141.07	117.57	167.32	110.62	109.15
Nonbank Net Income/Parent Net Income	8.92	10.01	27.81	1.43	2.52
Sub BHCs Net Inc/Parent Net Income	130.01	107.33	110.93	59.96	83.05
LEVERAGE:					
Total Liabilities/Equity	19.09	25.76	25.34	27.26	36.78
Total Debt/Equity Capital	3.22	5.68	4.68	2.87	3.96
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.10	18.33	15.38	21.31	18.82
Tot Debt+Lns Guaranteed for Affl/Equity	3.22	5.68	4.68	2.78	2.61
Total Debt/Eq Cap - Exc Over Fair Value	3.22	5.68	4.68	2.88	3.97
Long-Term Debt/Equity Capital	2.20	3.04	2.84	2.37	3.05
Short-Term Debt/Equity Capital	1.03	2.63	1.84	0.09	0.34
Current Portion of LT Debt/Equity	3.40	3.60	4.19	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.00	0.00	0.03	0.00
Long-Term Debt/Consolidated LT Debt	5.98	21.99	3.18	17.87	17.58
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.63	117.03	118.08	122.90	132.59
Total Investment in Subs/Equity	112.47	119.87	118.83	123.48	133.23
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	109.03	103.59
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	109.82	104.39
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	-1.40	0.45	-4.56	1.73	2.13
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.20	5.79	1.99	4.94	11.92
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	44.76	104.35	180.36	104.99	75.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	-75.80	93.93	135.23	99.86	102.44
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	83.64	124.69	163.80	105.45	87.10
Pretax Oper Inc + Int Exp/Int Expense	-149.67	101.61	47.89	1090.83	2516.72
Div + Int From Subs/Int Exp + Div	95.59	220.79	204.93	195.81	113.31
Fees+Other Inc From Subs/Sal + Oth Exp	3.09	8.91	18.70	7.48	7.61
Net Inc/Curr Port of LT Debt+Pfd Div(X)	0.47	1.21	1.00	16.24	13.20
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.37	-4.10	-4.42	-0.59	-3.34
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	20.00
Total	0.00	0.00	0.00	0.00	20.00
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	2.49	1.94	2.45	0.14	0.27
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	N/A	43.54	35.85	54.67	59.86
Dividends Paid/Net Income	15.83	13.66	12.74	23.46	24.60
Net Income - Dividends/Avg Equity	3.70	5.68	15.89	2.95	-1.08
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	68.97	214.97	187.42	192.64	140.42
Dividends From Nonbank Subs	55.56	4.12	0.00	2.60	2.40
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.69	0.00
Dividends From All Subsidiaries	124.52	219.08	187.42	199.93	146.31
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	5.99	66.46	74.40	44.42	30.75
Interest Income From Bank Subs	0.33	0.10	0.19	0.03	0.05
Mgt & Service Fees From Bank Subs	0.00	12.91	18.01	1.35	6.32
Other Income From Bank Subs	1.23	0.00	1.63	0.16	0.09
Operating Income From Bank Subs	7.55	79.48	94.24	55.59	41.82
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	53.25	112.28	132.29	120.00	108.39
Interest Income From Nonbank Subs	0.00	23.93	5.66	3.82	5.13
Mgt & Serv Fees From Nonbank Subs	64.50	63.85	92.16	9.99	12.17
Other Income From Nonbank Subs	0.00	0.00	0.00	0.11	0.44
Operating Inc From Nonbank Subs	117.75	200.06	230.12	133.92	126.13
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	0.00	0.00	8.30	8.78
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	1.45	0.59
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	9.75	9.37
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	17.05	56.92	46.19	52.95	46.31
Interest Income From Bank Subs	25.32	0.08	0.12	1.87	10.39
Mgt & Serv Fees From Bank Subs	0.00	2.90	4.78	1.74	4.11
Other Income From Bank Subs	2.92	0.00	0.43	0.22	0.01
Operating Income From Bank Subs	45.28	59.91	51.52	72.39	68.24
Dividends From Nonbank Subs	9.55	16.58	22.01	3.57	2.03
Interest Income From Nonbank Subs	7.95	8.49	2.10	0.03	0.00
Mgt & Serv Fees From Nonbank Subs	11.57	1.76	5.73	0.00	0.05
Other Income From Nonbank Subs	0.00	14.29	20.00	0.02	0.02
Operating Inc From Nonbank Subs	29.08	41.12	49.85	5.25	4.76
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	916.19	327.52	651.40	222.83	586.66
Loans and Adv From Subs/Total Debt	292.40	129.51	256.13	64.20	256.91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									5
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.78	2.02	2.02	2.05	2.48	2.98	3.46	3.68	5
+ Non-interest Income	2.06	0.82	0.82	0.83	0.94	2.09	3.81	4.49	5
- Overhead Expense	4.08	3.02	3.02	3.14	3.52	3.65	5.16	5.90	5
- Provision for Losses	0.03	0.00	0.00	0.00	0.01	0.03	0.06	0.07	5
+ Securities Gains (Losses)	-0.01	-0.45	-0.45	-0.34	0.02	0.11	0.17	0.19	5
+ Other Tax Equiv Adjustments	-0.00	-0.03	-0.03	-0.02	0.00	0.00	0.00	0.00	5
= Pretax Net Oper Income (TE)	0.72	-0.45	-0.45	-0.28	0.40	1.20	1.63	1.74	5
Net Operating Income	0.39	-0.48	-0.48	-0.31	0.24	0.79	0.98	1.00	5
Net Income	0.39	-0.48	-0.48	-0.31	0.24	0.79	0.98	1.00	5
Net Income (Sub S Adjusted)	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.71	2.28	2.28	2.60	3.71	4.18	4.44	4.51	5
Interest Expense	0.53	0.09	0.09	0.16	0.41	0.70	0.87	0.90	5
Net Interest Income (TE)	3.18	2.19	2.19	2.30	3.03	3.47	3.84	4.01	5
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.03	-0.12	-0.12	-0.11	-0.02	0.09	0.18	0.21	5
Earnings Coverage of Net Losses (X)	20.83	-20.59	-20.59	-14.81	4.98	32.12	57.40	65.92	5
Ln&Ls Allowance/Total Loans & Leases	2.89	1.07	1.07	1.13	1.35	3.37	5.34	5.99	5
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.46	0.16	0.16	0.66	3.29	4.64	12.78	16.82	5
30-89 Days Past Due Loans and Leases	1.18	0.00	0.00	0.00	0.59	1.93	2.36	2.44	5
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	4.36	-46.54	-46.54	-32.03	11.72	18.24	22.46	23.51	5
Net ST Noncore Funding Dependence	0.79	-49.71	-49.71	-37.01	6.27	17.31	20.56	21.20	5
Net Loans and Leases/Total Assets	41.58	26.18	26.18	28.49	37.86	41.47	53.00	58.56	5
CAPITALIZATION:									
Tier 1 Leverage Ratio	13.43	9.05	9.05	10.13	13.68	14.75	15.38	15.57	5
Equity Capital/Total Assets	13.55	8.82	8.82	8.95	11.99	16.24	17.48	17.83	5
Equity Capital+Minority Int/Total Assets	14.24	8.82	8.82	9.67	13.42	16.67	17.77	17.98	5
Tier 1 Common Eq Cap / T RWA	23.44	13.17	13.17	15.18	22.59	24.73	29.43	31.65	5
Net Loans&Ls/Equity Capital (X)	3.45	1.94	1.94	2.06	2.59	2.84	5.06	6.16	5
Cash Dividends/Net Income	15.82	0.00	0.00	0.00	14.59	22.65	24.69	25.37	4
Cash Dividends/Net Income (Sub S Adjusted)	-24.42	-24.42	-24.42	-24.42	-24.42	-24.42	-24.42	-24.42	1
Retained Earnings/Avg Equity Cap	3.69	-4.04	-4.04	-2.79	1.28	6.29	9.97	11.03	5
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.02	0.00	0.00	0.00	0.00	0.00	2.57	3.85	5
Long-Term Debt/Equity Capital	2.19	0.00	0.00	0.00	0.00	0.00	5.48	8.23	5
Equity Investment in Subs/Equity Cap	108.62	91.07	91.07	91.95	95.07	119.80	130.95	132.48	5
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	-75.80	-507.51	-507.51	-404.94	-45.08	25.78	109.34	148.00	5

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.23	2.11	2.11	2.31	3.16	3.45	3.87	4.07	5
Less: Interest Expense	0.44	0.08	0.08	0.15	0.37	0.57	0.71	0.74	5
Equals: Net Interest Income (TE)	2.78	2.02	2.02	2.05	2.48	2.98	3.46	3.68	5
Plus: Non-Interest Income	2.06	0.82	0.82	0.83	0.94	2.09	3.81	4.49	5
Equals: Adj Operating Income (TE)	4.85	3.02	3.02	3.23	4.38	5.19	6.24	6.72	5
Less: Overhead Expense	4.08	3.02	3.02	3.14	3.52	3.65	5.16	5.90	5
Less: Provision for Loan and Lease Losses	0.03	0.00	0.00	0.00	0.01	0.03	0.06	0.07	5
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Plus: Realized G/L on AFS Sec	-0.01	-0.45	-0.45	-0.34	0.02	0.11	0.17	0.19	5
Plus: Other Tax Equiv Adjustments	-0.00	-0.03	-0.03	-0.02	0.00	0.00	0.00	0.00	5
Equals: Pretax Net Oper Inc (TE)	0.72	-0.45	-0.45	-0.28	0.40	1.20	1.63	1.74	5
Less: Applicable Income Taxes (TE)	0.30	0.02	0.02	0.03	0.14	0.40	0.60	0.67	5
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00	0.01	0.05	0.07	5
Equals: Net Operating Income	0.39	-0.48	-0.48	-0.31	0.24	0.79	0.98	1.00	5
Plus: Net Extraordinary Items	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Equals: Net Income	0.39	-0.48	-0.48	-0.31	0.24	0.79	0.98	1.00	5
Memo: Net Income (Last Four Qtrs)	0.38	-0.47	-0.47	-0.32	0.33	0.75	0.87	0.89	5
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	87.32	80.93	80.93	81.22	85.07	91.37	92.75	92.89	5
Avg Int-Bearing Funds / Avg Assets	56.72	7.00	7.00	21.33	65.98	67.98	72.33	74.45	5
Int Income (TE) / Avg Earning Assets	3.71	2.28	2.28	2.60	3.71	4.18	4.44	4.51	5
Int Expense / Avg Earning Assets	0.53	0.09	0.09	0.16	0.41	0.70	0.87	0.90	5
Net Int Inc (TE) / Avg Earn Assets	3.18	2.19	2.19	2.30	3.03	3.47	3.84	4.01	5
YIELD OR COST:									
Total Loans and Leases (TE)	5.03	4.06	4.06	4.20	4.97	5.48	5.58	5.61	5
Interest-Bearing Bank Balances	0.72	0.50	0.50	0.50	0.55	0.77	1.00	1.08	5
Fed Funds Sold & Reverse Repos	0.69	0.62	0.62	0.62	0.62	0.69	0.73	0.75	2
Trading Assets	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	1
Total Earning Assets	3.55	2.28	2.28	2.60	3.64	3.80	4.10	4.24	5
Investment Securities (TE)	2.52	0.72	0.72	0.98	2.34	3.09	3.60	3.83	5
U.S. Treasury & Agency Sec (excl MBS)	2.42	1.51	1.51	1.51	2.60	2.62	2.82	2.88	4
Mortgage-Backed Securities	2.14	0.86	0.86	1.10	1.90	2.69	3.02	3.08	5
All Other Securities	4.02	2.20	2.20	2.20	3.53	3.65	5.48	6.09	4
Interest-Bearing Deposits	0.63	0.38	0.38	0.41	0.53	0.77	0.85	0.86	5
Time Deposits of \$100K or More	0.77	0.55	0.55	0.56	0.72	0.91	0.94	0.94	5
Time Deposits < \$100K	0.75	0.66	0.66	0.66	0.71	0.75	0.84	0.87	4
Other Domestic Deposits	0.19	0.00	0.00	0.00	0.11	0.25	0.37	0.43	5
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.33	0.00	0.00	0.00	0.00	0.33	0.53	0.60	2
Other Borrowed Funds & Trading Liab	1.12	0.45	0.45	0.45	0.82	1.37	1.67	1.77	4
All Interest-Bearing Funds	0.85	0.54	0.54	0.55	0.76	0.99	1.11	1.16	5

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	70.13	41.25	41.25	42.68	52.83	89.17	101.88	103.16	5
Avg Assets per Employee (\$000)	5190.41	2572.50	2572.50	2732.98	3455.02	3762.59	8234.75	10459.6	5
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	5
Overhead Exp / NOI + Non-Int Income	87.46	72.10	72.10	72.65	83.28	96.99	99.32	99.70	5
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	4.08	3.02	3.02	3.14	3.52	3.65	5.16	5.90	5
Personnel Expense	2.19	1.04	1.04	1.27	2.00	2.12	2.95	3.36	5
Net Occupancy Expense	0.39	0.18	0.18	0.24	0.42	0.44	0.46	0.46	5
Other Operating Expenses	1.49	0.96	0.96	1.00	1.12	1.63	2.12	2.29	5
Overhead Less Non-Interest Income	2.01	1.08	1.08	1.17	1.81	2.40	2.67	2.76	5
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	85.24	67.01	67.01	68.09	81.79	94.73	97.81	98.94	5
Personnel Expense	44.23	34.53	34.53	35.10	39.46	49.77	53.86	54.62	5
Net Occupancy Expense	8.26	5.75	5.75	5.86	7.34	9.31	10.43	10.86	5
Other Operating Expenses	32.74	19.67	19.67	20.17	25.26	32.83	46.75	53.06	5
Total Non-Interest Income	37.86	20.57	20.57	20.79	25.18	42.15	59.18	65.49	5
Fiduciary Activities Income	0.20	0.00	0.00	0.00	0.00	0.00	0.50	0.75	5
Serv Charges on Deposit Accts - Domestic	10.08	0.03	0.03	0.34	3.21	17.22	21.98	22.35	5
Trading Revenue	8.67	0.00	0.00	0.00	0.00	0.00	21.67	32.51	5
Investment Banking Fees & Commissions	0.33	0.00	0.00	0.00	0.00	0.00	0.82	1.23	5
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net Servicing Fees	0.19	0.00	0.00	0.00	0.11	0.26	0.37	0.42	5
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Insurance Activities Revenue	1.84	0.00	0.00	0.00	0.06	1.44	4.53	5.86	5
Net Gain (Loss) - Sales Loans, OREO, Oth	7.30	-0.72	-0.72	-0.54	0.00	6.40	18.62	23.65	5
Other Non-Interest Income	9.23	0.19	0.19	0.34	3.02	5.27	19.96	27.31	5
Overhead Less Non-Interest Income	47.38	20.43	20.43	20.44	35.60	66.05	72.63	73.37	5
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	19.42	0.00	0.00	0.00	19.25	20.05	31.04	34.70	4
Appl Inc Tax+TE/Pretax NOI+TE	36.10	32.63	32.63	32.63	33.11	38.37	39.54	39.93	4

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	29.89	15.12	15.12	15.89	24.42	36.12	42.75	45.15	5
Commercial and Industrial Loans	3.89	0.00	0.00	0.36	2.95	5.90	6.77	6.96	5
Loans to Individuals	1.17	0.00	0.00	0.00	0.09	0.66	2.84	3.85	5
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural Loans	1.89	0.00	0.00	0.00	0.10	0.42	4.63	6.71	5
Other Loans and Leases	5.89	0.00	0.00	0.08	0.44	2.89	14.29	19.60	5
Net Loans and Leases	41.58	26.18	26.18	28.49	37.86	41.47	53.00	58.56	5
Debt Securities Over 1 Year	24.78	0.00	0.00	3.70	17.87	32.65	44.09	47.86	5
Mutual Funds and Equity Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	5
Subtotal	66.37	35.42	35.42	40.34	66.46	78.28	81.76	83.42	5
Interest-Bearing Bank Balances	17.77	1.26	1.26	2.44	7.40	17.16	36.40	44.63	5
Federal Funds Sold & Reverse Repos	2.38	0.00	0.00	0.00	0.00	0.00	5.95	8.92	5
Debt Securities 1 Year or Less	0.83	0.00	0.00	0.00	0.41	1.19	1.66	1.83	5
Trading Assets	0.75	0.00	0.00	0.00	0.00	0.00	1.89	2.84	5
Total Earning Assets	88.12	79.89	79.89	81.74	87.78	91.13	92.58	92.82	5
Non-Int Cash and Due From Dep Inst	1.31	0.00	0.00	0.04	0.81	1.67	2.46	2.82	5
Other Real Estate Owned	2.44	0.02	0.02	0.09	0.60	0.96	5.48	7.74	5
All Other Assets	10.56	5.45	5.45	6.02	8.64	11.16	15.03	16.69	5
MEMORANDA:									
Short-Term Investments	20.98	2.08	2.08	3.55	8.41	27.09	43.01	47.93	5
U.S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
U.S. Agency Securities (excl MBS)	3.05	0.00	0.00	0.00	0.68	4.69	6.93	7.50	5
Municipal Securities	9.23	0.00	0.00	1.58	7.93	11.86	15.15	16.40	5
Mortgage-Backed Securities	12.90	0.00	0.00	0.41	2.00	13.77	30.24	36.58	5
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Debt Securities	0.43	0.00	0.00	0.00	0.00	0.42	1.09	1.35	5
RE Loans Secured by 1-4 Family	9.80	2.35	2.35	3.43	8.25	11.19	15.08	16.80	5
Revolving	0.57	0.00	0.00	0.01	0.16	0.83	1.25	1.37	5
Closed-End, Sec by First Liens	8.67	2.35	2.35	2.65	5.98	10.30	14.53	16.32	5
Closed-End, Sec by Junior Liens	0.55	0.00	0.00	0.02	0.26	0.59	1.13	1.37	5
Commercial Real Estate Loans	17.98	8.39	8.39	9.08	12.46	22.44	28.30	29.78	5
Construction and Land Dev	7.08	0.05	0.05	0.14	0.72	4.25	16.96	22.77	5
Multi family	1.93	0.00	0.00	0.39	1.88	2.56	2.96	3.10	5
Nonfarm Nonresidential	8.96	0.00	0.00	1.44	7.64	11.95	14.76	15.75	5
RE Loans Secured by Farmland	2.10	0.00	0.00	0.00	0.81	3.18	4.43	4.80	5
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	70.03	36.01	36.01	44.16	70.39	73.05	86.69	93.36	5
RE Loans Secured by 1-4 Family	23.24	5.59	5.59	8.60	22.54	28.29	32.76	34.86	5
Revolving	1.67	0.00	0.00	0.03	0.28	2.99	3.89	3.92	5
Closed-End	21.57	5.59	5.59	7.61	20.50	27.93	30.62	31.87	5
Commercial Real Estate Loans	42.42	26.54	26.54	27.81	32.06	37.42	60.73	71.57	5
Construction and Land Dev	17.54	0.13	0.13	0.50	2.00	6.76	41.78	58.56	5
Multi family	4.82	0.00	0.00	0.92	4.36	6.55	7.69	8.00	5
Nonfarm Nonresidential	20.06	0.00	0.00	5.42	22.19	25.05	27.96	29.02	5
RE Loans Secured by Farmland	4.36	0.00	0.00	0.00	1.95	5.25	8.94	10.56	5
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commercial and Industrial Loans	9.26	0.00	0.00	0.86	7.24	14.05	15.92	16.36	5
Loans to Individuals	2.69	0.00	0.00	0.00	0.36	1.12	6.36	8.91	5
Credit Card Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Agricultural Loans	3.04	0.00	0.00	0.00	0.24	1.00	7.36	10.45	5
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Loans and Leases	14.96	0.00	0.00	0.20	0.82	10.59	36.59	47.97	5

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	20.98	2.08	2.08	3.55	8.41	27.09	43.01	47.93	5
Liquid Assets	38.18	17.17	17.17	20.61	37.46	45.45	49.40	51.13	5
Investment Securities	25.62	0.00	0.00	4.03	19.55	33.18	44.51	48.47	5
Net Loans and Leases	41.58	26.18	26.18	28.49	37.86	41.47	53.00	58.56	5
Net Lns, Ls & Stdbly Ltrs of Credit	42.21	28.98	28.98	30.59	37.86	41.56	53.18	58.79	5
Core Deposits	54.72	14.03	14.03	24.05	59.88	66.93	69.89	71.16	5
Noncore Funding	25.33	7.09	7.09	9.76	18.01	20.64	41.77	51.93	5
Time Deposits of \$100K or More	22.03	7.09	7.09	7.76	11.36	16.93	40.18	51.14	5
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Fed Funds Purchased and Repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net Fed Funds Purchased (Sold)	-2.38	-11.90	-11.90	-8.92	0.00	0.00	0.00	0.00	5
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Oth Borrowings W/Rem Mat 1 Yr or Less	1.65	0.00	0.00	0.00	0.00	1.43	4.14	5.26	5
Earning Assets Repr in 1 Year	39.82	14.60	14.60	16.31	23.06	41.83	69.18	80.00	5
Int-Bearing Liab Repr in 1 Year	26.74	5.31	5.31	7.54	15.84	26.36	48.34	57.85	5
Long-Term Debt Repr in 1 Year	2.15	0.00	0.00	0.00	0.00	3.12	5.37	5.98	5
Net Assets Repriceable in 1 Year	10.92	-9.44	-9.44	-9.05	-0.80	19.17	32.84	37.53	5
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	4.36	-46.54	-46.54	-32.03	11.72	18.24	22.46	23.51	5
Net ST Noncore Funding Dependence	0.79	-49.71	-49.71	-37.01	6.27	17.31	20.56	21.20	5
Short-Term Inv/ST Noncore Funding	171.92	10.79	10.79	20.48	67.66	88.59	356.74	490.35	5
Liq Asts-ST Noncore Fndg/Nonliq Asts	25.73	-18.57	-18.57	-11.43	14.45	41.71	59.16	64.10	5
Net Loans and Leases/Total Deposits	53.36	38.26	38.26	40.32	48.21	53.06	66.05	72.03	5
Net Loans and Leases/Core Deposits	102.60	48.38	48.38	51.24	61.79	82.35	170.51	211.49	5
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.42	-2.80	-2.80	-2.80	-1.40	1.02	2.85	3.46	3
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.38	1.47	1.47	1.47	3.36	4.02	4.42	4.56	4
Struct Notes Appr(Depr)/T1 Cap	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	29.07	0.00	0.00	0.00	1.05	55.43	58.07	58.94	4
Available-For-Sale Securities	70.92	40.17	40.17	40.17	44.56	98.94	99.57	99.78	4
U. S. Treasury Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
U. S. Agency Securities (excl MBS)	18.71	0.02	0.02	0.02	3.72	35.17	35.62	35.77	4
Municipal Securities	40.21	18.13	18.13	18.13	39.37	48.25	52.34	53.71	4
Mortgage-Backed Securities	37.93	7.16	7.16	7.16	14.70	48.01	68.31	75.07	4
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Debt Securities	3.11	0.00	0.00	0.00	0.00	2.47	6.98	8.48	4
Mutual Funds and Equity Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.08	4
Debt Securities 1 Year or Less	4.64	0.06	0.06	0.06	1.55	8.22	8.52	8.63	4
Debt Securities 1 To 5 Years	23.94	6.17	6.17	6.17	10.98	32.44	40.67	43.42	4
Debt Securities Over 5 Years	71.38	45.61	45.61	45.61	58.71	87.45	91.23	92.49	4
Pledged Securities	45.86	35.90	35.90	35.90	42.08	47.65	53.75	55.78	4
Structured Notes, Fair Value	3.68	0.00	0.00	0.00	0.00	0.00	8.85	11.80	4

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.03	0.00	0.00	0.00	0.01	0.03	0.06	0.07	5
Provision for Ln&Ls Losses/Avg Lns&Ls	0.07	0.00	0.00	0.00	0.02	0.10	0.17	0.19	5
Provision for Ln&Ls Losses/Net Losses	80.25	0.00	0.00	0.00	44.15	97.07	156.48	184.72	5
Ln&Ls Allowance/Total Loans & Leases	2.89	1.07	1.07	1.13	1.35	3.37	5.34	5.99	5
Ln&Ls Allowance/Net Ln&Ls Losses (X)	19.52	5.38	5.38	5.38	7.81	18.42	33.14	38.05	3
ALLL/Nonaccrual Assets	354.19	31.85	31.85	31.85	91.94	333.70	660.69	769.69	3
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	354.10	31.85	31.85	31.85	91.80	333.49	660.61	769.65	3
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.00	0.01	0.06	0.19	0.28	0.31	5
Recoveries/Avg Loans and Leases	0.09	0.02	0.02	0.03	0.07	0.10	0.15	0.17	5
Net Losses/Avg Loans and Leases	0.03	-0.12	-0.12	-0.11	-0.02	0.09	0.18	0.21	5
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Recoveries/Prior Year-End Losses	19.11	14.73	14.73	15.70	18.66	19.15	21.76	22.99	5
Earnings Coverage of Net Losses (X)	20.83	-20.59	-20.59	-14.81	4.98	32.12	57.40	65.92	5
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	-0.01	-0.25	-0.25	-0.23	-0.09	0.12	0.18	0.19	5
RE Loans Secured By 1-4 Family	0.17	-0.02	-0.02	-0.01	0.00	0.33	0.45	0.46	5
Revolving	0.61	0.00	0.00	0.00	0.00	0.00	1.47	1.96	4
Closed-End	0.13	-0.02	-0.02	-0.01	0.00	0.18	0.34	0.39	5
Commercial Real Estate Loans	-0.13	-0.30	-0.30	-0.29	-0.17	-0.02	0.00	0.00	5
Construction and Land Dev	0.63	-0.33	-0.33	-0.24	0.00	0.00	1.76	2.64	5
Multi family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Nonfarm Nonresidential	-0.17	-0.40	-0.40	-0.40	-0.29	0.00	0.00	0.00	4
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commercial and Industrial Loans	-0.03	-0.09	-0.09	-0.09	-0.04	0.00	0.00	0.00	4
Loans to Depository Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loans to Individuals	0.31	0.22	0.22	0.22	0.26	0.33	0.38	0.39	3
Credit Card Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Agricultural Loans	0.09	0.00	0.00	0.00	0.00	0.07	0.20	0.24	3
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	2.16	0.00	0.00	0.00	0.00	0.00	5.19	6.93	4

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.18	0.00	0.00	0.00	0.59	1.93	2.36	2.44	5
90+ Days PD Loans and Leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual Loans and Leases	1.02	0.00	0.00	0.00	0.06	0.72	2.51	3.30	5
90+ Days PD and Nonaccrual Loans and Leases	1.03	0.00	0.00	0.00	0.06	0.73	2.51	3.30	5
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual Restructured	0.06	0.00	0.00	0.00	0.00	0.00	0.17	0.25	5
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.18	0.00	0.00	0.00	0.59	1.93	2.36	2.44	5
90+ Days Past Due Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Nonaccrual Assets	1.02	0.00	0.00	0.00	0.06	0.72	2.51	3.30	5
30+ Days PD & Nonaccrual Assets	2.21	0.00	0.00	0.00	0.65	2.66	4.87	5.75	5
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.41	0.00	0.00	0.00	0.03	0.20	0.99	1.36	5
90+ PD & Nonaccrual Assets + OREO	2.85	0.10	0.10	0.31	1.07	1.81	6.00	8.00	5
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.99	0.31	0.31	0.46	1.09	2.16	6.23	8.11	5
Allowance for Loan & Lease Losses	255.07	45.06	45.06	47.47	194.45	380.71	420.71	432.95	5
Equity Cap + ALLL	17.14	3.30	3.30	3.73	8.95	15.39	32.25	40.27	5
Tier 1 Cap + ALLL	16.66	3.27	3.27	3.87	7.44	14.94	32.57	40.42	5
Loans & Leases + RE Acquired	6.76	0.48	0.48	0.90	3.35	5.46	13.31	17.08	5

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	13.43	9.05	9.05	10.13	13.68	14.75	15.38	15.57	5
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	8.43	1.93	1.93	2.72	6.28	7.69	13.82	16.85	5
Standby Letters of Credit	0.63	0.00	0.00	0.00	0.05	0.22	1.52	2.16	5
Commercial & Similar Letters of Credit	0.25	0.00	0.00	0.00	0.00	0.00	0.63	0.95	5
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.59	0.00	0.00	0.00	0.00	0.00	8.98	13.47	5
Interest Rate Contracts	3.59	0.00	0.00	0.00	0.00	0.00	8.98	13.47	5
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased Options Contr (Int Rate)	3.59	0.00	0.00	0.00	0.00	0.00	8.98	13.47	5
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.30	6.24	6.24	7.19	11.22	12.54	31.42	40.83	5

BHCPR Reporters for Quarter Ending 09/30/2016
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
2595939	74,268	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1995523	99,916	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	293,806	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
3848931	435,981	PEDCOR FINANCIAL, LLC	CARMEL, IN	
1081538	443,030	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	

Note: Peer Group 5 has 5 bank holding companies.