

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2016

Summary Ratios

 FR BHCPR
 Page 1

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.22	3.22	3.28	3.25	3.26
+ Non-interest income	0.97	0.99	1.04	1.25	1.19
- Overhead expense	2.68	2.70	2.95	3.16	3.01
- Provision for loan and lease losses	0.12	0.11	0.11	0.15	0.33
+ Securities gains (losses)	0.02	0.01	0.02	0.02	0.05
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.47	1.44	1.39	1.36	1.31
Net operating income	1.00	0.95	0.94	1.04	0.98
Net income	1.00	0.95	0.95	1.03	0.98
Net income (sub-chapter S adjusted)	1.06	1.02	1.39	1.52	1.43
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.93	3.93	4.06	4.13	4.35
Interest expense	0.44	0.42	0.45	0.52	0.68
Net interest income (tax equivalent)	3.48	3.49	3.58	3.57	3.59
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.12	0.09	0.15	0.29	0.64
Earnings coverage of net losses (X)	9.25	11.53	20.50	17.47	9.48
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.00	1.11	1.25	1.48	1.74
Allowance for loan and lease losses / Total loans and leases	0.99	1.10	1.24	1.46	1.70
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.71	0.87	1.28	1.97	2.75
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.30	0.35	0.45	0.64	0.76
Liquidity and Funding					
Net noncore funding dependence	15.98	16.95	16.63	15.94	15.57
Net short-term noncore funding dependence	9.28	9.14	8.66	7.59	6.34
Net loans and leases / Total assets	71.15	69.95	67.34	64.73	61.71
Capitalization					
Tier 1 leverage ratio	9.83	10.02	10.22	10.41	10.17
Equity capital / Total assets	10.58	10.85	11.23	11.25	11.05
Equity capital + minority interest / Total assets	10.62	10.91	11.37	11.37	11.14
Tier 1 common equity capital / Total risk-weighted assets	11.78	12.13	12.18	12.61	12.62
Net Loans and leases / Equity capital (X)	6.83	6.56	6.11	5.92	5.77
Cash dividends / Net income	29.36	30.01	30.59	29.52	32.93
Cash dividends / Net income (sub-chapter S adjusted)	21.80	34.64	31.66	57.94	95.94
Retained earnings / Average equity capital	6.24	5.72	5.44	6.11	5.36
Growth Rates					
Assets	12.34	12.70	11.14	6.39	6.79
Equity capital	11.77	10.30	12.08	8.41	9.67
Net loans and leases	14.31	15.14	15.12	8.52	8.84
Noncore funding	11.94	12.05	14.48	4.99	-6.27
Parent Company Ratios					
Short-term debt / Equity capital	0.03	0.02	0.01	0.01	0.01
Long-term debt / Equity capital	3.87	2.30	1.82	1.74	1.71
Equity investment in subs / Equity capital	105.32	103.38	102.90	103.92	103.89
Cash FR op + noncash + op expenses / Op expenses + dividends	111.09	123.42	122.91	137.48	125.66

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2016

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Average Assets					
Interest income (tax equivalent)	3.64	3.63	3.71	3.75	3.94
Less: Interest expense	0.41	0.39	0.41	0.48	0.62
Equals: Net interest income (tax equivalent)	3.22	3.22	3.28	3.25	3.26
Plus: Non-interest income	0.97	0.99	1.04	1.25	1.19
Equals: adjusted operating income (tax equivalent)	4.24	4.26	4.43	4.62	4.62
Less: Overhead Expense	2.68	2.70	2.95	3.16	3.01
Less: Provision for loan and lease losses	0.12	0.11	0.11	0.15	0.33
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.02	0.01	0.02	0.02	0.05
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.47	1.44	1.39	1.36	1.31
Less: Applicable income taxes (tax equivalent)	0.48	0.48	0.44	0.41	0.37
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.00	0.95	0.94	1.04	0.98
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.00	0.95	0.95	1.03	0.98
Memo: Net income (last four quarters)	1.00	0.96	0.95	1.03	0.99
Net income-BHC and noncontrolling (minority) interest	1.00	0.96	0.95	1.04	0.98
Margin Analysis					
Average earning assets / Average assets	92.78	92.49	91.79	91.28	91.07
Average interest-bearing funds / Average assets	70.47	70.40	70.10	71.18	72.90
Interest income (tax equivalent) / Average earning assets	3.93	3.93	4.06	4.13	4.35
Interest expense / Average earning assets	0.44	0.42	0.45	0.52	0.68
Net interest income (tax equivalent) / Average earning assets	3.48	3.49	3.58	3.57	3.59
Yield or Cost					
Total loans and leases (tax equivalent)	4.41	4.48	4.72	4.96	5.32
Interest-bearing bank balances	0.54	0.29	0.30	0.28	0.28
Fed funds sold and reverse repos	0.51	0.36	0.21	0.31	0.21
Trading assets	0.65	0.91	1.68	1.22	1.21
Total earning assets	3.84	3.85	3.99	4.06	4.25
Investment securities (tax equivalent)	2.52	2.44	2.52	2.46	2.71
US Treasury and agency securities (excluding Mortgage-backed securities)	1.70	1.62	1.49	1.51	1.65
Mortgage-backed securities	2.07	2.14	2.29	2.11	2.52
All other securities	3.70	3.67	3.88	4.03	4.70
Interest-bearing deposits	0.42	0.39	0.40	0.46	0.60
Time deposits of \$100K or more	0.87	0.82	0.83	0.94	1.16
Time deposits < \$100K	0.82	0.78	0.78	0.92	1.20
Other domestic deposits	0.27	0.24	0.23	0.25	0.30
Foreign deposits	0.40	0.11	0.23	0.29	0.36
Fed funds purchased and repos	0.56	0.50	0.54	0.58	0.83
Other borrowed funds and trading liabilities	1.26	1.45	1.70	2.21	2.65
All interest-bearing funds	0.58	0.55	0.53	0.60	0.79

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2016

Non-interest Income & Expenses

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.10	2.62	3.01	2.87	2.65
Overhead expenses / Net Interest Income + non-interest income	64.03	64.98	68.00	68.95	66.61
Percent of Average Assets					
Total overhead expense	2.68	2.70	2.95	3.16	3.01
Personnel expense	1.48	1.46	1.55	1.63	1.53
Net occupancy expense	0.33	0.34	0.37	0.39	0.37
Other operating expenses	0.84	0.86	1.00	1.10	1.09
Overhead less non-interest income	1.64	1.67	1.82	1.80	1.70
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.83	63.92	66.94	67.87	65.77
Personnel expense	35.07	34.95	35.49	35.30	33.80
Net occupancy expense	7.79	8.22	8.53	8.46	8.06
Other operating expenses	19.30	19.90	21.89	23.01	22.88
Total non-interest income	22.45	22.42	22.46	25.65	24.90
Fiduciary activities income	1.96	1.87	1.69	1.73	1.76
Service charges on domestic deposit accounts	4.14	4.51	4.70	5.12	5.21
Trading revenue	0.10	0.06	0.06	0.10	0.29
Investment banking fees and commissions	0.95	1.02	1.18	1.18	1.19
Insurance activities revenue	0.53	0.59	0.63	0.81	0.73
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.37	0.31	0.34	0.50	0.24
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.88	2.77	1.99	2.78	2.04
Other non-interest income	7.65	7.50	7.72	8.28	8.59
Overhead less non-interest income	39.45	40.47	42.47	40.83	39.09
Applicable income taxes / Pretax net operating income (tax equivalent)	27.98	28.22	26.67	25.81	24.02
Applicable income tax + TE / Pretax net operating income + TE	33.65	33.73	32.40	31.08	30.24

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2016

Percent Composition of Assets

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Total Assets					
Real estate loans	52.84	51.85	48.91	46.82	44.69
Commercial and industrial loans	10.48	10.47	10.62	10.71	9.84
Loans to individuals	2.57	2.58	2.52	2.45	2.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.01	0.00
Agricultural loans	0.40	0.42	0.45	0.43	0.39
Other loans and leases	2.30	2.09	2.17	2.01	1.78
Net loans and leases	71.15	69.95	67.34	64.73	61.71
Debt securities over 1 year	14.68	15.71	16.23	17.18	17.29
Mutual funds and equity securities	0.10	0.08	0.09	0.10	0.09
Subtotal	86.75	86.83	85.07	83.56	80.75
Interest-bearing bank balances	2.44	2.42	2.61	3.03	4.12
Federal funds sold and reverse repos	0.03	0.02	0.04	0.08	0.07
Debt securities 1 year or less	2.02	1.98	2.10	2.21	2.20
Trading assets	0.03	0.03	0.05	0.07	0.16
Total earning assets	91.92	91.93	91.05	90.17	89.70
Non-interest cash and due from depository institutions	1.26	1.20	1.37	1.59	1.84
Other real estate owned	0.09	0.14	0.26	0.38	0.50
All other assets	6.72	6.76	7.32	8.04	8.04
Memoranda					
Short-term investments	4.89	4.78	5.23	5.92	7.23
US Treasury securities	0.20	0.26	0.19	0.12	0.12
US agency securities (excluding Mortgage-backed securities)	1.53	1.85	2.21	2.46	2.69
Municipal securities	3.29	2.86	2.64	2.83	2.69
Mortgage-backed securities	9.70	10.36	10.88	11.18	11.18
Asset-backed securities	0.25	0.26	0.15	0.19	0.15
Other debt securities	0.57	0.62	0.63	0.67	0.51
Loans held-for-sale	0.48	0.33	0.39	0.31	0.70
Loans not held-for-sale	70.84	69.93	67.12	64.72	60.89
Real estate loans secured by 1-4 family	16.69	16.96	16.85	17.29	16.85
Revolving	2.87	2.96	2.83	2.83	2.79
Closed-end, secured by first liens	13.04	13.14	13.02	13.36	12.98
Closed-end, secured by junior liens	0.45	0.52	0.63	0.71	0.75
Commercial real estate loans	33.40	32.03	29.10	26.60	25.26
Construction and land development	4.73	4.27	3.71	3.20	3.42
Multifamily	4.87	4.26	3.39	2.64	2.32
Nonfarm nonresidential	22.23	21.51	20.02	19.06	18.25
Real estate loans secured by farmland	0.63	0.65	0.65	0.64	0.61

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2016

Loan Mix and Analysis of Concentrations of Credit

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	74.05	73.87	71.76	72.12	72.38
Real estate loans secured by 1-4 family	23.78	24.58	24.90	26.56	27.26
Revolving	4.02	4.21	4.11	4.24	4.39
Closed-end	19.32	19.90	20.31	21.84	22.59
Commercial real estate loans	46.86	45.56	42.58	41.79	41.67
Construction and land development	6.66	6.13	5.48	4.88	5.60
1-4 family	1.64	1.47	1.14	0.94	0.98
Other	4.97	4.56	4.15	3.82	4.48
Multifamily	6.65	5.95	5.01	4.34	3.97
Nonfarm nonresidential	31.44	30.89	29.47	29.90	29.87
Owner-occupied	11.39	11.63	11.45	12.02	12.03
Other	19.64	18.90	17.55	17.66	17.56
Real estate loans secured by farmland	0.97	1.02	1.00	1.03	1.09
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	15.29	15.47	16.36	16.94	16.46
Loans to individuals	4.01	4.08	3.99	3.96	4.41
Credit card loans	0.03	0.04	0.05	0.08	0.11
Agricultural loans	0.61	0.66	0.69	0.69	0.70
Other loans and leases	3.43	3.12	3.38	3.51	3.06
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	497.60	483.35	444.49	421.74	415.31
Real estate loans secured by 1-4 family	159.43	159.89	146.20	145.87	155.28
Revolving	27.53	28.31	28.81	28.16	28.11
Closed-end	129.43	129.21	115.76	116.21	125.86
Commercial real estate loans	315.46	300.67	280.28	257.60	244.30
Construction and land development	44.26	40.62	38.37	33.45	35.40
1-4 family	10.71	9.58	8.86	6.93	6.77
Other	32.85	30.24	28.99	26.18	28.43
Multifamily	44.92	39.61	27.50	23.20	21.68
Nonfarm nonresidential	211.07	202.84	201.60	190.05	181.57
Owner-occupied	75.89	76.05	80.92	79.57	75.84
Other	132.61	124.19	118.63	109.27	104.88
Real estate loans secured by farmland	5.98	6.09	7.07	7.00	6.87
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.02	0.09	0.06
Commercial and industrial loans	99.62	98.77	110.57	110.23	107.04
Loans to individuals	24.16	24.48	26.84	24.92	27.79
Credit card loans	0.20	0.25	0.38	0.53	0.67
Agricultural loans	3.79	4.01	5.13	5.06	4.65
Other loans and leases	22.17	19.59	22.07	21.98	20.01
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.35	33.78	30.62	29.41	29.34
Non-owner occupied CRE loans / Total risk based capital	238.15	221.68	196.34	176.94	169.23
Construction and land development loans / Total risk based capital	44.26	40.62	38.37	33.45	35.40
Total CRE loans / Total risk based capital	318.34	303.67	282.74	260.33	246.60

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2016

Liquidity and Funding

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Total Assets					
Short-term investments	4.89	4.78	5.23	5.92	7.23
Liquid assets	16.72	18.02	19.39	21.13	23.09
Investment securities	17.50	18.50	19.08	20.07	20.44
Net loans and leases	71.15	69.95	67.34	64.73	61.71
Net loans, leases and standby letters of credit	71.63	70.48	67.95	65.37	62.41
Core deposits	67.94	67.08	65.47	65.65	63.52
Noncore funding	19.14	19.76	19.78	19.30	20.19
Time deposits of \$100K or more	8.24	8.89	8.58	9.00	9.48
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.50	1.74	1.94	2.06	2.32
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.51	1.76	1.94	2.02	2.26
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.78	3.07	2.77	2.11	1.18
Earning assets repriceable in 1 year	32.44	31.07	30.77	31.97	33.63
Interest-bearing liabilities repriceable in 1 year	15.91	14.89	17.54	19.04	20.86
Long-term debt repriceable in 1 year	0.25	0.19	0.33	0.54	0.21
Net assets repriceable in 1 year	15.50	14.97	11.46	11.22	11.20
Other Liquidity and Funding Ratios					
Net noncore funding dependence	15.98	16.95	16.63	15.94	15.57
Net ST noncore funding dependence	9.28	9.14	8.66	7.59	6.34
Short-term investment / ST noncore funding	43.80	46.75	52.28	62.30	65.87
Liquid assets-ST noncore funding / Nonliquid assets	4.34	6.91	8.62	11.76	14.17
Net loans and leases / Total deposits	90.86	89.84	87.92	83.97	80.30
Net loans and leases / Core deposits	106.19	106.33	105.06	100.63	99.12
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.12	0.39	0.71	-0.60	1.42
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.02	0.25	1.52	-1.30	4.51
Structured notes appreciation (depreciation) / T1 cap	-0.02	0.00	-0.02	-0.35	-0.04
Percent of Investment Securities					
Held-to-maturity securities	13.86	14.46	13.00	10.89	8.57
Available-for-sale securities	86.14	85.54	86.68	89.11	91.03
US Treasury securities	1.24	1.42	1.09	0.68	0.64
US agency securities (excluding Mortgage-backed securities)	9.66	10.91	11.78	12.96	13.75
Municipal securities	18.74	16.22	13.72	14.26	13.61
Mortgage-backed securities	55.93	56.83	59.42	59.32	57.53
Asset-backed securities	1.48	1.41	0.87	1.02	0.79
Other debt securities	3.88	3.69	3.18	3.24	2.54
Mutual funds and equity securities	0.67	0.57	0.55	0.59	0.54
Debt securities 1 year or less	12.51	11.83	10.99	11.40	12.03
Debt securities 1 to 5 years	21.47	23.86	23.02	21.22	23.58
Debt securities over 5 years	62.19	59.79	60.44	63.86	58.68
Pledged securities	47.32	50.96	50.59	50.54	50.86
Structured notes, fair value	0.25	0.45	0.99	1.22	1.07
Percent Change from Prior Like Quarter					
Short-term investments	27.09	14.48	8.68	-3.50	12.95
Investment securities	5.15	9.35	5.43	7.98	0.88
Core deposits	13.60	14.05	10.86	7.64	11.90
Noncore funding	11.94	12.05	14.48	4.99	-6.27

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2016

Derivatives and Off-Balance-Sheet Transactions

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Total Assets					
Loan commitments	17.07	16.91	15.67	14.77	13.08
Standby letters of credit	0.42	0.47	0.47	0.56	0.61
Commercial and similar letters of credit	0.01	0.01	0.02	0.02	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	6.87	5.96	4.80	4.81	5.23
Interest rate contracts	6.73	5.78	4.61	4.51	4.68
Interest rate futures and forward contracts	0.37	0.32	0.38	0.25	0.72
Written options contracts (interest rate)	0.38	0.35	0.37	0.27	0.59
Purchased options contracts (interest rate)	0.06	0.05	0.04	0.10	0.12
Interest rate swaps	5.11	4.40	3.16	3.28	2.38
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.01
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	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, and other derivative contracts	0.00	0.00	0.00	0.01	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.01	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments	26.17	26.34	24.89	23.84	22.19

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date:12/31/2016

Derivatives Analysis

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Notional Amount					
Interest rate contracts	99.94	99.77	99.61	98.50	98.27
Foreign exchange contracts	0.02	0.04	0.06	0.02	0.34
Equity, commodity, and other contracts	0.00	0.01	0.03	0.35	0.26
Futures and forwards	15.26	13.76	18.45	15.82	20.96
Written options	11.61	13.26	16.03	14.59	17.95
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.28	12.89	15.77	14.37	17.50
Purchased options	1.00	1.25	1.14	2.33	3.55
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.67	1.04	1.05	2.20	3.38
Swaps	62.68	61.97	54.60	57.66	43.61
Held for trading	15.34	12.71	22.85	23.50	13.05
Interest rate contracts	15.84	13.36	21.43	14.76	13.07
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.14
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	84.66	87.29	77.15	76.50	86.95
Interest rate contracts	84.20	85.98	75.34	73.80	84.46
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.03
Equity, commodity, and other contracts	0.00	0.00	0.02	0.20	0.22
Derivative contracts (excluding futures and FX 14 days or less)	84.89	81.03	76.67	80.61	76.94
One year or less	16.56	15.89	18.25	19.82	26.53
Over 1 year to 5 years	20.58	20.87	20.26	19.77	16.38
Over 5 years	35.03	30.11	22.82	28.62	16.92
Gross negative fair value (absolute value)	0.73	1.04	1.17	1.10	1.82
Gross positive fair value	1.08	1.03	1.14	1.27	1.43
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.00	0.00	0.01
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.01
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 (confidential prior to March 2001)	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-weighted assets	0.05	0.05	0.06	0.07	0.09

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2016

Allowance and Net Loan and Lease Losses

 FR BHCPR
 Page 9

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.12	0.11	0.11	0.15	0.33
Provision for loan and lease losses / Average loans and leases	0.18	0.15	0.15	0.22	0.56
Provision for loan and lease losses / Net losses	153.15	144.72	175.96	75.32	99.57
Allowance for loan and lease losses / Total loans and leases not held for sale	1.00	1.11	1.25	1.48	1.74
Allowance for loan and lease losses / Total loans and leases	0.99	1.10	1.24	1.46	1.70
Allowance for loan and lease losses / Net loans and leases losses (X)	16.46	13.90	14.12	10.11	5.20
Allowance for loan and lease losses / Nonaccrual assets	249.51	220.56	181.45	139.64	123.33
ALLL/90+ days past due + nonaccrual loans and leases	210.57	187.47	152.93	116.74	101.15
Gross loan and lease losses / Average loans and leases	0.19	0.18	0.27	0.44	0.78
Recoveries / Average loans and leases	0.07	0.08	0.11	0.13	0.12
Net losses / Average loans and leases	0.12	0.09	0.15	0.29	0.64
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	56.70	46.50	34.55	21.96	15.47
Earnings coverage of net losses (X)	9.25	11.53	20.50	17.47	9.48
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.03	0.09	0.24	0.62
Real estate loans secured by 1-4 family	0.04	0.07	0.12	0.29	0.54
Revolving	0.05	0.08	0.11	0.30	0.55
Closed-end	0.04	0.07	0.13	0.28	0.53
Commercial real estate loans	0.01	0.01	0.06	0.22	0.67
Construction and land development	-0.06	-0.04	-0.11	0.46	2.37
1-4 family	0.00	0.00	-0.02	0.06	0.32
Other	-0.05	-0.04	-0.06	0.33	1.89
Multifamily	0.00	-0.01	0.02	0.17	0.46
Nonfarm nonresidential	0.03	0.02	0.08	0.20	0.45
Owner-occupied	0.01	0.02	0.04	0.09	0.15
Other	0.01	0.00	0.04	0.10	0.27
Real estate loans secured by farmland	-0.01	0.01	0.02	0.03	0.12
Commercial and industrial loans	0.26	0.18	0.18	0.32	0.63
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.71	0.77	0.88	1.09	1.21
Credit card loans	1.25	1.61	1.57	2.67	2.64
Agricultural loans	0.05	0.01	0.02	0.05	0.07
Loans to foreign governments and institutions	0.00	0.00	0.00	4.64	0.00
Other loans and leases	0.29	0.21	0.36	0.24	0.30

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2016

Past Due and Nonaccrual Assets

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Loans and Leases					
30-89 days past due loans and leases	0.30	0.35	0.45	0.64	0.76
90+ days past due loans and leases	0.06	0.07	0.14	0.23	0.38
Nonaccrual loans and leases	0.55	0.64	0.87	1.28	1.86
90+ days past due and nonaccrual loans and leases	0.64	0.75	1.13	1.71	2.53
30-89 days past due restructured	0.01	0.01	0.02	0.02	0.03
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.13	0.17	0.25	0.38	0.52
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.30	0.35	0.45	0.64	0.76
90+ days past due assets	0.06	0.07	0.14	0.23	0.38
Nonaccrual assets	0.55	0.65	0.87	1.29	1.88
30+ days past due and nonaccrual assets	0.95	1.12	1.60	2.41	3.37
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.45	0.52	0.72	1.08	1.45
90+ past due and nonaccrual assets + other real estate owned	0.57	0.68	1.00	1.50	1.96
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.74	0.91	1.23	1.69	2.15
Allowance for loan and leases losses	117.53	132.65	166.63	201.84	229.75
Equity cap + allowance for loan and lease losses	6.66	8.13	10.20	13.83	17.81
Tier 1 cap + allowance for loan and lease losses	7.33	8.84	11.01	15.02	19.96
Loans and Leases + other real estate owned	1.05	1.32	1.92	2.72	3.67

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2016

Past Due and Nonaccrual Loans and Leases

		12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.28	0.34	0.47	0.66	0.83
	90+ days past due	0.06	0.08	0.17	0.30	0.49
	Nonaccrual	0.50	0.64	1.01	1.50	2.29
Commercial and industrial	30-89 days past due	0.23	0.22	0.34	0.31	0.39
	90+ days past due	0.02	0.02	0.06	0.07	0.14
	Nonaccrual	0.79	0.76	0.71	0.95	1.21
Individuals	30-89 days past due	0.69	0.67	1.03	1.18	1.25
	90+ days past due	0.05	0.05	0.07	0.13	0.13
	Nonaccrual	0.18	0.23	0.24	0.30	0.33
Depository institution loans	30-89 days past due	0.25	0.20	0.15	0.00	0.00
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.09	0.12	0.06	0.16	0.14
	90+ days past due	0.01	0.01	0.01	0.05	0.10
	Nonaccrual	0.27	0.27	0.22	0.25	0.30
Foreign governments	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
	Nonaccrual	0.00	0.00	2.43	1.16	0.00
Other loans and leases	30-89 days past due	0.14	0.11	0.23	0.21	0.17
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.10	0.12	0.13	0.30	0.19

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 12/31/2016

		12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Memoranda						
1-4 Family	30-89 days past due	0.49	0.61	0.78	1.03	1.13
	90+ days past due	0.07	0.11	0.20	0.29	0.38
	Nonaccrual	0.73	0.85	1.33	1.83	2.45
Revolving	30-89 days past due	0.33	0.42	0.43	0.56	0.58
	90+ days past due	0.03	0.05	0.05	0.06	0.12
	Nonaccrual	0.53	0.65	0.88	0.99	1.06
Closed-End	30-89 days past due	0.52	0.65	0.83	1.09	1.25
	90+ days past due	0.08	0.12	0.22	0.35	0.43
	Nonaccrual	0.78	0.91	1.41	2.02	2.51
Junior Lien	30-89 days past due	0.03	0.03	0.04	0.06	0.07
	90+ days past due	0.00	0.00	0.01	0.01	0.03
	Nonaccrual	0.05	0.07	0.09	0.13	0.18
Commercial real estate	30-89 days past due	0.14	0.20	0.27	0.42	0.61
	90+ days past due	0.04	0.06	0.13	0.24	0.39
	Nonaccrual	0.40	0.53	0.86	1.50	2.40
Construction and development	30-89 days past due	0.16	0.16	0.25	0.35	0.95
	90+ days past due	0.03	0.03	0.15	0.36	0.96
	Nonaccrual	0.35	0.63	1.28	2.91	6.51
1-4 family	30-89 days past due	0.05	0.03	0.04	0.05	0.13
	90+ days past due	0.00	0.00	0.00	0.04	0.11
	Nonaccrual	0.04	0.08	0.21	0.40	0.73
Other	30-89 days past due	0.06	0.10	0.18	0.26	0.67
	90+ days past due	0.02	0.03	0.14	0.26	0.83
	Nonaccrual	0.24	0.45	0.92	2.20	5.11
Multifamily	30-89 days past due	0.03	0.04	0.11	0.17	0.31
	90+ days past due	0.00	0.02	0.05	0.15	0.24
	Nonaccrual	0.14	0.17	0.28	0.55	1.21
Nonfarm non-residential	30-89 days past due	0.14	0.20	0.25	0.39	0.55
	90+ days past due	0.04	0.06	0.13	0.21	0.31
	Nonaccrual	0.46	0.56	0.88	1.41	1.97
Owner occupied	30-89 days past due	0.07	0.09	0.12	0.19	0.20
	90+ days past due	0.02	0.02	0.05	0.09	0.12
	Nonaccrual	0.22	0.26	0.40	0.59	0.78
Other	30-89 days past due	0.05	0.08	0.11	0.18	0.27
	90+ days past due	0.01	0.03	0.07	0.11	0.18
	Nonaccrual	0.17	0.22	0.40	0.72	1.13
Farmland	30-89 days past due	0.13	0.19	0.22	0.30	0.39
	90+ days past due	0.04	0.04	0.08	0.13	0.23
	Nonaccrual	0.55	0.77	0.84	1.87	1.55
Credit card	30-89 days past due	0.77	0.86	0.85	1.10	0.95
	90+ days past due	0.29	0.33	0.33	0.93	0.27
	Nonaccrual	0.03	0.05	0.02	0.09	0.03

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHCPR PEER GROUP DATA

Risk-Based Capital (Beginning March 2015, Replaced by Page 14)

Peer Group: 2
Date: 12/31/2016

	12/31/2016			12/31/2015			12/31/2014			12/31/2013			12/31/2012		
Capital Ratios															
Tier 1 leverage ratio	9.83			10.02			10.22			10.41			10.17		
Tier 1 risk-based capital ratio							13.58			14.32			14.72		
Total risk-based capital ratio							14.86			15.61			16.09		
Tangible tier 1 leverage ratio							10.04			10.20			10.06		
Tangible common equity capital / Tangible assets							9.14			9.08			8.77		
Tier 1 common equity capital / Total risk-weighted assets	11.78			12.13			12.18			12.61			12.62		
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others							0.59			0.57			0.47		
Estimated FV of mortgage serving assets / Mortgage service assets							112.03			119.16			112.38		

BHCPR PEER GROUP DATAPeer Group: 2
Date: 12/31/2016**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**

	12/31/2016	12/31/2015	12/31/2015	12/31/2014	12/31/2013
Capital Ratios					
Common equity tier 1 capital, column A	11.78	12.13			
Common equity tier 1 capital, column B	0.00	0.00			
Tier 1 capital, column A	12.62	13.01			
Tier 1 capital, column B	0.00	0.00			
Total capital, column A	14.04	14.24			
Total capital, column B	0.00	0.00			
Tier 1 leverage	9.83	10.02			

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2016

Insurance and Broker-Dealer Activities

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	71.43	60.00	57.15	60.81	56.39
Insurance underwriting assets (L/H) / Total insurance underwriting assets	28.57	40.00	42.85	39.19	43.61
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.53	0.59	0.63	0.81	0.73
Premium income / Insurance activities revenue	0.00	0.00	0.20	0.46	0.38
Credit related premium income / Total premium income	68.02	75.00	42.86	44.44	44.44
Other premium income / Total premium income	31.98	25.00	57.14	55.56	55.56
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	15.51	14.13	33.94	13.98	1.08
Insurance net income (L/H) / Equity (L/H)			21.13	14.90	8.00
Insurance benefits, losses, expenses / Insurance premiums	101.44	116.51	75.49	110.11	87.09
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	2.86	2.41	2.10	3.83
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	2.04	1.73	1.80
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.28	13.29	11.60	10.86	9.32
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2016

Foreign Activities

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.03	0.02	0.02
Cost: Interest-bearing deposits	0.40	0.11	0.23	0.29	0.36
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans	6.49	0.64	0.46	0.44	25.31
Foreign governments and institutions	0.00	0.00	0.00	4.64	0.00
Growth Rates					
Net loans and leases	-7.93	371.22	-5.30	-9.76	13.23
Total selected assets	1.51	9.51	11.55	-3.85	50.53
Deposits	34.84	170.33	-35.31	103.71	-32.22

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2016

Parent Company Analysis - Part 1

 FR BHCPR
 Page 17

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Profitability					
Net income / Average equity capital	9.13	8.59	8.32	8.88	8.56
Bank net income / Average equity investment in banks	9.71	9.27	9.38	9.64	9.50
Nonbank net income / Average equity investment in nonbanks	8.84	8.91	8.76	5.30	4.60
Sub BHCs net income / Average equity investment in sub BHCs	5.87	5.48	5.78	8.80	5.65
Bank net income / Parent net income	103.55	104.08	91.70	89.36	91.46
Nonbank net income / Parent net income	0.96	1.08	1.36	1.28	1.63
Sub BHCs net income / Parent net income	104.04	105.29	95.63	95.05	93.08
Leverage					
Total liabilities / Equity capital	11.56	9.93	10.27	12.08	13.11
Total debt / Equity capital	4.07	2.56	1.94	1.87	1.81
Total debt + NP to subs that issued trust preferred / Equity capital	9.61	8.13	7.90	9.04	9.63
Total debt + Loans guaranteed for affiliate / Equity capital	4.14	2.60	2.03	1.98	1.92
Total debt / Equity capital - excess over fair value	4.07	2.57	1.96	1.90	1.81
Long-term debt / Equity capital	3.87	2.30	1.82	1.74	1.71
Short-term debt / Equity capital	0.03	0.02	0.01	0.01	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.01	0.02	0.03
Long-term debt / Consolidated long-term debt	12.91	8.22	6.03	6.26	6.18
Double Leverage					
Equity investment in subs / Equity capital	105.32	103.38	102.90	103.92	103.89
Total investment in subs / Equity capital	105.76	103.91	103.67	104.60	104.88
Equity investment in subs / Equity cap, Qual TPS + other PS in T1			96.44	95.52	95.36
Total investment in subs / Equity cap, Qual TPS + other PS in T1			97.24	96.26	96.29
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.54	0.31	0.33	0.33	0.41
Equity investment in subs - equity cap / Net income-div (X)	1.68	1.44	1.82	1.88	2.02
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	103.73	124.21	125.03	142.70	134.03
Cash flow from operations + noncash + op exchange / Op exchange + div	111.09	123.42	122.91	137.48	125.66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.12	106.61	106.95	102.77	111.64
Pretax operating income + interest expenses / Interest expense	4,205.88	15,981.35	14,819.64	10,006.99	10,982.20
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,091.60	1,952.45	3,031.02	1,951.43	1,254.14
Dividends + interest from subs / Interest expenses + dividends	124.92	146.44	174.32	176.01	167.12
Fees + other income from subs / Salary + other expenses	7.64	6.52	7.91	11.19	10.32
Net income / Current part of long-term debt + preferred dividends (X)	436.35	170.83	126.64	133.79	28.14
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.61	1.68	1.72	1.42	1.48
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	4.62	11.98	8.47	2.37
Total	0.00	4.62	11.98	8.47	2.37
Guaranteed Loans as a Percent of Equity Capital					
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 Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.18	0.19	0.27	0.36	0.43
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

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2016

Parent Company Analysis - Part 2

 FR BHCPR
 Page 18

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	108.30	74.26	75.70	75.35	73.72
Dividends paid / Net income	29.36	30.01	30.54	29.52	32.93
Net income - dividends / Average equity	6.24	5.72	5.45	6.11	5.36
Percent of Dividends Paid					
Dividends from bank subsidiaries	121.16	145.58	166.84	157.53	147.91
Dividends from nonbank subsidiaries	1.56	2.62	2.01	3.29	6.26
Dividends from subsidiary BHCs	0.00	0.00	2.68	1.02	1.48
Dividends from all subsidiaries	141.52	154.34	182.23	195.80	184.95
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	36.16	44.45	44.65	47.60	49.60
Interest income from bank subsidiaries	0.13	0.14	0.12	0.17	0.16
Mortgage and service fees from bank subsidiaries	0.78	0.98	1.42	1.68	2.06
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	40.02	50.83	49.17	58.60	59.76
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	63.59	76.47	52.54	59.79	80.38
Interest income from nonbank subsidiaries	0.02	0.54	0.48	0.16	0.50
Mortgage and serv fees from nonbank subsidiaries	0.28	0.68	0.73	2.17	2.19
Other income from nonbank subsidiaries	0.63	0.00	0.02	0.00	0.00
Operating income from nonbank subsidiaries	79.69	87.90	63.04	76.08	114.11
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	27.16	27.43	32.59	48.48	30.87
Interest income from subsidiary BHCs	0.02	0.02	0.03	0.02	0.04
Mortgage and service fees from subsidiary BHCs	-0.02	0.00	0.59	1.84	2.29
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	27.16	27.45	33.20	50.34	33.20
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	68.94	68.80	63.90	60.51	54.81
Interest income from bank subsidiaries	2.07	2.48	1.47	2.53	3.46
Mortgage and service fees from bank subsidiaries	1.63	1.96	2.66	2.70	4.81
Other income from bank subsidiaries	0.02	0.01	0.05	0.05	0.00
Operating income from bank subsidiaries	91.67	91.63	76.30	77.77	73.92
Dividends from nonbank subsidiaries	1.01	2.01	1.01	1.34	2.95
Interest income from nonbank subsidiaries	0.00	0.01	0.02	0.02	0.01
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.01	0.01
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.67	2.80	2.16	2.80	4.11
Dividends from subsidiary BHCs	0.00	0.00	1.87	0.19	0.91
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary 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 subsidiary BHCs	0.00	0.00	1.91	0.26	1.13
Loans and advances from subsidiaries / Short term debt	574.10	406.38	-5,352.81	659.04	314.11
Loans and advances from subsidiaries / Total debt	78.25	112.92	122.21	226.69	195.64

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									151
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.22	2.31	2.62	2.95	3.24	3.52	3.76	3.87	151
+ Non-interest income	0.97	0.27	0.36	0.60	0.91	1.29	1.67	2.52	151
- Overhead expense	2.68	1.46	1.71	2.09	2.69	3.11	3.72	4.45	151
- Provision for loan and lease losses	0.12	-0.07	0.00	0.04	0.11	0.19	0.27	0.47	151
+ Securities gains (losses)	0.02	-0.01	0.00	0.00	0.01	0.04	0.09	0.15	151
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	151
= Pretax net operating income (tax equivalent)	1.47	0.65	0.93	1.15	1.50	1.75	2.02	2.37	151
Net operating income	1.00	0.49	0.62	0.78	1.00	1.17	1.42	1.67	151
Net income	1.00	0.49	0.62	0.78	1.00	1.17	1.42	1.67	151
Net income (sub-chapter S adjusted)	1.06	0.77	0.81	0.88	1.02	1.15	1.42	1.56	14
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.93	3.09	3.31	3.65	3.93	4.25	4.46	4.59	151
Interest expense	0.44	0.10	0.18	0.30	0.42	0.57	0.76	0.92	151
Net interest income (tax equivalent)	3.48	2.49	2.77	3.18	3.48	3.84	4.13	4.23	151
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.12	-0.06	-0.01	0.01	0.09	0.18	0.32	0.63	151
Earnings coverage of net losses (X)	9.25	-338.51	-83.20	2.71	15.05	35.25	80.96	156.69	150
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.00	0.46	0.58	0.75	0.98	1.23	1.56	1.81	151
Allowance for loan and lease losses / Total loans and leases	0.99	0.42	0.55	0.73	0.98	1.21	1.56	1.75	151
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.71	0.07	0.24	0.36	0.62	0.91	1.60	1.98	151
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.30	0.03	0.05	0.13	0.26	0.43	0.67	0.89	151
Liquidity and Funding									
Net noncore funding dependence	15.98	-2.76	0.12	6.57	17.40	22.88	30.40	36.96	151
Net short-term noncore funding dependence	9.28	-6.73	-1.91	2.98	8.54	16.16	20.74	24.69	151
Net loans and leases / Total assets	71.15	45.73	57.56	65.13	72.77	77.43	82.94	84.59	151
Capitalization									
Tier 1 leverage ratio	9.83	7.56	8.22	8.90	9.78	10.54	12.11	13.65	151
Equity capital / Total assets	10.58	7.21	8.05	8.99	10.48	12.06	13.53	14.16	151
Equity capital + minority interest / Total assets	10.62	7.21	8.05	9.06	10.57	12.10	13.69	14.20	151
Tier 1 common equity capital / Total risk-weighted assets	11.78	8.42	9.36	10.16	11.28	13.35	15.32	17.54	151
Net Loans and leases / Equity capital (X)	6.83	4.04	4.74	5.71	6.74	7.84	9.58	10.21	151
Cash dividends / Net income	29.36	0.00	0.00	12.36	32.82	46.02	58.33	71.64	148
Cash dividends / Net income (sub-chapter S adjusted)	21.80	-3.26	-1.20	8.18	23.63	27.64	46.21	56.17	14
Retained earnings / Average equity capital	6.24	0.65	2.85	4.26	5.88	8.32	10.26	11.78	151
Growth Rates									
Assets	12.34	0.76	2.23	5.28	9.37	17.41	31.62	45.78	151
Equity capital	11.77	-0.65	2.03	4.21	7.74	14.47	37.33	56.75	151
Net loans and leases	14.31	2.28	3.95	6.78	11.25	17.91	34.02	53.44	151
Noncore funding	11.94	-26.82	-17.75	-4.89	7.88	21.40	48.64	98.87	150
Parent Company Ratios									
Short-term debt / Equity capital	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.23	151
Long-term debt / Equity capital	3.87	0.00	0.00	0.00	0.00	8.63	17.91	19.63	151
Equity investment in subs / Equity capital	105.32	89.75	94.03	99.18	104.06	112.04	119.37	122.83	151
Cash FR op + noncash + op expenses / Op expenses + dividends	111.09	1.75	20.72	65.25	105.94	138.95	213.60	356.14	149

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.64	2.82	3.12	3.38	3.62	3.92	4.10	4.23	151
Less: Interest expense	0.41	0.09	0.16	0.28	0.39	0.54	0.72	0.88	151
Equals: Net interest income (tax equivalent)	3.22	2.31	2.62	2.95	3.24	3.52	3.76	3.87	151
Plus: Non-interest income	0.97	0.27	0.36	0.60	0.91	1.29	1.67	2.52	151
Equals: adjusted operating income (tax equivalent)	4.24	3.01	3.27	3.70	4.25	4.70	5.24	6.03	151
Less: Overhead Expense	2.68	1.46	1.71	2.09	2.69	3.11	3.72	4.45	151
Less: Provision for loan and lease losses	0.12	-0.07	0.00	0.04	0.11	0.19	0.27	0.47	151
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Plus: Realized Gains / Losses on available-for-sale securities	0.02	-0.01	0.00	0.00	0.01	0.04	0.09	0.15	151
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	151
Equals: Pretax net operating income (tax equivalent)	1.47	0.65	0.93	1.15	1.50	1.75	2.02	2.37	151
Less: Applicable income taxes (tax equivalent)	0.48	0.00	0.15	0.36	0.50	0.60	0.70	0.85	151
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Equals: Net operating income	1.00	0.49	0.62	0.78	1.00	1.17	1.42	1.67	151
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Equals: Net income	1.00	0.49	0.62	0.78	1.00	1.17	1.42	1.67	151
Memo: Net income (last four quarters)	1.00	0.49	0.62	0.78	1.00	1.17	1.42	1.67	151
Net income-BHC and noncontrolling (minority) interest	1.00	0.49	0.61	0.79	1.00	1.19	1.42	1.67	151
Margin Analysis									
Average earning assets / Average assets	92.78	88.15	89.22	91.03	92.83	94.60	96.27	97.00	151
Average interest-bearing funds / Average assets	70.47	53.77	58.69	64.47	69.81	77.10	83.19	85.29	151
Interest income (tax equivalent) / Average earning assets	3.93	3.09	3.31	3.65	3.93	4.25	4.46	4.59	151
Interest expense / Average earning assets	0.44	0.10	0.18	0.30	0.42	0.57	0.76	0.92	151
Net interest income (tax equivalent) / Average earning assets	3.48	2.49	2.77	3.18	3.48	3.84	4.13	4.23	151
Yield or Cost									
Total loans and leases (tax equivalent)	4.41	3.59	3.78	4.04	4.38	4.80	5.02	5.34	151
Interest-bearing bank balances	0.54	0.17	0.31	0.42	0.54	0.65	0.79	1.01	151
Fed funds sold and reverse repos	0.51	0.00	0.00	0.18	0.50	0.70	1.37	1.68	78
Trading assets	0.65	0.00	0.00	0.00	0.00	1.11	3.03	4.70	49
Total earning assets	3.84	2.95	3.24	3.58	3.86	4.12	4.40	4.50	151
Investment securities (tax equivalent)	2.52	1.56	1.81	2.13	2.43	2.89	3.48	3.69	151
US Treasury and agency securities (excluding Mortgage-backed securities)	1.70	0.56	0.81	1.17	1.61	2.20	2.84	3.56	138
Mortgage-backed securities	2.07	1.35	1.63	1.84	2.06	2.26	2.54	3.10	150
All other securities	3.70	1.70	2.15	2.72	3.75	4.56	5.08	5.70	150
Interest-bearing deposits	0.42	0.11	0.17	0.27	0.39	0.54	0.76	0.86	151
Time deposits of \$100K or more	0.87	0.33	0.44	0.66	0.85	1.08	1.32	1.49	149
Time deposits < \$100K	0.82	0.30	0.38	0.56	0.79	1.07	1.32	1.49	150
Other domestic deposits	0.27	0.09	0.11	0.15	0.22	0.38	0.53	0.67	151
Foreign deposits	0.40	0.35	0.36	0.37	0.40	0.43	0.44	0.45	2
Fed funds purchased and repos	0.56	0.00	0.06	0.15	0.26	0.59	2.27	3.87	130
Other borrowed funds and trading liabilities	1.26	0.45	0.49	0.65	1.10	1.69	2.46	3.45	142
All interest-bearing funds	0.58	0.14	0.23	0.41	0.58	0.74	0.93	1.11	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.10	0.00	0.00	0.00	1.50	3.94	6.51	8.23	151
Overhead expenses / Net Interest Income + non-interest income	64.03	42.45	50.97	58.46	63.81	70.84	77.23	81.07	151
Percent of Average Assets									
Total overhead expense	2.68	1.46	1.71	2.09	2.69	3.11	3.72	4.45	151
Personnel expense	1.48	0.81	0.93	1.22	1.49	1.72	2.03	2.61	151
Net occupancy expense	0.33	0.14	0.19	0.27	0.33	0.39	0.46	0.52	151
Other operating expenses	0.84	0.44	0.50	0.58	0.81	1.02	1.29	1.66	151
Overhead less non-interest income	1.64	0.86	1.10	1.35	1.61	1.91	2.25	2.42	151
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.83	41.48	49.41	56.97	62.96	69.22	76.29	80.15	151
Personnel expense	35.07	22.41	26.41	31.90	35.03	38.51	43.99	46.77	151
Net occupancy expense	7.79	4.43	5.37	6.36	7.66	9.15	10.26	12.27	151
Other operating expenses	19.30	12.28	13.61	15.59	18.66	21.94	27.94	32.36	151
Total non-interest income	22.45	8.51	10.24	15.49	21.69	28.78	35.64	44.58	151
Fiduciary activities income	1.96	0.00	0.00	0.00	1.08	3.54	6.73	10.97	151
Service charges on domestic deposit accounts	4.14	0.38	1.06	2.52	4.00	5.57	7.47	10.03	151
Trading revenue	0.10	0.00	0.00	0.00	0.00	0.01	0.49	1.82	151
Investment banking fees and commissions	0.95	0.00	0.00	0.08	0.61	1.54	3.48	5.88	151
Insurance activities revenue	0.53	0.00	0.00	0.00	0.03	0.52	3.35	4.99	151
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Net servicing fees	0.37	0.00	0.00	0.00	0.13	0.53	1.41	3.61	151
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Net gain (loss) - sales of loans, OREO, and other assets	2.88	-0.20	0.02	0.62	2.03	4.30	8.22	15.72	151
Other non-interest income	7.65	1.58	2.65	4.98	7.30	9.76	14.83	17.23	151
Overhead less non-interest income	39.45	19.73	24.42	31.11	38.55	47.20	53.89	58.45	151
Applicable income taxes / Pretax net operating income (tax equivalent)	27.98	0.20	5.92	24.10	31.42	34.17	37.06	38.62	147
Applicable income tax + TE / Pretax net operating income + TE	33.65	3.43	21.47	32.51	35.13	37.57	39.66	40.66	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	52.84	21.46	32.55	42.88	53.56	63.27	70.30	77.06	151
Commercial and industrial loans	10.48	2.70	3.86	5.79	8.97	14.32	21.37	28.30	151
Loans to individuals	2.57	0.04	0.09	0.34	0.96	3.22	10.59	17.41	151
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	151
Agricultural loans	0.40	0.00	0.00	0.00	0.03	0.52	2.06	3.47	151
Other loans and leases	2.30	0.00	0.08	0.51	1.57	3.12	6.65	9.90	151
Net loans and leases	71.15	45.73	57.56	65.13	72.77	77.43	82.94	84.59	151
Debt securities over 1 year	14.68	2.72	5.10	9.22	13.07	20.05	26.50	36.23	151
Mutual funds and equity securities	0.10	0.00	0.00	0.00	0.04	0.16	0.39	0.62	151
Subtotal	86.75	76.12	79.94	84.24	87.54	89.32	91.65	92.83	151
Interest-bearing bank balances	2.44	0.14	0.21	0.57	1.61	3.63	7.10	11.78	151
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.50	151
Debt securities 1 year or less	2.02	0.04	0.10	0.44	1.29	2.89	6.78	11.42	151
Trading assets	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.39	151
Total earning assets	91.92	87.92	88.71	90.00	91.62	93.99	95.17	95.68	151
Non-interest cash and due from depository institutions	1.26	0.29	0.40	0.76	1.26	1.71	2.07	2.70	151
Other real estate owned	0.09	0.00	0.00	0.01	0.05	0.14	0.31	0.53	151
All other assets	6.72	3.35	3.82	4.85	6.70	8.34	9.57	10.45	151
Memoranda									
Short-term investments	4.89	0.72	0.92	1.99	3.31	7.17	13.84	16.89	151
US Treasury securities	0.20	0.00	0.00	0.00	0.00	0.15	1.16	2.37	151
US agency securities (excluding Mortgage-backed securities)	1.53	0.00	0.00	0.13	0.76	2.51	4.96	8.85	151
Municipal securities	3.29	0.00	0.03	0.67	2.43	4.52	8.98	13.60	151
Mortgage-backed securities	9.70	1.37	2.79	4.85	8.77	13.97	19.54	23.04	151
Asset-backed securities	0.25	0.00	0.00	0.00	0.00	0.13	1.35	3.73	151
Other debt securities	0.57	0.00	0.00	0.00	0.14	0.97	2.50	3.80	151
Loans held-for-sale	0.48	0.00	0.00	0.03	0.18	0.59	1.76	6.69	151
Loans not held-for-sale	70.84	44.53	57.11	65.08	71.74	77.64	82.28	83.97	151
Real estate loans secured by 1-4 family	16.69	2.67	5.56	9.91	15.17	22.86	32.55	40.55	151
Revolving	2.87	0.01	0.21	0.89	2.59	4.77	6.42	7.17	151
Closed-end, secured by first liens	13.04	1.93	3.53	7.47	11.65	17.94	25.96	34.47	151
Closed-end, secured by junior liens	0.45	0.02	0.06	0.17	0.35	0.64	1.17	1.59	151
Commercial real estate loans	33.40	10.53	15.82	24.84	32.79	41.74	52.45	60.57	151
Construction and land development	4.73	0.27	0.64	2.43	4.41	6.86	10.14	11.28	151
Multifamily	4.87	0.16	0.65	1.66	3.15	5.87	14.76	31.21	151
Nonfarm nonresidential	22.23	6.36	10.33	16.69	22.39	27.75	33.73	37.76	151
Real estate loans secured by farmland	0.63	0.00	0.00	0.01	0.18	1.24	2.40	3.22	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	74.05	42.33	54.04	64.04	76.32	85.39	91.51	95.35	151
Real estate loans secured by 1-4 family	23.78	4.70	8.27	13.86	22.29	32.45	45.27	53.16	151
Revolving	4.02	0.01	0.28	1.27	3.55	6.53	9.09	10.46	151
Closed-end	19.32	4.17	5.87	11.11	16.80	27.17	38.06	46.64	151
Commercial real estate loans	46.86	18.93	25.80	37.80	44.84	57.34	68.69	75.26	151
Construction and land development	6.66	0.37	0.90	3.24	6.31	9.87	13.07	15.35	151
1-4 family	1.64	0.00	0.07	0.45	1.07	2.64	4.45	5.12	151
Other	4.97	0.19	0.74	2.29	4.42	7.46	9.84	11.56	151
Multifamily	6.65	0.25	0.95	2.46	4.51	8.07	19.94	41.11	151
Nonfarm nonresidential	31.44	11.44	17.65	25.03	31.52	38.16	46.39	49.40	151
Owner-occupied	11.39	1.50	4.15	7.66	11.93	14.77	18.71	19.92	151
Other	19.64	6.27	8.85	13.54	18.70	25.29	31.13	36.44	151
Real estate loans secured by farmland	0.97	0.00	0.00	0.02	0.27	1.69	4.30	6.01	151
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	151
Commercial and industrial loans	15.29	3.81	5.82	8.58	13.28	20.76	30.58	36.83	151
Loans to individuals	4.01	0.06	0.12	0.51	1.41	5.78	17.54	25.72	151
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.41	151
Agricultural loans	0.61	0.00	0.00	0.00	0.04	0.82	2.89	5.67	151
Other loans and leases	3.43	0.00	0.09	0.75	2.25	5.20	10.85	16.28	151
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	497.60	219.54	279.21	388.38	501.57	611.05	690.18	745.81	151
Real estate loans secured by 1-4 family	159.43	29.28	44.35	87.20	144.27	217.54	322.21	404.17	151
Revolving	27.53	0.09	1.76	8.39	24.65	46.21	62.12	73.86	151
Closed-end	129.43	21.06	35.12	70.38	114.79	178.61	269.81	353.90	151
Commercial real estate loans	315.46	104.08	144.87	217.63	314.15	390.41	494.36	554.90	151
Construction and land development	44.26	2.94	6.59	22.47	40.83	65.35	84.88	104.32	151
1-4 family	10.71	0.00	0.58	3.13	7.79	16.55	28.75	37.37	151
Other	32.85	1.10	3.67	16.23	30.81	48.46	66.47	74.05	151
Multifamily	44.92	1.40	6.57	15.76	30.78	59.65	125.45	253.84	151
Nonfarm nonresidential	211.07	67.44	95.07	154.54	214.48	266.21	318.75	362.35	151
Owner-occupied	75.89	9.07	24.72	51.95	74.93	99.34	128.78	145.93	151
Other	132.61	34.33	48.14	89.69	128.15	171.47	226.90	250.17	151
Real estate loans secured by farmland	5.98	0.00	0.00	0.13	1.69	10.69	24.25	31.37	151
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	151
Commercial and industrial loans	99.62	22.61	35.34	56.70	88.03	132.37	195.72	244.81	151
Loans to individuals	24.16	0.32	0.91	3.33	9.28	32.77	98.54	158.08	151
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.06	1.12	2.81	151
Agricultural loans	3.79	0.00	0.00	0.00	0.26	5.51	18.30	32.49	151
Other loans and leases	22.17	0.01	0.65	4.88	14.81	29.37	75.98	100.86	151
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.35	12.03	18.52	25.93	32.82	44.90	56.88	64.15	151
Non-owner occupied CRE loans / Total risk based capital	238.15	55.26	109.65	164.76	221.26	305.40	414.08	501.81	151
Construction and land development loans / Total risk based capital	44.26	2.94	6.59	22.47	40.83	65.35	84.88	104.32	151
Total CRE loans / Total risk based capital	318.34	105.21	150.83	225.71	315.18	395.28	502.25	555.96	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	4.89	0.72	0.92	1.99	3.31	7.17	13.84	16.89	151
Liquid assets	16.72	7.26	8.69	10.47	15.09	22.06	31.69	33.57	151
Investment securities	17.50	5.33	7.81	11.08	16.10	23.22	30.38	41.94	151
Net loans and leases	71.15	45.73	57.56	65.13	72.77	77.43	82.94	84.59	151
Net loans, leases and standby letters of credit	71.63	45.85	57.96	65.56	73.08	78.12	83.34	85.03	151
Core deposits	67.94	47.33	53.58	62.83	67.78	74.53	79.73	83.48	151
Noncore funding	19.14	3.87	6.58	12.49	19.13	24.16	32.87	40.42	151
Time deposits of \$100K or more	8.24	2.07	3.11	4.58	6.88	11.18	16.58	21.12	151
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Federal funds purchased and repos	1.50	0.00	0.00	0.00	1.04	2.79	5.01	6.63	151
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Net federal funds purchased (sold)	1.51	-0.06	0.00	0.00	1.04	2.51	4.71	6.62	151
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Other borrowings w/remaining maturity of 1 year or less	3.78	0.00	0.00	0.46	3.07	7.03	10.96	12.63	151
Earning assets repriceable in 1 year	32.44	10.41	15.10	22.98	31.82	41.82	52.35	57.74	151
Interest-bearing liabilities repriceable in 1 year	15.91	3.67	4.76	6.90	10.80	18.80	50.12	55.56	151
Long-term debt repriceable in 1 year	0.25	0.00	0.00	0.00	0.00	0.00	1.89	4.84	151
Net assets repriceable in 1 year	15.50	-22.66	-11.96	7.48	17.06	27.93	36.73	41.28	151
Other Liquidity and Funding Ratios									
Net noncore funding dependence	15.98	-2.76	0.12	6.57	17.40	22.88	30.40	36.96	151
Net ST noncore funding dependence	9.28	-6.73	-1.91	2.98	8.54	16.16	20.74	24.69	151
Short-term investment / ST noncore funding	43.80	4.28	6.79	14.06	27.96	67.96	120.00	159.03	150
Liquid assets-ST noncore funding / Nonliquid assets	4.34	-15.42	-10.89	-5.07	3.94	11.22	24.47	38.70	151
Net loans and leases / Total deposits	90.86	56.22	69.80	82.21	92.68	99.74	107.30	113.59	151
Net loans and leases / Core deposits	106.19	64.33	77.69	94.03	103.65	120.03	138.76	147.65	151
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.12	-1.62	-1.26	-0.34	0.00	0.14	0.45	0.91	108
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.02	-3.99	-3.08	-2.11	-0.72	-0.01	0.57	1.24	151
Structured notes appreciation (depreciation) / T1 cap	-0.02	-0.31	-0.09	-0.02	0.00	0.00	0.09	0.16	38
Percent of Investment Securities									
Held-to-maturity securities	13.86	0.00	0.00	0.00	7.70	28.22	44.17	56.71	151
Available-for-sale securities	86.14	43.29	55.83	71.78	92.30	100.00	100.00	100.00	151
US Treasury securities	1.24	0.00	0.00	0.00	0.00	0.93	7.73	19.24	151
US agency securities (excluding Mortgage-backed securities)	9.66	0.00	0.00	0.89	5.07	17.71	33.48	47.07	151
Municipal securities	18.74	0.00	0.28	6.35	15.64	29.92	42.75	55.23	151
Mortgage-backed securities	55.93	9.35	25.73	39.17	59.21	71.51	82.49	88.89	151
Asset-backed securities	1.48	0.00	0.00	0.00	0.00	0.98	7.30	21.22	151
Other debt securities	3.88	0.00	0.00	0.00	1.22	8.13	15.39	26.96	151
Mutual funds and equity securities	0.67	0.00	0.00	0.00	0.22	1.02	3.27	4.09	151
Debt securities 1 year or less	12.51	0.20	0.89	3.10	8.20	18.76	38.36	51.57	151
Debt securities 1 to 5 years	21.47	1.13	2.93	9.77	17.45	33.76	46.03	54.51	151
Debt securities over 5 years	62.19	6.34	25.18	43.55	64.74	80.01	91.56	95.73	151
Pledged securities	47.32	3.85	15.56	29.32	47.08	66.19	78.24	87.97	151
Structured notes, fair value	0.25	0.00	0.00	0.00	0.00	0.01	1.10	4.57	151
Percent Change from Prior Like Quarter									
Short-term investments	27.09	-50.09	-34.38	-11.89	12.28	67.22	124.59	155.80	151
Investment securities	5.15	-21.69	-14.99	-4.34	3.29	13.18	33.06	43.85	151
Core deposits	13.60	-0.26	2.33	4.92	9.69	19.26	37.13	51.29	151
Noncore funding	11.94	-26.82	-17.75	-4.89	7.88	21.40	48.64	98.87	150

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	17.07	4.33	7.51	12.79	16.58	21.34	27.52	29.88	151
Standby letters of credit	0.42	0.00	0.05	0.17	0.33	0.54	1.08	1.51	151
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.12	151
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	151
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	151
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Derivative contracts	6.87	0.00	0.00	1.01	5.29	11.34	23.24	29.28	151
Interest rate contracts	6.73	0.00	0.00	1.01	5.29	11.19	22.40	28.41	151
Interest rate futures and forward contracts	0.37	0.00	0.00	0.00	0.09	0.57	1.80	2.89	151
Written options contracts (interest rate)	0.38	0.00	0.00	0.00	0.19	0.65	1.35	2.45	151
Purchased options contracts (interest rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.32	1.13	151
Interest rate swaps	5.11	0.00	0.00	0.00	3.07	8.71	19.61	25.04	151
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	151
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	151
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Percent of Average Loans and Leases									
Loan commitments	26.17	7.58	13.78	20.54	25.20	32.69	39.23	42.40	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.94	97.91	99.89	100.00	100.00	100.00	100.00	100.00	135
Foreign exchange contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.85	135
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Futures and forwards									
Futures and forwards	15.26	0.00	0.00	0.00	4.32	31.39	59.35	77.56	135
Written options									
Written options	11.61	0.00	0.00	0.00	4.08	23.61	44.80	58.89	135
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Over-the-counter	11.28	0.00	0.00	0.00	4.08	21.59	44.80	58.89	135
Purchased options									
Purchased options	1.00	0.00	0.00	0.00	0.00	0.00	7.37	15.85	135
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Over-the-counter	0.67	0.00	0.00	0.00	0.00	0.00	4.74	10.53	135
Swaps									
Swaps	62.68	0.00	0.00	26.60	83.92	97.95	100.00	100.00	135
Held for trading									
Held for trading	15.34	0.00	0.00	0.00	0.00	27.24	91.89	100.00	135
Interest rate contracts	15.84	0.00	0.00	0.00	0.00	27.24	87.96	99.95	135
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Non-traded									
Non-traded	84.66	0.00	8.11	72.76	100.00	100.00	100.00	100.00	135
Interest rate contracts	84.20	0.00	8.11	70.55	100.00	100.00	100.00	100.00	135
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	135
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Derivative contracts (excluding futures and FX 14 days or less)									
Derivative contracts (excluding futures and FX 14 days or less)	84.89	28.42	52.59	69.16	93.41	100.00	100.00	100.00	135
One year or less	16.56	0.00	0.00	0.28	7.64	30.39	59.64	91.31	135
Over 1 year to 5 years	20.58	0.00	0.00	0.00	15.72	39.21	57.58	74.72	135
Over 5 years	35.03	0.00	0.00	0.00	36.52	60.52	83.96	95.84	135
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	0.73	0.00	0.00	0.27	0.77	1.14	1.50	2.13	135
Gross positive fair value									
Gross positive fair value	1.08	0.04	0.21	0.64	0.98	1.42	2.36	3.29	135
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	151
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.04	151
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	151
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.04	151
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	151
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Other Ratios									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.00	0.00	0.02	0.09	0.21	0.39	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.12	-0.07	0.00	0.04	0.11	0.19	0.27	0.47	151
Provision for loan and lease losses / Average loans and leases	0.18	-0.11	0.00	0.07	0.16	0.26	0.41	0.65	151
Provision for loan and lease losses / Net losses	153.15	-661.78	-151.06	77.39	121.97	234.64	620.89	1546.12	150
Allowance for loan and lease losses / Total loans and leases not held for sale	1.00	0.46	0.58	0.75	0.98	1.23	1.56	1.81	151
Allowance for loan and lease losses / Total loans and leases	0.99	0.42	0.55	0.73	0.98	1.21	1.56	1.75	151
Allowance for loan and lease losses / Net loans and leases losses (X)	16.46	1.54	2.22	4.45	9.29	21.03	59.19	91.39	122
Allowance for loan and lease losses / Nonaccrual assets	249.51	53.96	69.24	118.30	188.91	325.20	643.10	1127.66	148
ALLL/90+ days past due + nonaccrual loans and leases	210.57	41.75	56.22	108.31	165.55	283.36	516.67	836.46	148
Gross loan and lease losses / Average loans and leases	0.19	0.01	0.02	0.07	0.14	0.28	0.48	0.67	151
Recoveries / Average loans and leases	0.07	0.00	0.01	0.02	0.05	0.10	0.20	0.25	151
Net losses / Average loans and leases	0.12	-0.06	-0.01	0.01	0.09	0.18	0.32	0.63	151
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Recoveries / Prior year-end losses	56.70	7.54	10.54	20.63	38.88	75.84	153.08	259.07	150
Earnings coverage of net losses (X)	9.25	-338.51	-83.20	2.71	15.05	35.25	80.96	156.69	150
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.11	-0.05	-0.01	0.01	0.05	0.13	0.20	150
Real estate loans secured by 1-4 family	0.04	-0.06	-0.02	0.00	0.03	0.09	0.14	0.21	150
Revolving	0.05	-0.18	-0.09	0.00	0.02	0.11	0.20	0.32	146
Closed-end	0.04	-0.06	-0.02	0.00	0.02	0.08	0.15	0.23	150
Commercial real estate loans	0.01	-0.15	-0.09	-0.02	0.00	0.03	0.11	0.24	150
Construction and land development	-0.06	-0.83	-0.35	-0.09	0.00	0.00	0.07	0.24	149
1-4 family	0.00	-0.04	-0.03	0.00	0.00	0.00	0.01	0.09	149
Other	-0.05	-0.50	-0.34	-0.07	0.00	0.00	0.05	0.15	149
Multifamily	0.00	-0.13	-0.03	0.00	0.00	0.00	0.02	0.05	147
Nonfarm nonresidential	0.03	-0.10	-0.03	0.00	0.01	0.05	0.15	0.27	150
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.03	0.06	0.11	150
Other	0.01	-0.07	-0.04	-0.01	0.00	0.02	0.07	0.14	150
Real estate loans secured by farmland	-0.01	-0.41	-0.05	0.00	0.00	0.00	0.01	0.10	118
Commercial and industrial loans	0.26	-0.17	-0.07	0.00	0.14	0.45	0.92	1.33	150
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Loans to individuals	0.71	0.03	0.08	0.22	0.50	1.06	1.99	2.94	126
Credit card loans	1.25	0.00	0.00	0.00	1.02	2.25	3.55	4.39	51
Agricultural loans	0.05	0.00	0.00	0.00	0.00	0.00	0.21	0.80	94
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.29	-0.03	0.00	0.00	0.01	0.40	1.47	2.67	144

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 Date: 12/31/2016

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.30	0.03	0.05	0.13	0.26	0.43	0.67	0.89	151
90+ days past due loans and leases	0.06	0.00	0.00	0.00	0.02	0.08	0.25	0.40	151
Nonaccrual loans and leases	0.55	0.06	0.15	0.29	0.45	0.75	1.22	1.70	151
90+ days past due and nonaccrual loans and leases	0.64	0.10	0.21	0.34	0.54	0.82	1.45	2.27	151
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	151
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	151
Nonaccrual restructured	0.13	0.00	0.00	0.03	0.09	0.20	0.37	0.53	151
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.30	0.03	0.05	0.13	0.26	0.43	0.68	0.89	151
90+ days past due assets	0.06	0.00	0.00	0.00	0.02	0.08	0.25	0.42	151
Nonaccrual assets	0.55	0.06	0.15	0.30	0.47	0.75	1.22	1.80	151
30+ days past due and nonaccrual assets	0.95	0.19	0.38	0.53	0.85	1.27	1.99	2.55	151
90+ days past due and nonaccrual assets	0.45	0.05	0.14	0.25	0.37	0.59	1.03	1.65	151
90+ past due and nonaccrual assets + other real estate owned	0.57	0.07	0.17	0.30	0.45	0.75	1.37	1.91	151
Restructured and Nonaccrual Loans and Leases									
Total Assets	0.74	0.10	0.22	0.42	0.64	0.97	1.64	2.13	151
Allowance for loan and leases losses	117.53	20.88	36.03	62.38	95.45	155.64	297.79	336.48	150
Equity cap + allowance for loan and lease losses	6.66	1.20	2.07	3.61	5.69	8.99	15.28	18.14	151
Tier 1 cap + allowance for loan and lease losses	7.33	1.25	2.22	4.09	6.38	9.62	16.31	20.36	151
Loans and Leases + other real estate owned	1.05	0.21	0.32	0.56	0.87	1.40	2.23	3.36	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.28	0.01	0.04	0.13	0.24	0.40	0.62	0.87	150
	90+ days past due	0.06	0.00	0.00	0.00	0.01	0.09	0.26	0.52	150
	Nonaccrual	0.50	0.06	0.12	0.26	0.44	0.71	1.08	1.42	150
Commercial and industrial	30-89 days past due	0.23	0.00	0.00	0.03	0.13	0.41	0.86	1.20	150
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.21	150
	Nonaccrual	0.79	0.00	0.00	0.15	0.43	1.28	2.43	3.63	150
Individuals	30-89 days past due	0.69	0.00	0.00	0.16	0.58	1.02	2.15	3.08	151
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.25	0.54	151
	Nonaccrual	0.18	0.00	0.00	0.00	0.09	0.33	0.71	1.04	151
Depository institution loans	30-89 days past due	0.25	0.00	0.00	0.00	0.00	0.00	0.00	1.29	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.06	0.54	1.13	94
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.24	94
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.18	1.71	2.32	94
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.11	0.91	1.58	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.18	144
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.06	0.73	1.21	144

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2016

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.49	0.02	0.08	0.22	0.47	0.70	1.06	1.58	150
	90+ days past due	0.07	0.00	0.00	0.00	0.01	0.12	0.28	0.69	150
	Nonaccrual	0.73	0.01	0.12	0.33	0.67	1.00	1.78	2.36	150
Revolving	30-89 days past due	0.33	0.00	0.00	0.10	0.27	0.51	1.03	1.32	146
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.23	0.35	146
	Nonaccrual	0.53	0.00	0.00	0.09	0.36	0.93	1.59	2.43	146
Closed-End	30-89 days past due	0.52	0.01	0.06	0.23	0.49	0.73	1.11	1.72	150
	90+ days past due	0.08	0.00	0.00	0.00	0.01	0.12	0.36	0.83	150
	Nonaccrual	0.78	0.01	0.06	0.35	0.69	1.11	1.87	2.82	150
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.02	0.05	0.09	0.13	150
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	150
	Nonaccrual	0.05	0.00	0.00	0.00	0.03	0.09	0.19	0.28	150
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.03	0.10	0.24	0.43	0.58	150
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.21	0.35	150
	Nonaccrual	0.40	0.02	0.06	0.15	0.30	0.61	1.08	1.43	150
Construction and development	30-89 days past due	0.16	0.00	0.00	0.00	0.02	0.26	0.65	1.43	149
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.51	149
	Nonaccrual	0.35	0.00	0.00	0.00	0.10	0.63	1.46	2.38	149
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.36	0.50	149
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	149
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.54	149
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.12	0.27	0.62	149
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.39	149
	Nonaccrual	0.24	0.00	0.00	0.00	0.04	0.33	1.13	1.84	149
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.38	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	147
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.13	1.08	1.39	147
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.01	0.09	0.22	0.49	0.67	150
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.20	0.49	150
	Nonaccrual	0.46	0.01	0.04	0.16	0.34	0.69	1.20	1.49	150
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.03	0.13	0.24	0.45	150
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.25	150
	Nonaccrual	0.22	0.00	0.00	0.06	0.15	0.33	0.76	0.90	150
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.08	0.27	0.36	150
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.23	150
	Nonaccrual	0.17	0.00	0.00	0.02	0.10	0.30	0.61	0.93	150
Farmland	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.19	0.66	1.09	118
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.03	1.31	118
	Nonaccrual	0.55	0.00	0.00	0.00	0.01	0.91	2.31	4.03	118
Credit card	30-89 days past due	0.77	0.00	0.00	0.00	0.33	1.26	3.27	4.27	51
	90+ days past due	0.29	0.00	0.00	0.00	0.00	0.46	0.90	3.23	51
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.08	0.49	51

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 2
Date: 12/31/2016**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	11.78	8.42	9.36	10.16	11.28	13.36	15.32	17.54	151
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Tier 1 capital, column A	12.62	9.43	10.07	11.12	12.05	13.98	16.94	18.57	151
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Total capital, column A	14.04	11.44	11.74	12.56	13.48	15.16	18.45	19.86	151
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Tier 1 leverage	9.83	7.56	8.22	8.90	9.78	10.54	12.11	13.65	151

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Cost: Interest-bearing deposits	0.40	0.35	0.36	0.37	0.40	0.43	0.44	0.45	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans	6.49	3.61	3.93	4.89	6.49	8.10	9.06	9.38	2
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-7.93	-100.00	-80.65	-32.96	-7.58	5.99	89.35	118.34	33
Total selected assets	1.51	-92.37	-66.81	-24.61	-1.47	5.45	94.05	101.40	50
Deposits	34.84	-28.82	-21.75	-0.53	34.84	70.20	91.42	98.49	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	108.30	0.00	16.32	53.53	90.84	111.27	275.55	498.67	118
Dividends paid / Net income	29.36	0.00	0.00	12.36	32.82	46.02	58.33	71.64	148
Net income - dividends / Average equity	6.24	0.65	2.85	4.26	5.88	8.32	10.26	11.78	151
Percent of Dividends Paid									
Dividends from bank subsidiaries	121.16	0.00	0.00	81.80	113.84	155.70	292.45	508.06	122
Dividends from nonbank subsidiaries	1.56	0.00	0.00	0.00	0.00	0.79	10.71	15.91	122
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122
Dividends from all subsidiaries	141.52	0.00	1.79	91.74	120.49	159.72	313.76	509.31	122
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	36.16	0.00	0.00	7.66	37.37	61.48	90.68	107.79	140
Interest income from bank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.09	0.56	2.30	140
Mortgage and service fees from bank subsidiaries	0.78	0.00	0.00	0.00	0.00	0.00	7.95	14.15	140
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	140
Operating income from bank subsidiaries	40.02	0.00	0.00	7.86	37.96	66.10	103.97	130.75	140
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	63.59	0.00	0.00	0.00	79.19	100.00	165.65	222.28	82
Interest income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.21	82
Mortgage and serv fees from nonbank subsidiaries	0.28	0.00	0.00	0.00	0.00	0.00	0.00	17.13	82
Other income from nonbank subsidiaries	0.63	0.00	0.00	0.00	0.00	0.00	0.92	30.01	82
Operating income from nonbank subsidiaries	79.69	0.00	0.00	3.67	79.19	100.00	222.36	381.41	82
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	27.16	0.00	0.00	0.00	1.67	47.42	69.17	81.39	7
Interest income from subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.09	7
Mortgage and service fees from subsidiary BHCs	-0.02	-0.08	-0.05	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary BHCs	27.16	0.00	0.00	0.00	1.67	47.42	69.17	81.39	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	68.94	0.00	0.00	47.92	93.87	99.20	99.89	100.00	140
Interest income from bank subsidiaries	2.07	0.00	0.00	0.00	0.00	0.26	6.27	86.82	140
Mortgage and service fees from bank subsidiaries	1.63	0.00	0.00	0.00	0.00	0.00	13.90	29.67	140
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.09	140
Operating income from bank subsidiaries	91.67	0.00	4.44	90.48	98.25	99.76	100.00	100.00	140
Dividends from nonbank subsidiaries	1.01	0.00	0.00	0.00	0.00	0.48	6.55	16.16	140
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	140
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	140
Operating income from nonbank subsidiaries	1.67	0.00	0.00	0.00	0.06	0.87	10.28	25.79	140
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Loans and advances from subsidiaries / Short term debt	574.10	0.00	0.00	32.10	219.32	473.84	875.82	2245.15	13
Loans and advances from subsidiaries / Total debt	78.25	0.00	0.00	0.00	43.27	102.24	250.58	638.00	68

BHCPR Reporters for Quarter Ending 12/31/2016

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2016 and Other Notes</u>
1199602	5,487,314	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1061679	3,057,174	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	Moved from Peer 3
1107205	3,931,955	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,312,790	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	6,892,032	AMERIS BANCORP	MOULTRIE, GA	
1133286	7,018,962	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,858,114	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,633,393	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,420,694	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
2126977	9,793,668	BANNER CORPORATION	WALLA WALLA, WA	
3762457	8,260,624	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
3846629	5,742,747	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	9,165,007	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	4,010,996	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3141650	7,401,691	BNC BANCORP	HIGH POINT, NC	
3814310	8,167,876	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	4,054,229	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,545,887	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,452,875	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,421,530	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,135,960	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	3,295,830	BYLINE BANCORP, INC.	CHICAGO, IL	Moved from Peer 3
4037349	9,531,252	CADENCE BANCORP LLC	HOUSTON, TX	
2687795	3,415,490	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	3,864,230	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,117,352	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4160939	9,937,050	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	
4226910	9,161,863	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2682996	4,210,514	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
1848003	3,079,058	CASCADE BANCORP	BEND, OR	
2868129	5,078,559	CENTERSTATE BANKS, INC.	WINTER HAVEN, FL	
1022764	5,384,236	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	4,462,608	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	3,983,476	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,630,313	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	5,119,893	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	9,509,607	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	8,666,437	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,932,169	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	4,426,348	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
4284536	9,382,736	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	8,073,707	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	6,005,430	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,272,477	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	5,810,900	DURANT BANCORP, INC.	DURANT, OK	
2652104	6,890,672	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	9,803,122	EASTERN BANK CORPORATION	BOSTON, MA	
4759669	5,591,099	EB ACQUISITION COMPANY, LLC	DALLAS, TX	

2303910	4,081,328	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO
1053580	3,646,580	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE
1132104	3,276,881	FB FINANCIAL CORPORATION	NASHVILLE, TN
3944628	9,090,134	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL
1081118	4,388,650	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA
1032464	3,710,340	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY
1199974	3,789,823	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL
1076431	3,615,663	FIRST BANCORP	SOUTHERN PINES, NC
1204560	3,486,109	FIRST BANCSHARES, INC.	WHITING, IN
1118797	6,244,585	FIRST BANKS, INC.	CLAYTON, MO
1203602	5,425,170	FIRST BUSEY CORPORATION	CHAMPAIGN, IL
1071306	6,684,018	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA
1071276	8,437,967	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1102312	6,809,931	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX
3842658	3,977,051	FIRST FOUNDATION INC.	IRVINE, CA
1123670	9,065,354	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	7,214,483	FIRST MERCHANTS CORPORATION	MUNCIE, IN
3485541	4,743,128	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA
1048894	3,510,320	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY
2393274	6,058,487	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY
1026801	3,671,887	FREMONT BANCORPORATION	FREMONT, CA
2003975	9,450,600	GLACIER BANCORP, INC.	KALISPELL, MT
3811832	3,326,936	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA
2339133	4,555,004	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO
3474835	4,025,114	GREEN BANCORP, INC.	HOUSTON, TX
3254952	3,366,425	GUARANTY BANCORP	DENVER, CO
2900261	4,701,349	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA
1843062	3,135,824	HAPPY BANCSHARES, INC.	CANYON, TX
1206546	8,247,079	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA
2166124	3,878,981	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA
1491409	9,808,465	HOME BANCSHARES, INC.	CONWAY, AR
3843507	6,243,567	HOMESTREET, INC.	SEATTLE, WA
2592714	3,315,580	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL
1209136	3,141,156	HORIZON BANCORP	MICHIGAN CITY, IN
1136803	7,709,375	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	5,852,801	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
2112439	3,645,260	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX
1064278	4,651,918	INTRUST FINANCIAL CORPORATION	WICHITA, KS
1490701	4,513,958	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI
3099443	4,585,308	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ
1404799	5,093,433	LAKELAND BANCORP, INC.	OAK RIDGE, NJ
1208906	4,290,284	LAKELAND FINANCIAL CORPORATION	WARSAW, IN
4191465	8,365,390	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX
3814208	5,064,500	LUTHER BURBANK CORPORATION	SANTA ROSA, CA
1209109	4,080,257	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN
1135972	8,434,540	MERCANTIL COMMERCEBANK HOLDING CORPORATION	CORAL GABLES, FL
2608763	3,082,571	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI
1902651	4,436,239	MERIDIAN BANCORP, INC.	PEABODY, MA
2390013	4,213,386	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD
3932072	4,521,734	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	3,233,723	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	3,079,623	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
3973888	4,573,045	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO
1139279	8,867,268	NBT BANCORP INC.	NORWICH, NY
3212091	6,438,580	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY

3823844	4,646,702	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	3,850,094	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
4122722	9,698,968	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,408,278	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	5,196,395	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,501,824	OFG BANCORP	SAN JUAN, PR	
1885307	4,072,217	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,012,764	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
3489594	4,036,311	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1142336	7,467,586	PARK NATIONAL CORPORATION	NEWARK, OH	
4210478	3,261,620	PARK STERLING CORPORATION	CHARLOTTE, NC	
2651590	3,878,633	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	3,432,348	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	9,702,396	PINNACLE BANCORP, INC.	OMAHA, NE	
3133637	9,500,465	PROVIDENT FINANCIAL SERVICES, INC.	Jersey City, NJ	
2125813	3,301,944	QCR HOLDINGS, INC.	MOLINE, IL	
1098844	8,699,851	RENASANT CORPORATION	TUPELO, MS	
1097025	4,816,309	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	6,943,053	S & T BANCORP, INC.	INDIANA, PA	
3365858	4,119,458	SALEM FIVE BANCORP	SALEM, MA	
1248304	5,091,383	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	4,680,932	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	6,370,448	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	8,400,056	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2368106	7,396,102	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1133437	8,900,592	SOUTH STATE CORPORATION	COLUMBIA, SC	
1245068	5,563,767	SOUTHSIDE BANCSHARES, INCORPORATED	TYLER, TX	
4036324	4,225,265	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA	
1417333	4,289,053	STATE BANKSHARES, INC.	FARGO, ND	
1249730	3,043,012	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 3
1126046	3,240,562	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,236,756	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,517,968	TRICO BANCSHARES	CHICO, CA	
3475074	3,930,457	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1048513	4,867,040	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	8,440,514	UNION BANKSHARES CORPORATION	RICHMOND, VA	
2509413	6,603,987	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
1116609	4,230,528	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA	
3536386	4,153,283	USAMERIBANCORP, INC.	CLEARWATER, FL	
1050712	3,143,088	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	5,668,953	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	4,382,152	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	9,793,972	WESBANCO, INC.	WHEELING, WV	
1025541	5,369,104	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	4,914,172	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	
3844269	6,765,270	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3012554	3,268,362	XENITH BANKSHARES, INC.	RICHMOND, VA	
3432965	7,215,882	YADKIN FINANCIAL CORPORATION	RALEIGH, NC	

Note: Peer Group 2 has 151 bank holding companies.