

## BHCPR PEER GROUP DATA

Peer Group: 3  
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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.33	3.33	3.37	3.33	3.38
+ Non-interest income	0.91	0.93	0.93	1.00	1.03
- Overhead expense	2.89	2.95	3.05	3.11	3.16
- Provision for loan and lease losses	0.11	0.09	0.09	0.12	0.31
+ Securities gains (losses)	0.02	0.02	0.02	0.03	0.06
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.31	1.31	1.27	1.22	1.10
Net operating income	0.92	0.92	0.91	0.88	0.78
Net income	0.92	0.92	0.91	0.88	0.78
Net income (sub-chapter S adjusted)	0.95	1.00	0.98	0.90	0.91
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.03	4.04	4.10	4.17	4.43
Interest expense	0.45	0.43	0.46	0.54	0.71
Net interest income (tax equivalent)	3.58	3.60	3.64	3.61	3.69
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.10	0.09	0.15	0.25	0.59
Earnings coverage of net losses (X)	19.31	18.13	18.32	12.56	8.54
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	1.23	1.36	1.56	1.85
Allowance for loan and lease losses / Total loans and leases	1.18	1.22	1.35	1.55	1.80
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.00	1.14	1.46	2.06	3.06
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.41	0.41	0.45	0.53	0.71
<b>Liquidity and Funding</b>					
Net noncore funding dependence	13.97	14.28	14.18	13.83	13.14
Net short-term noncore funding dependence	6.50	6.60	6.07	5.08	4.57
Net loans and leases / Total assets	69.95	68.69	67.04	64.41	62.12
<b>Capitalization</b>					
Tier 1 leverage ratio	10.12	10.13	10.10	9.95	9.75
Equity capital / Total assets	10.11	10.16	10.19	9.85	9.86
Equity capital + minority interest / Total assets	10.15	10.19	10.23	9.91	9.98
Tier 1 common equity capital / Total risk-weighted assets	12.50	12.50	12.37	12.18	11.72
Net Loans and leases / Equity capital (X)	7.03	6.88	6.78	6.72	6.56
Cash dividends / Net income	24.42	23.33	23.70	22.88	25.68
Cash dividends / Net income (sub-chapter S adjusted)	20.48	15.73	14.74	19.51	5.64
Retained earnings / Average equity capital	6.36	6.42	6.37	6.48	5.30
<b>Growth Rates</b>					
Assets	7.24	9.07	8.13	4.22	5.78
Equity capital	6.04	8.60	11.93	4.26	6.63
Net loans and leases	9.81	11.46	12.43	7.94	5.60
Noncore funding	5.01	7.48	7.29	1.04	-5.23
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.04	0.05	0.06	0.07	0.12
Long-term debt / Equity capital	2.64	2.18	1.60	1.49	1.44
Equity investment in subs / Equity capital	105.47	105.36	106.00	106.28	108.64
Cash FR op + noncash + op expenses / Op expenses + dividends	134.46	133.59	121.81	134.71	119.06

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.75	3.73	3.80	3.85	4.06
Less: Interest expense	0.42	0.40	0.42	0.50	0.65
Equals: Net interest income (tax equivalent)	3.33	3.33	3.37	3.33	3.38
Plus: Non-interest income	0.91	0.93	0.93	1.00	1.03
Equals: adjusted operating income (tax equivalent)	4.31	4.31	4.35	4.39	4.48
Less: Overhead Expense	2.89	2.95	3.05	3.11	3.16
Less: Provision for loan and lease losses	0.11	0.09	0.09	0.12	0.31
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	0.02	0.02	0.03	0.06
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.31	1.31	1.27	1.22	1.10
Less: Applicable income taxes (tax equivalent)	0.38	0.38	0.36	0.33	0.31
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.92	0.92	0.91	0.88	0.78
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.92	0.92	0.91	0.88	0.78
Memo: Net income (last four quarters)	0.92	0.93	0.91	0.88	0.80
Net income-BHC and noncontrolling (minority) interest	0.92	0.92	0.91	0.89	0.79
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.40	93.01	92.91	92.61	92.03
Average interest-bearing funds / Average assets	72.11	71.94	72.71	73.97	75.01
Interest income (tax equivalent) / Average earning assets	4.03	4.04	4.10	4.17	4.43
Interest expense / Average earning assets	0.45	0.43	0.46	0.54	0.71
Net interest income (tax equivalent) / Average earning assets	3.58	3.60	3.64	3.61	3.69
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.67	4.72	4.87	5.07	5.41
Interest-bearing bank balances	0.59	0.34	0.31	0.27	0.26
Fed funds sold and reverse repos	0.39	0.21	0.23	0.24	0.22
Trading assets	0.80	0.92	1.26	1.20	1.13
Total earning assets	3.95	3.95	4.02	4.08	4.34
Investment securities (tax equivalent)	2.38	2.42	2.43	2.37	2.64
US Treasury and agency securities (excluding Mortgage-backed securities)	1.61	1.50	1.41	1.39	1.56
Mortgage-backed securities	2.03	2.09	2.22	2.06	2.41
All other securities	3.44	3.53	3.63	3.76	4.23
Interest-bearing deposits	0.44	0.41	0.43	0.50	0.66
Time deposits of \$100K or more	0.88	0.83	0.84	0.96	1.17
Time deposits < \$100K	0.83	0.79	0.84	0.99	1.24
Other domestic deposits	0.26	0.23	0.23	0.24	0.31
Foreign deposits	0.17	0.44	0.53	0.99	1.43
Fed funds purchased and repos	0.41	0.37	0.42	0.46	0.64
Other borrowed funds and trading liabilities	1.70	1.74	1.98	2.28	2.76
All interest-bearing funds	0.59	0.55	0.58	0.65	0.83

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2016

**Non-interest Income & Expenses**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.66	1.91	1.92	1.89	1.69
Overhead expenses / Net Interest Income + non-interest income	68.42	69.81	70.99	71.77	71.63
<b>Percent of Average Assets</b>					
Total overhead expense	2.89	2.95	3.05	3.11	3.16
Personnel expense	1.65	1.65	1.69	1.69	1.68
Net occupancy expense	0.35	0.37	0.39	0.39	0.39
Other operating expenses	0.87	0.91	0.96	1.00	1.06
Overhead less non-interest income	1.93	1.97	2.06	2.03	2.04
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	67.14	68.59	69.80	70.57	70.49
Personnel expense	38.35	38.58	38.79	38.73	37.78
Net occupancy expense	8.11	8.48	8.77	8.82	8.77
Other operating expenses	20.30	21.11	21.81	22.59	23.57
Total non-interest income	20.63	21.02	20.84	22.11	22.11
Fiduciary activities income	1.37	1.56	1.67	1.48	1.44
Service charges on domestic deposit accounts	4.31	4.60	4.79	5.09	5.49
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.58	0.69	0.74	0.75	0.66
Insurance activities revenue	0.57	0.50	0.59	0.46	0.51
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.41	0.40	0.43	0.48	0.30
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.90	2.39	1.83	2.44	2.47
Other non-interest income	7.05	7.41	7.10	7.68	7.99
Overhead less non-interest income	45.86	46.87	48.01	47.59	47.58
Applicable income taxes / Pretax net operating income (tax equivalent)	23.07	23.25	22.43	21.48	21.27
Applicable income tax + TE / Pretax net operating income + TE	29.97	29.97	29.42	27.94	28.10

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2016

**Percent Composition of Assets**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Total Assets</b>					
Real estate loans	53.51	52.33	51.02	49.99	48.69
Commercial and industrial loans	9.71	9.86	9.74	8.84	8.36
Loans to individuals	1.85	1.82	1.82	1.75	1.76
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.99	0.98	0.82	0.71	0.66
Other loans and leases	1.54	1.47	1.25	1.17	1.07
Net loans and leases	69.95	68.69	67.04	64.41	62.12
Debt securities over 1 year	15.97	17.61	18.23	19.25	19.46
Mutual funds and equity securities	0.08	0.07	0.08	0.10	0.09
Subtotal	86.68	86.93	86.24	84.84	82.78
Interest-bearing bank balances	3.19	3.16	3.45	3.93	5.08
Federal funds sold and reverse repos	0.04	0.06	0.08	0.10	0.16
Debt securities 1 year or less	1.88	1.52	1.58	1.78	1.82
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.52	92.32	92.06	91.59	90.93
Non-interest cash and due from depository institutions	1.46	1.45	1.56	1.60	1.95
Other real estate owned	0.14	0.21	0.29	0.46	0.66
All other assets	5.92	6.11	6.28	6.68	6.98
<b>Memoranda</b>					
Short-term investments	5.56	5.14	5.57	6.42	7.70
US Treasury securities	0.26	0.22	0.21	0.14	0.13
US agency securities (excluding Mortgage-backed securities)	2.56	2.98	3.05	3.28	3.18
Municipal securities	4.81	4.72	3.96	4.34	4.00
Mortgage-backed securities	8.05	8.81	9.76	10.61	11.56
Asset-backed securities	0.08	0.09	0.10	0.11	0.08
Other debt securities	0.45	0.46	0.45	0.60	0.55
Loans held-for-sale	0.27	0.29	0.30	0.21	0.62
Loans not held-for-sale	70.11	68.69	67.22	64.85	61.94
Real estate loans secured by 1-4 family	17.88	17.94	17.66	16.77	17.11
Revolving	2.56	2.69	2.71	2.66	2.76
Closed-end, secured by first liens	14.39	14.31	13.93	13.05	13.19
Closed-end, secured by junior liens	0.52	0.57	0.61	0.67	0.77
Commercial real estate loans	31.91	30.75	29.98	29.84	28.30
Construction and land development	5.22	4.96	4.43	4.12	3.93
Multifamily	3.07	2.94	2.91	2.95	2.55
Nonfarm nonresidential	22.52	21.71	21.50	21.71	20.83
Real estate loans secured by farmland	1.69	1.54	1.37	1.31	1.22

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	76.56	76.25	76.22	77.38	77.82
Real estate loans secured by 1-4 family	25.70	26.28	26.46	26.12	27.42
Revolving	3.66	3.92	4.04	4.11	4.42
Closed-end	21.55	21.91	21.96	21.58	22.48
Commercial real estate loans	45.54	44.87	44.59	45.96	45.29
Construction and land development	7.51	7.25	6.66	6.43	6.30
1-4 family	2.04	1.89	1.64	1.50	1.29
Other	5.31	5.21	4.87	4.81	4.89
Multifamily	4.35	4.25	4.30	4.51	4.05
Nonfarm nonresidential	32.29	31.84	32.15	33.49	33.52
Owner-occupied	13.70	13.99	14.19	14.92	15.31
Other	17.83	17.22	17.30	17.89	17.63
Real estate loans secured by farmland	2.53	2.38	2.19	2.15	2.04
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.98	14.40	14.55	13.55	13.37
Loans to individuals	2.72	2.69	2.84	2.84	2.96
Credit card loans	0.04	0.04	0.04	0.04	0.04
Agricultural loans	1.45	1.46	1.30	1.19	1.13
Other loans and leases	2.26	2.20	1.90	1.84	1.75
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	484.78	475.83	466.76	460.57	459.46
Real estate loans secured by 1-4 family	162.81	163.57	153.17	147.44	153.65
Revolving	23.51	24.70	25.73	25.19	27.40
Closed-end	136.48	136.42	125.72	120.22	124.24
Commercial real estate loans	289.63	280.70	283.99	282.69	277.42
Construction and land development	47.51	45.46	42.81	40.08	40.49
1-4 family	12.92	11.96	10.22	8.93	7.88
Other	33.43	32.48	31.73	30.47	31.97
Multifamily	27.92	26.85	26.05	25.65	23.11
Nonfarm nonresidential	205.50	199.22	207.19	209.35	209.03
Owner-occupied	87.49	87.33	91.60	94.87	97.67
Other	113.65	108.22	111.63	111.01	109.54
Real estate loans secured by farmland	15.92	14.42	14.15	13.96	13.88
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.00	0.01	0.01
Commercial and industrial loans	89.05	91.01	95.70	88.84	88.84
Loans to individuals	17.29	16.79	17.68	17.92	19.19
Credit card loans	0.26	0.24	0.26	0.26	0.27
Agricultural loans	9.20	8.97	8.78	7.94	7.84
Other loans and leases	14.03	13.46	12.24	11.65	11.41
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	31.25	30.43	29.93	30.55	29.65
Non-owner occupied CRE loans / Total risk based capital	198.34	191.06	190.02	185.54	180.85
Construction and land development loans / Total risk based capital	47.51	45.46	42.81	40.08	40.49
Total CRE loans / Total risk based capital	291.46	282.55	285.92	284.87	279.65

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2016

**Liquidity and Funding**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Total Assets</b>					
Short-term investments	5.56	5.14	5.57	6.42	7.70
Liquid assets	17.39	18.59	20.27	22.12	24.30
Investment securities	18.43	19.62	20.31	21.63	22.09
Net loans and leases	69.95	68.69	67.04	64.41	62.12
Net loans, leases and standby letters of credit	70.43	69.18	67.52	64.96	62.65
Core deposits	69.99	69.86	69.33	69.20	68.66
Noncore funding	17.89	17.85	18.16	18.53	18.91
Time deposits of \$100K or more	10.24	9.87	10.19	10.89	11.65
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.98	1.19	1.33	1.39	1.47
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.96	1.15	1.28	1.32	1.32
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.13	1.94	1.87	1.24	1.04
Earning assets repriceable in 1 year	28.26	27.08	26.33	26.46	30.14
Interest-bearing liabilities repriceable in 1 year	16.70	17.45	18.82	19.66	22.25
Long-term debt repriceable in 1 year	0.27	0.25	0.34	0.24	0.22
Net assets repriceable in 1 year	10.68	9.04	6.66	5.95	7.14
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	13.97	14.28	14.18	13.83	13.14
Net ST noncore funding dependence	6.50	6.60	6.07	5.08	4.57
Short-term investment / ST noncore funding	64.30	58.49	63.37	72.86	76.29
Liquid assets-ST noncore funding / Nonliquid assets	8.09	10.15	12.41	15.18	18.01
Net loans and leases / Total deposits	85.68	84.84	82.87	79.12	76.01
Net loans and leases / Core deposits	101.92	100.26	98.45	94.47	91.72
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.19	0.47	0.69	-0.39	1.12
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.28	0.56	1.38	-2.21	4.88
Structured notes appreciation (depreciation) / T1 cap	-0.10	-0.03	-0.04	-0.26	0.03
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	9.36	10.64	10.75	9.67	6.32
Available-for-sale securities	90.64	89.36	89.25	90.33	93.68
US Treasury securities	1.58	1.33	1.22	0.71	0.76
US agency securities (excluding Mortgage-backed securities)	15.20	17.02	16.75	17.14	16.25
Municipal securities	25.58	23.85	19.26	19.68	18.75
Mortgage-backed securities	45.23	45.34	48.17	48.98	52.36
Asset-backed securities	0.45	0.52	0.53	0.56	0.34
Other debt securities	2.63	2.53	2.55	3.02	2.73
Mutual funds and equity securities	0.64	0.51	0.53	0.56	0.49
Debt securities 1 year or less	11.98	8.87	9.07	9.72	10.27
Debt securities 1 to 5 years	27.27	28.81	27.89	25.16	26.57
Debt securities over 5 years	56.46	58.47	58.93	60.80	58.66
Pledged securities	46.60	47.28	48.35	46.02	45.53
Structured notes, fair value	0.35	0.52	0.85	1.01	1.26
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	22.53	16.43	6.28	0.32	26.02
Investment securities	1.86	6.26	2.39	6.64	6.43
Core deposits	7.93	9.65	8.15	5.18	9.18
Noncore funding	5.01	7.48	7.29	1.04	-5.23

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Percent of Total Assets</b>					
Loan commitments	15.34	15.16	14.40	13.68	12.41
Standby letters of credit	0.40	0.42	0.43	0.46	0.45
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	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	1.71	1.68	1.72	1.47	2.09
Interest rate contracts	1.71	1.67	1.71	1.45	2.05
Interest rate futures and forward contracts	0.28	0.22	0.17	0.13	0.44
Written options contracts (interest rate)	0.22	0.19	0.16	0.13	0.35
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.71	0.71	0.75	0.65	0.50
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
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	0.00	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	0.00	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
<b>Percent of Average Loans and Leases</b>					
Loan commitments	23.12	23.61	22.98	22.40	20.93

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date:12/31/2016

**Derivatives Analysis**

 FR BHCPR  
 Page 8

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	100.00	99.99
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Futures and forwards</b>	<b>22.75</b>	<b>20.90</b>	<b>19.52</b>	<b>21.53</b>	<b>25.24</b>
Written options	19.37	18.33	17.91	17.53	22.10
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	19.37	18.19	17.89	17.53	22.09
Purchased options	0.11	0.21	0.52	0.43	0.84
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.11	0.21	0.52	0.43	0.66
Swaps	41.89	43.59	47.14	43.78	36.98
<b>Held for trading</b>	<b>3.24</b>	<b>4.26</b>	<b>4.19</b>	<b>5.40</b>	<b>3.21</b>
Interest rate contracts	3.24	4.24	4.17	5.37	3.21
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Non-traded</b>	<b>96.76</b>	<b>95.74</b>	<b>95.81</b>	<b>94.60</b>	<b>96.79</b>
Interest rate contracts	96.16	95.28	95.11	93.87	96.27
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	<b>74.60</b>	<b>75.74</b>	<b>75.06</b>	<b>77.74</b>	<b>71.93</b>
One year or less	22.40	28.69	17.61	23.18	24.66
Over 1 year to 5 years	12.51	13.24	16.31	15.14	12.81
Over 5 years	17.23	17.28	19.21	16.00	13.46
Gross negative fair value (absolute value)	0.61	0.94	1.07	0.85	1.30
Gross positive fair value	0.70	0.71	0.70	0.90	0.99
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
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
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.01	0.01	0.01	0.01	0.02



**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.11	0.09	0.09	0.12	0.31
Provision for loan and lease losses / Average loans and leases	0.16	0.13	0.14	0.18	0.49
Provision for loan and lease losses / Net losses	186.49	131.05	113.47	92.07	112.09
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	1.23	1.36	1.56	1.85
Allowance for loan and lease losses / Total loans and leases	1.18	1.22	1.35	1.55	1.80
Allowance for loan and lease losses / Net loans and leases losses (X)	22.67	20.43	17.31	11.41	6.34
Allowance for loan and lease losses / Nonaccrual assets	272.33	258.18	227.13	180.35	131.80
ALLL/90+ days past due + nonaccrual loans and leases	240.63	232.84	207.42	161.37	120.23
Gross loan and lease losses / Average loans and leases	0.16	0.18	0.25	0.38	0.75
Recoveries / Average loans and leases	0.06	0.08	0.09	0.12	0.14
Net losses / Average loans and leases	0.10	0.09	0.15	0.25	0.59
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	53.00	45.83	33.26	23.88	17.90
Earnings coverage of net losses (X)	19.31	18.13	18.32	12.56	8.54
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.04	0.05	0.10	0.21	0.56
Real estate loans secured by 1-4 family	0.05	0.08	0.12	0.24	0.51
Revolving	0.05	0.08	0.13	0.23	0.45
Closed-end	0.04	0.08	0.11	0.23	0.50
Commercial real estate loans	0.03	0.04	0.10	0.19	0.60
Construction and land development	-0.02	-0.02	0.11	0.26	1.60
1-4 family	0.00	0.00	0.00	0.01	0.13
Other	-0.02	0.00	0.10	0.23	1.35
Multifamily	0.00	0.01	0.03	0.10	0.29
Nonfarm nonresidential	0.04	0.05	0.09	0.17	0.42
Owner-occupied	0.02	0.02	0.05	0.07	0.17
Other	0.01	0.01	0.03	0.08	0.23
Real estate loans secured by farmland	0.00	0.00	0.00	0.03	0.06
Commercial and industrial loans	0.17	0.10	0.18	0.27	0.61
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.78	0.70	0.75	0.74	1.07
Credit card loans	1.54	1.06	1.79	1.04	1.86
Agricultural loans	0.02	0.01	0.00	0.03	0.03
Loans to foreign governments and institutions	0.00	0.00	0.00	0.13	0.00
Other loans and leases	0.37	0.33	0.31	0.30	0.59

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 12/31/2016

**Past Due and Nonaccrual Assets**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.41	0.41	0.45	0.53	0.71
90+ days past due loans and leases	0.03	0.03	0.03	0.06	0.07
Nonaccrual loans and leases	0.73	0.76	0.93	1.26	1.91
90+ days past due and nonaccrual loans and leases	0.79	0.83	1.03	1.46	2.22
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.41	0.41	0.45	0.53	0.71
90+ days past due assets	0.03	0.03	0.03	0.06	0.07
Nonaccrual assets	0.74	0.78	0.95	1.29	1.94
30+ days past due and nonaccrual assets	1.25	1.30	1.54	2.07	3.00
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.56	0.58	0.69	0.94	1.40
90+ past due and nonaccrual assets + other real estate owned	0.76	0.84	1.04	1.45	2.14
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	1.05	1.18	1.44	1.91	2.69
Allowance for loan and leases losses	134.99	149.73	167.21	193.31	234.59
Equity cap + allowance for loan and lease losses	9.66	10.73	12.91	17.35	23.85
Tier 1 cap + allowance for loan and lease losses	9.60	10.76	12.82	17.00	24.33
Loans and Leases + other real estate owned	1.51	1.73	2.17	2.97	4.26

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.39	0.40	0.43	0.53	0.73
	90+ days past due	0.03	0.03	0.03	0.06	0.07
	Nonaccrual	0.72	0.81	1.02	1.40	2.11
Commercial and industrial	30-89 days past due	0.29	0.25	0.28	0.33	0.45
	90+ days past due	0.01	0.01	0.01	0.02	0.05
	Nonaccrual	0.81	0.61	0.60	0.89	1.39
Individuals	30-89 days past due	0.68	0.63	0.68	0.77	0.87
	90+ days past due	0.03	0.03	0.03	0.03	0.04
	Nonaccrual	0.21	0.19	0.20	0.24	0.32
Depository institution loans	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	0.00	0.00	0.00
Agricultural	30-89 days past due	0.11	0.07	0.03	0.03	0.10
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.17	0.07	0.09	0.14	0.15
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	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.15	0.19	0.13	0.08	0.15
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.05	0.04	0.07	0.09

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: 3  
Date: 12/31/2016

		12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.64	0.67	0.75	0.88	1.07
	90+ days past due	0.04	0.04	0.05	0.07	0.09
	Nonaccrual	0.81	0.90	1.05	1.36	1.80
Revolving	30-89 days past due	0.25	0.30	0.37	0.42	0.52
	90+ days past due	0.01	0.01	0.01	0.02	0.03
	Nonaccrual	0.37	0.45	0.51	0.66	0.88
Closed-End	30-89 days past due	0.70	0.73	0.73	0.98	1.19
	90+ days past due	0.04	0.05	0.05	0.07	0.10
	Nonaccrual	0.91	0.97	1.13	1.52	2.00
Junior Lien	30-89 days past due	0.03	0.03	0.03	0.05	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.07	0.09	0.14
Commercial real estate	30-89 days past due	0.20	0.21	0.23	0.34	0.49
	90+ days past due	0.01	0.01	0.02	0.05	0.06
	Nonaccrual	0.66	0.76	1.03	1.43	2.36
Construction and development	30-89 days past due	0.20	0.16	0.21	0.36	0.61
	90+ days past due	0.00	0.01	0.01	0.03	0.15
	Nonaccrual	0.51	0.70	1.40	2.77	5.13
1-4 family	30-89 days past due	0.06	0.05	0.04	0.07	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.07	0.12	0.42
Other	30-89 days past due	0.08	0.08	0.13	0.20	0.45
	90+ days past due	0.00	0.00	0.01	0.03	0.12
	Nonaccrual	0.42	0.58	1.20	2.41	4.20
Multifamily	30-89 days past due	0.02	0.04	0.06	0.08	0.21
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.13	0.23	0.34	0.51	0.90
Nonfarm non-residential	30-89 days past due	0.19	0.21	0.22	0.32	0.46
	90+ days past due	0.01	0.01	0.02	0.04	0.04
	Nonaccrual	0.62	0.80	0.98	1.22	1.91
Owner occupied	30-89 days past due	0.11	0.11	0.12	0.17	0.24
	90+ days past due	0.00	0.00	0.01	0.01	0.01
	Nonaccrual	0.33	0.37	0.44	0.54	0.76
Other	30-89 days past due	0.06	0.06	0.08	0.13	0.19
	90+ days past due	0.00	0.00	0.01	0.02	0.01
	Nonaccrual	0.23	0.29	0.40	0.53	0.95
Farmland	30-89 days past due	0.19	0.15	0.11	0.20	0.20
	90+ days past due	0.01	0.00	0.00	0.02	0.01
	Nonaccrual	0.55	0.50	0.56	0.78	1.32
Credit card	30-89 days past due	0.89	0.66	0.84	0.71	0.85
	90+ days past due	0.19	0.13	0.13	0.18	0.14
	Nonaccrual	0.01	0.01	0.01	0.01	0.04

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: 3  
Date: 12/31/2016

	12/31/2016			12/31/2015			12/31/2014			12/31/2013			12/31/2012		
<b>Capital Ratios</b>															
Tier 1 leverage ratio	10.12			10.13			10.10			9.95			9.75		
Tier 1 risk-based capital ratio							13.87			13.93			13.94		
Total risk-based capital ratio							15.23			15.31			15.42		
Tangible tier 1 leverage ratio							10.01			9.86			9.66		
Tangible common equity capital / Tangible assets							8.98			8.47			8.29		
Tier 1 common equity capital / Total risk-weighted assets	12.50			12.50			12.37			12.18			11.72		
<b>Other Ratios</b>															
Mortgage serving assets / Principal balance 1-4 family others							0.49			0.47			0.42		
Estimated FV of mortgage serving assets / Mortgage service assets							113.30			114.71			104.59		

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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	
<b>Capital Ratios</b>										
Common equity tier 1 capital, column A		12.50		12.50						
Common equity tier 1 capital, column B		0.00		0.00						
Tier 1 capital, column A		13.35		13.49						
Tier 1 capital, column B		0.00		0.00						
Total capital, column A		14.71		14.83						
Total capital, column B		0.00		0.00						
Tier 1 leverage		10.12		10.13						

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2016

**Insurance and Broker-Dealer Activities**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	84.97	87.04	58.19	61.94	63.17
Insurance underwriting assets (L/H) / Total insurance underwriting assets	15.03	12.96	41.81	38.06	36.83
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.57	0.50	0.59	0.46	0.51
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	33.33	57.14	99.98	80.00	88.89
Other premium income / Total premium income	66.67	42.86	0.02	20.00	11.11
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)	84.22	34.32	13.43	0.46	1.10
Insurance net income (L/H) / Equity (L/H)	1.47	1.56	18.70	25.97	17.91
Insurance benefits, losses, expenses / Insurance premiums	22.02	35.16	77.43	72.36	168.17
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.10	-0.15	20.09	14.32
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	50.00	16.08	25.00	20.00
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	12.23	12.28	11.34	10.95	10.62
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2016

**Foreign Activities**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.17	0.44	0.53	0.99	1.43
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans	0.20	0.03	0.59	0.11	0.10
Foreign governments and institutions	0.00	0.00	0.00	0.13	0.00
<b>Growth Rates</b>					
Net loans and leases	34.13	-33.05	-21.47	-0.96	-15.37
Total selected assets	1.43	15.99	-19.21	38.23	-5.34
Deposits	32.98	-41.47	-8.56	-12.05	-21.01



**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Profitability</b>					
Net income / Average equity capital	8.53	8.53	8.49	8.57	7.50
Bank net income / Average equity investment in banks	9.44	9.44	9.29	9.27	8.17
Nonbank net income / Average equity investment in nonbanks	4.48	3.78	2.73	3.48	3.49
Sub BHCs net income / Average equity investment in sub BHCs	7.96	6.07	7.54	6.64	7.53
Bank net income / Parent net income	104.61	105.78	105.24	104.81	107.60
Nonbank net income / Parent net income	0.54	0.41	0.39	0.52	0.55
Sub BHCs net income / Parent net income	92.43	95.49	93.10	83.90	94.81
<b>Leverage</b>					
Total liabilities / Equity capital	10.17	11.48	11.79	12.96	15.17
Total debt / Equity capital	3.10	2.57	1.99	1.79	1.96
Total debt + NP to subs that issued trust preferred / Equity capital	9.13	9.44	9.66	10.28	12.08
Total debt + Loans guaranteed for affiliate / Equity capital	3.17	2.66	2.00	1.84	2.11
Total debt / Equity capital - excess over fair value	3.13	2.58	1.99	1.80	1.97
Long-term debt / Equity capital	2.64	2.18	1.60	1.49	1.44
Short-term debt / Equity capital	0.04	0.05	0.06	0.07	0.12
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	0.03	0.02	0.02	0.02	0.02
Long-term debt / Consolidated long-term debt	10.66	8.94	6.42	5.31	4.83
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	105.47	105.36	106.00	106.28	108.64
Total investment in subs / Equity capital	105.64	105.67	106.29	106.75	109.11
Equity investment in subs / Equity cap, Qual TPS + other PS in T1			98.76	98.56	99.72
Total investment in subs / Equity cap, Qual TPS + other PS in T1			98.97	98.92	100.06
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.53	0.48	0.49	0.49	0.71
Equity investment in subs - equity cap / Net income-div (X)	2.09	1.98	2.09	2.26	2.60
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	133.64	137.00	124.98	125.79	113.25
Cash flow from operations + noncash + op exchange / Op exchange + div	134.46	133.59	121.81	134.71	119.06
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.02	109.55	118.40	124.59	96.16
Pretax operating income + interest expenses / Interest expense	5,951.35	6,358.24	5,045.89	4,440.39	4,483.71
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,593.31	1,468.38	1,181.15	1,175.91	1,090.42
Dividends + interest from subs / Interest expenses + dividends	175.27	213.37	201.34	201.10	186.61
Fees + other income from subs / Salary + other expenses	5.86	7.12	7.02	7.05	7.01
Net income / Current part of long-term debt + preferred dividends (X)	370.52	60.95	40.33	33.85	29.40
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	0.97	1.02	0.85	0.92	0.39
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	12.73	13.25	7.77	5.05	19.72
Total	12.73	13.25	7.77	5.05	19.72
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
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
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.12	0.12	0.18	0.19	0.20
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: 3  
Date: 12/31/2016

**Parent Company Analysis - Part 2**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	66.38	61.76	68.55	65.59	67.03
Dividends paid / Net income	24.29	23.31	23.70	22.86	25.56
Net income - dividends / Average equity	6.38	6.44	6.38	6.49	5.31
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	151.25	192.94	166.85	162.72	161.67
Dividends from nonbank subsidiaries	0.96	0.96	0.93	1.30	0.86
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.04	0.34
Dividends from all subsidiaries	160.40	231.87	196.22	176.06	178.98
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	39.19	41.10	38.79	37.48	39.23
Interest income from bank subsidiaries	0.03	0.04	0.04	0.06	0.07
Mortgage and service fees from bank subsidiaries	0.75	1.15	1.09	1.08	1.47
Other income from bank subsidiaries	0.02	0.02	0.03	0.02	0.03
Operating income from bank subsidiaries	42.86	45.87	43.55	41.84	45.20
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	66.96	66.97	70.60	72.42	62.38
Interest income from nonbank subsidiaries	0.07	0.31	0.13	0.00	0.02
Mortgage and serv fees from nonbank subsidiaries	0.16	0.20	0.13	0.34	0.77
Other income from nonbank subsidiaries	0.04	0.45	0.10	0.06	0.19
Operating income from nonbank subsidiaries	82.22	87.26	81.59	83.87	74.31
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	10.01	15.73	16.32	22.85	24.03
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.03	0.06	0.10	0.08	1.16
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	11.00	16.13	16.89	23.36	26.27
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	72.00	69.92	67.86	61.33	56.48
Interest income from bank subsidiaries	0.22	1.62	0.81	1.77	1.37
Mortgage and service fees from bank subsidiaries	1.38	1.96	2.17	2.00	2.04
Other income from bank subsidiaries	0.04	0.05	0.07	0.04	0.07
Operating income from bank subsidiaries	83.15	82.56	80.67	75.16	72.24
Dividends from nonbank subsidiaries	0.55	0.50	0.99	1.48	1.14
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.01
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.12	0.95	1.62	3.59	3.26
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.21
Loans and advances from subsidiaries / Short term debt	2,082.13	649.04	692.85	943.80	587.17
Loans and advances from subsidiaries / Total debt	126.15	162.82	239.76	287.90	296.84

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 3  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									328
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.33	2.56	2.79	3.04	3.33	3.62	3.92	4.15	328
+ Non-interest income	0.91	0.24	0.36	0.54	0.84	1.18	1.70	2.53	328
- Overhead expense	2.89	1.88	2.05	2.45	2.80	3.32	3.90	5.00	328
- Provision for loan and lease losses	0.11	-0.06	0.00	0.03	0.10	0.18	0.30	0.43	328
+ Securities gains (losses)	0.02	-0.01	0.00	0.00	0.01	0.04	0.08	0.11	328
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	328
= Pretax net operating income (tax equivalent)	1.31	0.50	0.68	1.00	1.33	1.60	1.95	2.20	328
Net operating income	0.92	0.37	0.49	0.67	0.92	1.12	1.45	1.80	328
Net income	0.92	0.37	0.49	0.67	0.92	1.12	1.45	1.80	328
Net income (sub-chapter S adjusted)	0.95	0.42	0.56	0.78	0.90	1.16	1.45	1.56	59
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.03	3.26	3.45	3.71	4.04	4.33	4.66	4.90	328
Interest expense	0.45	0.13	0.19	0.28	0.45	0.61	0.75	0.86	328
Net interest income (tax equivalent)	3.58	2.81	2.97	3.25	3.56	3.90	4.22	4.46	328
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.10	-0.05	-0.02	0.02	0.06	0.16	0.30	0.55	328
Earnings coverage of net losses (X)	19.31	-147.26	-59.53	4.71	14.82	37.61	99.79	194.52	327
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	0.68	0.77	0.96	1.16	1.41	1.76	2.00	328
Allowance for loan and lease losses / Total loans and leases	1.18	0.67	0.76	0.95	1.15	1.40	1.73	1.98	328
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.00	0.12	0.21	0.47	0.82	1.41	2.34	2.91	328
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.41	0.03	0.06	0.14	0.34	0.59	1.13	1.42	328
<b>Liquidity and Funding</b>									
Net noncore funding dependence	13.97	-5.04	-0.37	5.87	12.84	22.34	31.47	39.02	328
Net short-term noncore funding dependence	6.50	-8.46	-4.58	0.69	5.76	12.25	19.78	23.11	328
Net loans and leases / Total assets	69.95	48.24	54.46	62.88	71.25	77.46	82.00	84.59	328
<b>Capitalization</b>									
Tier 1 leverage ratio	10.12	7.56	7.95	8.94	9.96	11.17	12.80	14.00	328
Equity capital / Total assets	10.11	7.08	7.66	8.80	9.95	11.37	13.30	14.51	328
Equity capital + minority interest / Total assets	10.15	7.29	7.69	8.83	9.98	11.37	13.30	14.51	328
Tier 1 common equity capital / Total risk-weighted assets	12.50	8.33	8.99	10.33	11.88	14.42	17.91	20.65	328
Net Loans and leases / Equity capital (X)	7.03	3.77	4.56	5.84	7.03	8.24	9.30	10.25	327
Cash dividends / Net income	24.42	0.00	0.00	3.31	24.00	43.99	59.44	73.00	320
Cash dividends / Net income (sub-chapter S adjusted)	20.48	-27.80	-11.04	2.03	20.48	39.33	59.87	87.03	59
Retained earnings / Average equity capital	6.36	0.89	2.54	4.46	6.41	8.04	10.03	12.75	327
<b>Growth Rates</b>									
Assets	7.24	-2.51	-0.17	2.44	5.86	10.65	19.53	30.16	310
Equity capital	6.04	-6.59	-2.66	2.23	5.59	8.81	16.60	32.74	310
Net loans and leases	9.81	-0.71	0.94	5.11	8.75	12.94	22.61	30.81	310
Noncore funding	5.01	-30.57	-20.16	-8.82	3.34	16.83	36.23	51.60	310
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.04	0.00	0.00	0.00	0.00	0.00	0.06	1.45	327
Long-term debt / Equity capital	2.64	0.00	0.00	0.00	0.00	3.95	15.95	20.51	327
Equity investment in subs / Equity capital	105.47	86.98	92.13	98.58	102.21	113.89	123.02	129.96	327
Cash FR op + noncash + op expenses / Op expenses + dividends	134.46	8.03	27.96	88.96	110.20	168.52	287.22	477.02	317

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 3  
 Date: 12/31/2016

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.75	3.04	3.21	3.45	3.74	4.03	4.37	4.58	328
Less: Interest expense	0.42	0.12	0.18	0.26	0.42	0.57	0.70	0.82	328
Equals: Net interest income (tax equivalent)	3.33	2.56	2.79	3.04	3.33	3.62	3.92	4.15	328
Plus: Non-interest income	0.91	0.24	0.36	0.54	0.84	1.18	1.70	2.53	328
Equals: adjusted operating income (tax equivalent)	4.31	3.15	3.36	3.85	4.23	4.73	5.35	6.54	328
Less: Overhead Expense	2.89	1.88	2.05	2.45	2.80	3.32	3.90	5.00	328
Less: Provision for loan and lease losses	0.11	-0.06	0.00	0.03	0.10	0.18	0.30	0.43	328
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	328
Plus: Realized Gains / Losses on available-for-sale securities	0.02	-0.01	0.00	0.00	0.01	0.04	0.08	0.11	328
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	328
Equals: Pretax net operating income (tax equivalent)	1.31	0.50	0.68	1.00	1.33	1.60	1.95	2.20	328
Less: Applicable income taxes (tax equivalent)	0.38	0.00	0.07	0.23	0.39	0.55	0.66	0.75	328
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Equals: Net operating income	0.92	0.37	0.49	0.67	0.92	1.12	1.45	1.80	328
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Equals: Net income	0.92	0.37	0.49	0.67	0.92	1.12	1.45	1.80	328
Memo: Net income (last four quarters)	0.92	0.37	0.49	0.68	0.92	1.12	1.46	1.80	322
Net income-BHC and noncontrolling (minority) interest	0.92	0.37	0.49	0.68	0.92	1.12	1.45	1.80	328
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.40	88.68	90.23	91.78	93.47	95.10	96.36	97.09	328
Average interest-bearing funds / Average assets	72.11	54.71	59.46	65.39	73.29	78.23	83.50	85.89	328
Interest income (tax equivalent) / Average earning assets	4.03	3.26	3.45	3.71	4.04	4.33	4.66	4.90	328
Interest expense / Average earning assets	0.45	0.13	0.19	0.28	0.45	0.61	0.75	0.86	328
Net interest income (tax equivalent) / Average earning assets	3.58	2.81	2.97	3.25	3.56	3.90	4.22	4.46	328
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.67	3.85	4.01	4.27	4.66	5.05	5.42	5.72	328
Interest-bearing bank balances	0.59	0.23	0.32	0.45	0.56	0.70	0.97	1.13	327
Fed funds sold and reverse repos	0.39	0.00	0.00	0.00	0.37	0.57	1.01	2.66	162
Trading assets	0.80	0.00	0.00	0.00	0.00	2.25	3.23	3.58	33
Total earning assets	3.95	3.19	3.36	3.61	3.92	4.28	4.62	4.85	328
Investment securities (tax equivalent)	2.38	1.43	1.68	1.98	2.35	2.74	3.25	3.61	327
US Treasury and agency securities (excluding Mortgage-backed securities)	1.61	0.66	0.85	1.15	1.57	1.98	2.63	3.19	311
Mortgage-backed securities	2.03	1.40	1.55	1.74	2.02	2.27	2.61	3.02	321
All other securities	3.44	1.83	2.16	2.67	3.33	4.13	5.09	5.98	321
Interest-bearing deposits	0.44	0.14	0.18	0.27	0.43	0.60	0.78	0.89	327
Time deposits of \$100K or more	0.88	0.39	0.48	0.66	0.88	1.09	1.29	1.35	327
Time deposits < \$100K	0.83	0.32	0.42	0.60	0.82	1.06	1.30	1.45	327
Other domestic deposits	0.26	0.08	0.10	0.15	0.23	0.37	0.51	0.58	326
Foreign deposits	0.17	0.16	0.16	0.16	0.17	0.17	0.17	0.18	2
Fed funds purchased and repos	0.41	0.00	0.00	0.10	0.26	0.54	1.47	2.95	254
Other borrowed funds and trading liabilities	1.70	0.39	0.51	0.89	1.49	2.39	3.56	4.13	304
All interest-bearing funds	0.59	0.21	0.28	0.38	0.57	0.77	0.93	1.07	328

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2016

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.66	0.00	0.00	0.00	0.29	3.11	6.64	9.90	327
Overhead expenses / Net Interest Income + non-interest income	68.42	52.24	56.08	61.70	68.30	76.24	80.49	87.35	328
<b>Percent of Average Assets</b>									
Total overhead expense	2.89	1.88	2.05	2.45	2.80	3.32	3.90	5.00	328
Personnel expense	1.65	1.03	1.16	1.37	1.61	1.90	2.32	2.94	328
Net occupancy expense	0.35	0.18	0.21	0.27	0.34	0.42	0.52	0.61	328
Other operating expenses	0.87	0.52	0.58	0.70	0.85	1.02	1.22	1.52	328
Overhead less non-interest income	1.93	1.20	1.36	1.67	1.90	2.20	2.52	2.70	328
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	67.14	50.08	55.37	60.28	66.59	74.90	79.85	86.91	328
Personnel expense	38.35	27.12	29.77	34.00	38.71	42.47	46.86	50.18	328
Net occupancy expense	8.11	4.24	4.90	6.43	8.11	9.74	11.57	12.97	328
Other operating expenses	20.30	13.88	15.18	17.11	19.74	23.38	26.94	28.94	328
Total non-interest income	20.63	6.34	9.30	14.34	19.92	26.16	33.94	41.75	328
Fiduciary activities income	1.37	0.00	0.00	0.00	0.00	2.90	5.91	8.70	328
Service charges on domestic deposit accounts	4.31	0.58	1.17	2.16	3.84	6.20	9.00	10.56	328
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	328
Investment banking fees and commissions	0.58	0.00	0.00	0.00	0.34	1.20	1.92	2.86	328
Insurance activities revenue	0.57	0.00	0.00	0.00	0.03	0.38	3.82	7.40	328
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Net servicing fees	0.41	0.00	0.00	0.00	0.06	0.59	1.91	2.89	328
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Net gain (loss) - sales of loans, OREO, and other assets	2.90	-0.61	-0.24	0.31	1.72	4.14	9.68	20.65	328
Other non-interest income	7.05	2.18	2.91	4.68	6.91	8.99	11.62	14.62	328
Overhead less non-interest income	45.86	24.99	32.09	37.87	45.89	53.48	61.42	65.88	328
Applicable income taxes / Pretax net operating income (tax equivalent)	23.07	0.00	0.00	17.28	28.02	33.02	36.00	38.14	321
Applicable income tax + TE / Pretax net operating income + TE	29.97	0.61	5.65	28.02	33.88	36.87	39.34	40.28	321

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2016

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	53.51	30.43	36.35	45.23	52.74	62.45	70.91	74.30	328
Commercial and industrial loans	9.71	1.45	2.96	5.19	8.98	13.40	19.62	24.36	328
Loans to individuals	1.85	0.04	0.09	0.36	1.08	2.65	5.98	10.92	328
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	328
Agricultural loans	0.99	0.00	0.00	0.00	0.11	1.45	5.26	10.16	328
Other loans and leases	1.54	0.00	0.01	0.19	0.88	2.45	5.01	7.26	328
Net loans and leases	69.95	48.24	54.46	62.88	71.25	77.46	82.00	84.59	328
Debt securities over 1 year	15.97	2.12	4.17	9.01	14.90	22.41	30.09	35.29	328
Mutual funds and equity securities	0.08	0.00	0.00	0.00	0.00	0.10	0.42	1.16	328
Subtotal	86.68	75.73	79.46	83.76	87.18	90.03	91.86	92.78	328
Interest-bearing bank balances	3.19	0.11	0.31	0.76	2.28	5.09	9.37	11.47	328
Federal funds sold and reverse repos	0.04	0.00	0.00	0.00	0.00	0.02	0.26	0.72	328
Debt securities 1 year or less	1.88	0.06	0.19	0.62	1.41	2.85	5.03	7.00	328
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	328
Total earning assets	92.52	87.80	89.53	91.04	92.63	94.06	95.50	95.86	328
Non-interest cash and due from depository institutions	1.46	0.42	0.55	0.97	1.41	1.95	2.42	3.08	328
Other real estate owned	0.14	0.00	0.00	0.02	0.08	0.23	0.53	0.82	328
All other assets	5.92	3.00	3.41	4.55	5.84	7.20	8.68	10.05	328
<b>Memoranda</b>									
Short-term investments	5.56	0.72	1.33	2.63	4.92	7.99	11.95	14.42	328
US Treasury securities	0.26	0.00	0.00	0.00	0.00	0.13	2.02	3.37	328
US agency securities (excluding Mortgage-backed securities)	2.56	0.00	0.00	0.41	1.82	4.85	7.54	10.77	328
Municipal securities	4.81	0.00	0.02	1.02	3.67	7.90	11.57	15.01	328
Mortgage-backed securities	8.05	0.09	0.69	3.22	7.53	12.23	18.74	21.48	328
Asset-backed securities	0.08	0.00	0.00	0.00	0.00	0.03	0.46	1.36	328
Other debt securities	0.45	0.00	0.00	0.00	0.04	0.70	2.17	3.83	328
Loans held-for-sale	0.27	0.00	0.00	0.00	0.11	0.37	1.28	2.75	328
Loans not held-for-sale	70.11	48.01	54.80	63.25	71.01	77.69	82.36	85.04	328
Real estate loans secured by 1-4 family	17.88	3.99	6.81	10.22	17.28	23.89	34.58	41.71	328
Revolving	2.56	0.07	0.24	1.04	2.34	3.92	5.91	6.91	328
Closed-end, secured by first liens	14.39	2.87	4.03	7.74	12.81	19.74	29.63	37.29	328
Closed-end, secured by junior liens	0.52	0.03	0.09	0.22	0.43	0.77	1.26	1.85	328
Commercial real estate loans	31.91	12.20	17.05	24.33	30.95	39.52	46.50	51.43	328
Construction and land development	5.22	1.01	1.72	3.09	4.95	7.09	10.08	12.73	328
Multifamily	3.07	0.38	0.73	1.36	2.42	4.26	7.70	11.20	328
Nonfarm nonresidential	22.52	7.99	11.10	17.05	21.96	28.01	34.05	37.75	328
Real estate loans secured by farmland	1.69	0.00	0.00	0.03	0.59	3.01	7.29	10.08	328

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2016

**Loan Mix and Analysis of Concentrations of Credit**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	76.56	52.91	60.31	68.66	76.51	85.57	91.54	95.43	328
Real estate loans secured by 1-4 family	25.70	6.21	9.23	14.65	24.60	34.41	47.78	58.52	328
Revolving	3.66	0.09	0.37	1.51	3.27	5.67	8.30	9.60	328
Closed-end	21.55	4.47	6.38	11.84	20.59	29.81	40.67	53.82	328
Commercial real estate loans	45.54	19.98	26.78	35.91	45.58	54.61	64.91	68.43	328
Construction and land development	7.51	1.55	2.48	4.41	6.86	10.46	13.73	16.38	328
1-4 family	2.04	0.07	0.31	0.77	1.80	3.03	4.71	5.92	328
Other	5.31	0.79	1.44	2.78	4.90	7.83	10.33	12.27	328
Multifamily	4.35	0.68	1.07	2.05	3.58	5.93	10.11	14.03	328
Nonfarm nonresidential	32.29	10.98	17.06	25.20	31.86	39.68	47.28	52.59	328
Owner-occupied	13.70	2.80	4.88	8.96	13.88	17.47	22.74	26.18	328
Other	17.83	5.95	8.25	12.55	17.29	23.25	30.12	33.67	328
Real estate loans secured by farmland	2.53	0.00	0.00	0.05	0.90	4.34	10.65	15.51	328
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	328
Commercial and industrial loans	13.98	1.92	4.33	7.79	12.85	18.55	28.40	33.60	328
Loans to individuals	2.72	0.05	0.13	0.52	1.56	3.77	8.82	16.20	328
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.02	0.26	0.44	328
Agricultural loans	1.45	0.00	0.00	0.00	0.14	2.22	8.23	13.11	328
Other loans and leases	2.26	0.00	0.01	0.26	1.27	3.72	7.43	10.56	328
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	484.78	263.45	306.21	406.47	480.05	571.91	646.52	699.94	328
Real estate loans secured by 1-4 family	162.81	32.96	55.55	86.12	150.19	230.02	306.70	380.67	328
Revolving	23.51	0.47	1.74	8.83	20.92	35.37	53.08	68.18	328
Closed-end	136.48	27.39	38.34	72.30	123.10	192.74	263.40	348.65	328
Commercial real estate loans	289.63	100.64	159.92	224.84	288.38	356.81	420.65	462.30	328
Construction and land development	47.51	8.02	16.61	28.58	44.84	64.97	89.61	103.31	328
1-4 family	12.92	0.41	1.84	5.00	11.30	19.13	30.39	40.67	328
Other	33.43	4.27	8.29	18.57	31.63	48.36	63.58	76.17	328
Multifamily	27.92	3.70	6.62	12.69	22.40	38.93	65.98	97.23	328
Nonfarm nonresidential	205.50	64.98	96.45	154.20	206.64	257.94	313.83	347.43	328
Owner-occupied	87.49	12.84	28.12	57.81	86.74	115.00	148.96	176.50	328
Other	113.65	29.18	50.55	76.07	109.45	147.51	196.96	226.35	328
Real estate loans secured by farmland	15.92	0.00	0.00	0.32	5.51	27.92	67.70	92.57	328
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	328
Commercial and industrial loans	89.05	13.31	26.08	45.72	81.89	123.72	175.43	232.08	328
Loans to individuals	17.29	0.24	0.82	3.50	9.34	24.06	52.08	109.87	328
Credit card loans	0.26	0.00	0.00	0.00	0.00	0.10	1.72	2.71	328
Agricultural loans	9.20	0.00	0.00	0.00	1.05	14.11	48.35	86.98	328
Other loans and leases	14.03	0.00	0.08	1.53	7.88	22.59	46.38	63.69	328
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	31.25	14.73	17.25	22.94	30.46	38.86	48.02	53.71	328
Non-owner occupied CRE loans / Total risk based capital	198.34	80.96	100.76	142.00	192.37	252.52	320.38	344.11	328
Construction and land development loans / Total risk based capital	47.51	8.02	16.61	28.58	44.84	64.97	89.61	103.31	328
Total CRE loans / Total risk based capital	291.46	110.78	160.94	225.21	289.29	360.44	421.96	468.97	328

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2016

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.56	0.72	1.33	2.63	4.92	7.99	11.95	14.42	328
Liquid assets	17.39	6.42	8.65	11.78	16.65	22.26	30.66	34.71	328
Investment securities	18.43	3.73	5.80	11.49	17.30	24.95	32.63	37.93	328
Net loans and leases	69.95	48.24	54.46	62.88	71.25	77.46	82.00	84.59	328
Net loans, leases and standby letters of credit	70.43	48.40	54.66	63.19	71.42	78.12	82.48	84.65	328
Core deposits	69.99	48.59	53.89	63.06	71.01	76.92	81.55	84.52	328
Noncore funding	17.89	4.55	6.83	10.74	16.61	24.71	33.10	38.65	328
Time deposits of \$100K or more	10.24	2.71	3.71	5.77	9.35	13.81	20.21	23.76	328
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Federal funds purchased and repos	0.98	0.00	0.00	0.00	0.24	1.98	4.02	5.29	328
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Net federal funds purchased (sold)	0.96	-0.26	-0.01	0.00	0.15	1.86	3.92	5.09	328
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Other borrowings w/remaining maturity of 1 year or less	2.13	0.00	0.00	0.00	1.43	4.02	7.07	9.00	328
Earning assets repriceable in 1 year	28.26	13.45	16.56	20.89	26.58	34.56	46.06	52.07	328
Interest-bearing liabilities repriceable in 1 year	16.70	3.82	5.20	7.96	12.68	19.74	48.92	56.56	328
Long-term debt repriceable in 1 year	0.27	0.00	0.00	0.00	0.00	0.00	1.91	3.33	328
Net assets repriceable in 1 year	10.68	-26.59	-18.41	4.55	12.07	20.89	28.91	32.84	328
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	13.97	-5.04	-0.37	5.87	12.84	22.34	31.47	39.02	328
Net ST noncore funding dependence	6.50	-8.46	-4.58	0.69	5.76	12.25	19.78	23.11	328
Short-term investment / ST noncore funding	64.30	4.55	9.71	22.29	48.36	92.02	166.68	301.49	328
Liquid assets-ST noncore funding / Nonliquid assets	8.09	-14.63	-9.30	-0.85	7.21	16.28	29.94	43.85	328
Net loans and leases / Total deposits	85.68	58.65	64.45	75.59	86.22	96.64	103.00	108.45	327
Net loans and leases / Core deposits	101.92	63.46	71.01	84.59	99.48	117.24	141.64	163.29	327
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.19	-3.01	-1.58	-0.41	0.00	0.10	0.58	1.48	164
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.28	-5.33	-4.06	-2.36	-0.98	-0.14	0.64	1.51	325
Structured notes appreciation (depreciation) / T1 cap	-0.10	-0.74	-0.41	-0.12	-0.02	0.00	0.00	0.01	90
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	9.36	0.00	0.00	0.00	0.03	20.13	44.54	64.13	327
Available-for-sale securities	90.64	35.87	55.46	79.87	99.97	100.00	100.00	100.00	327
US Treasury securities	1.58	0.00	0.00	0.00	0.00	0.87	11.11	20.60	327
US agency securities (excluding Mortgage-backed securities)	15.20	0.00	0.00	3.07	12.26	26.07	46.72	58.20	327
Municipal securities	25.58	0.00	0.29	8.25	24.12	38.47	53.10	59.43	327
Mortgage-backed securities	45.23	0.69	6.48	27.15	46.81	61.03	78.96	85.64	327
Asset-backed securities	0.45	0.00	0.00	0.00	0.00	0.16	2.97	7.52	327
Other debt securities	2.63	0.00	0.00	0.00	0.36	4.67	12.20	18.80	327
Mutual funds and equity securities	0.64	0.00	0.00	0.00	0.01	0.64	2.99	10.30	327
Debt securities 1 year or less	11.98	0.35	1.57	3.94	8.88	17.25	34.84	47.72	327
Debt securities 1 to 5 years	27.27	2.25	5.37	12.80	24.43	40.83	57.02	66.64	327
Debt securities over 5 years	56.46	10.24	15.37	38.40	58.34	75.67	88.02	91.39	327
Pledged securities	46.60	1.65	8.91	26.54	45.85	68.48	82.54	91.15	327
Structured notes, fair value	0.35	0.00	0.00	0.00	0.00	0.08	2.50	5.70	327
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	22.53	-54.92	-44.53	-19.66	12.22	52.06	129.60	228.18	310
Investment securities	1.86	-23.74	-17.59	-8.86	-0.99	9.71	29.70	49.25	309
Core deposits	7.93	-1.73	-0.47	2.80	6.58	11.80	21.03	31.95	309
Noncore funding	5.01	-30.57	-20.16	-8.82	3.34	16.83	36.23	51.60	310



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2016

**Derivatives and Off-Balance-Sheet Transactions**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments	15.34	6.05	7.81	10.93	14.52	19.73	25.44	28.05	328
Standby letters of credit	0.40	0.00	0.02	0.13	0.31	0.61	1.03	1.41	328
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.16	328
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
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	328
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	328
Derivative contracts	1.71	0.00	0.00	0.00	0.53	2.73	7.55	14.34	328
Interest rate contracts	1.71	0.00	0.00	0.00	0.52	2.73	7.55	14.34	328
Interest rate futures and forward contracts	0.28	0.00	0.00	0.00	0.00	0.39	1.45	4.19	328
Written options contracts (interest rate)	0.22	0.00	0.00	0.00	0.00	0.29	1.17	2.95	328
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Interest rate swaps	0.71	0.00	0.00	0.00	0.00	0.97	4.05	7.36	328
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
<b>Percent of Average Loans and Leases</b>									
Loan commitments	23.12	9.04	12.40	17.12	21.82	29.62	36.65	41.75	328

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 3  
Date:12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	212
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
<b>Futures and forwards</b>									
	22.75	0.00	0.00	0.00	14.48	58.31	79.99	100.00	212
<b>Written options</b>									
	19.37	0.00	0.00	0.00	10.05	41.14	75.38	100.00	212
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Over-the-counter	19.37	0.00	0.00	0.00	10.05	41.14	75.38	100.00	212
<b>Purchased options</b>									
	0.11	0.00	0.00	0.00	0.00	0.00	0.00	6.51	212
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Over-the-counter	0.11	0.00	0.00	0.00	0.00	0.00	0.00	6.51	212
<b>Swaps</b>									
	41.89	0.00	0.00	0.00	20.08	96.53	100.00	100.00	212
<b>Held for trading</b>									
	3.24	0.00	0.00	0.00	0.00	0.00	36.96	100.00	212
Interest rate contracts	3.24	0.00	0.00	0.00	0.00	0.00	36.96	100.00	212
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
<b>Non-traded</b>									
	96.76	0.00	63.04	100.00	100.00	100.00	100.00	100.00	212
Interest rate contracts	96.16	0.00	34.03	100.00	100.00	100.00	100.00	100.00	212
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
	74.60	0.00	4.43	50.00	76.39	100.00	100.00	100.00	212
One year or less	22.40	0.00	0.00	0.00	13.48	58.12	77.38	100.00	212
Over 1 year to 5 years	12.51	0.00	0.00	0.00	0.00	26.67	71.80	100.00	212
Over 5 years	17.23	0.00	0.00	0.00	0.00	42.68	82.56	100.00	212
Gross negative fair value (absolute value)	0.61	0.00	0.00	0.00	0.21	1.05	2.31	4.26	212
Gross positive fair value	0.70	0.00	0.00	0.06	0.57	1.17	2.09	2.60	212
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	328
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	328
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	328
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	328
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
<b>Past Due Derivative Instruments Fair Value</b>									
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	328
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.11	328

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
Date: 12/31/2016

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.11	-0.06	0.00	0.03	0.10	0.18	0.30	0.43	328
Provision for loan and lease losses / Average loans and leases	0.16	-0.10	0.00	0.05	0.14	0.26	0.41	0.58	328
Provision for loan and lease losses / Net losses	186.49	-632.00	-128.16	36.31	126.22	265.78	666.71	1546.14	327
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	0.68	0.77	0.96	1.16	1.41	1.76	2.00	328
Allowance for loan and lease losses / Total loans and leases	1.18	0.67	0.76	0.95	1.15	1.40	1.73	1.98	328
Allowance for loan and lease losses / Net loans and leases losses (X)	22.67	1.96	3.57	6.47	13.30	27.38	74.19	137.61	271
Allowance for loan and lease losses / Nonaccrual assets	272.33	47.94	67.12	106.89	173.45	361.99	770.78	1689.18	326
ALLL/90+ days past due + nonaccrual loans and leases	240.63	47.37	63.72	101.12	166.12	318.28	607.38	1368.21	326
Gross loan and lease losses / Average loans and leases	0.16	0.01	0.02	0.05	0.13	0.24	0.39	0.72	328
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.19	0.24	328
Net losses / Average loans and leases	0.10	-0.05	-0.02	0.02	0.06	0.16	0.30	0.55	328
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	328
Recoveries / Prior year-end losses	53.00	5.13	10.98	20.89	39.63	73.84	149.35	244.49	309
Earnings coverage of net losses (X)	19.31	-147.26	-59.53	4.71	14.82	37.61	99.79	194.52	327
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.04	-0.13	-0.05	0.00	0.02	0.08	0.17	0.26	327
Real estate loans secured by 1-4 family	0.05	-0.07	-0.03	0.00	0.02	0.09	0.20	0.31	327
Revolving	0.05	-0.19	-0.05	0.00	0.00	0.08	0.32	0.55	317
Closed-end	0.04	-0.07	-0.03	0.00	0.02	0.08	0.19	0.26	327
Commercial real estate loans	0.03	-0.21	-0.12	-0.01	0.00	0.08	0.20	0.29	326
Construction and land development	-0.02	-0.71	-0.40	-0.04	0.00	0.00	0.20	0.50	325
1-4 family	0.00	-0.05	-0.01	0.00	0.00	0.00	0.01	0.06	325
Other	-0.02	-0.63	-0.31	-0.02	0.00	0.00	0.15	0.43	325
Multifamily	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.17	322
Nonfarm nonresidential	0.04	-0.15	-0.07	0.00	0.00	0.08	0.21	0.34	325
Owner-occupied	0.02	-0.03	-0.01	0.00	0.00	0.04	0.14	0.23	325
Other	0.01	-0.13	-0.03	0.00	0.00	0.01	0.11	0.18	325
Real estate loans secured by farmland	0.00	-0.03	0.00	0.00	0.00	0.00	0.03	0.08	268
Commercial and industrial loans	0.17	-0.23	-0.09	-0.01	0.07	0.28	0.76	1.40	327
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to individuals	0.78	0.03	0.07	0.20	0.56	1.13	2.15	3.85	267
Credit card loans	1.54	-0.25	0.00	0.21	1.06	2.04	3.98	7.87	95
Agricultural loans	0.02	-0.05	-0.02	0.00	0.00	0.00	0.12	0.38	220
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	0.37	-0.03	0.00	0.00	0.00	0.21	1.81	7.35	315

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 3  
 Date: 12/31/2016

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.41	0.03	0.06	0.14	0.34	0.59	1.13	1.42	328
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.25	328
Nonaccrual loans and leases	0.73	0.07	0.14	0.33	0.64	1.03	1.68	2.25	328
90+ days past due and nonaccrual loans and leases	0.79	0.09	0.18	0.35	0.66	1.10	1.77	2.46	328
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.41	0.03	0.06	0.14	0.34	0.59	1.12	1.42	328
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.25	328
Nonaccrual assets	0.74	0.07	0.14	0.34	0.64	1.05	1.73	2.28	328
30+ days past due and nonaccrual assets	1.25	0.16	0.34	0.66	1.04	1.76	2.87	3.55	328
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.56	0.06	0.12	0.26	0.47	0.86	1.32	1.62	328
90+ past due and nonaccrual assets + other real estate owned	0.76	0.09	0.17	0.35	0.62	1.12	1.75	2.13	328
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	1.05	0.14	0.26	0.49	0.91	1.53	2.42	2.93	328
Allowance for loan and leases losses	134.99	18.31	30.16	62.48	113.35	200.27	314.88	399.99	328
Equity cap + allowance for loan and lease losses	9.66	1.29	2.18	4.47	7.78	13.71	22.19	27.58	327
Tier 1 cap + allowance for loan and lease losses	9.60	1.32	2.24	4.45	8.27	14.07	20.28	27.61	328
Loans and Leases + other real estate owned	1.51	0.20	0.34	0.72	1.28	2.28	3.50	4.09	328

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2016

**Past Due and Nonaccrual Loans and Leases**

<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>		<b>PEER RATIO</b>	<b>5%</b>	<b>10%</b>	<b>25%</b>	<b>50%</b>	<b>75%</b>	<b>90%</b>	<b>95%</b>	<b>BHC COUNT</b>
Real estate	30-89 days past due	0.39	0.01	0.03	0.12	0.31	0.55	1.13	1.41	327
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.28	327
	Nonaccrual	0.72	0.03	0.10	0.28	0.61	1.03	1.79	2.36	327
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.02	0.16	0.45	1.18	1.67	327
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.22	327
	Nonaccrual	0.81	0.00	0.00	0.06	0.41	1.49	2.94	4.27	327
Individuals	30-89 days past due	0.68	0.00	0.00	0.18	0.56	1.11	2.05	3.04	322
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.15	0.38	322
	Nonaccrual	0.21	0.00	0.00	0.00	0.09	0.35	0.93	1.54	322
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.09	0.76	1.88	220
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	220
	Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.08	1.27	2.14	220
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	0.15	0.00	0.00	0.00	0.00	0.10	0.82	2.65	315
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	315
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.32	2.33	315

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2016

**Past Due and Nonaccrual Loans and Leases - Continued**

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.64	0.00	0.04	0.23	0.50	1.00	1.56	1.84	327
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.23	0.37	327
	Nonaccrual	0.81	0.00	0.08	0.32	0.67	1.24	1.98	2.92	327
Revolving	30-89 days past due	0.25	0.00	0.00	0.00	0.15	0.50	0.92	1.24	317
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.21	317
	Nonaccrual	0.37	0.00	0.00	0.00	0.20	0.67	1.45	2.16	317
Closed-End	30-89 days past due	0.70	0.00	0.01	0.19	0.51	1.09	1.76	2.12	327
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.23	0.39	327
	Nonaccrual	0.91	0.00	0.03	0.30	0.71	1.40	2.11	3.05	327
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.10	0.15	327
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	327
	Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.08	0.19	0.31	327
Commercial real estate	30-89 days past due	0.20	0.00	0.00	0.02	0.13	0.34	0.70	1.10	326
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.14	326
	Nonaccrual	0.66	0.00	0.01	0.15	0.46	1.00	1.88	2.81	326
Construction and development	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.36	0.91	1.69	325
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	325
	Nonaccrual	0.51	0.00	0.00	0.00	0.07	0.74	2.36	4.93	325
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.00	0.39	0.91	325
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.69	325
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.12	0.46	0.74	325
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	325
	Nonaccrual	0.42	0.00	0.00	0.00	0.03	0.51	2.24	4.73	325
Multifamily	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.54	322
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	322
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.03	0.78	1.96	322
Nonfarm non-residential	30-89 days past due	0.19	0.00	0.00	0.01	0.11	0.34	0.76	1.09	325
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.15	325
	Nonaccrual	0.62	0.00	0.00	0.13	0.44	0.98	2.01	3.24	325
Owner occupied	30-89 days past due	0.11	0.00	0.00	0.00	0.05	0.20	0.41	0.73	325
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	325
	Nonaccrual	0.33	0.00	0.00	0.04	0.24	0.53	1.13	1.80	325
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.29	0.46	325
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	325
	Nonaccrual	0.23	0.00	0.00	0.00	0.09	0.35	1.06	1.87	325
Farmland	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.22	1.12	2.37	268
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.27	268
	Nonaccrual	0.55	0.00	0.00	0.00	0.00	0.80	2.83	4.89	268
Credit card	30-89 days past due	0.89	0.00	0.00	0.00	0.71	1.50	3.09	4.43	95
	90+ days past due	0.19	0.00	0.00	0.00	0.00	0.28	0.80	1.54	95
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	95

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



**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 3  
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
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.50	8.33	8.99	10.33	11.88	14.42	17.91	20.64	328
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Tier 1 capital, column A	13.35	9.53	10.14	11.45	12.66	14.89	18.48	20.81	328
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Total capital, column A	14.71	11.20	11.85	12.80	14.04	16.30	19.42	22.08	328
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
Tier 1 leverage	10.12	7.56	7.95	8.94	9.96	11.17	12.80	14.00	328





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 3  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Cost: Interest-bearing deposits	0.17	0.16	0.16	0.16	0.17	0.17	0.17	0.18	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Growth Rates</b>									
Net loans and leases	34.13	-100.00	-100.00	-40.96	-12.49	-2.77	72.38	558.12	36
Total selected assets	1.43	-100.00	-100.00	-39.13	-6.99	0.14	97.67	936.94	60
Deposits	32.98	29.76	30.12	31.19	32.98	34.76	35.83	36.19	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	66.38	0.00	0.00	30.47	73.17	100.06	137.83	233.42	255
Dividends paid / Net income	24.29	0.00	0.00	3.31	23.80	43.82	59.44	73.00	320
Net income - dividends / Average equity	6.38	0.89	2.65	4.46	6.41	8.06	10.03	12.75	327
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	151.25	0.00	0.00	92.12	125.58	212.77	415.28	748.63	255
Dividends from nonbank subsidiaries	0.96	0.00	0.00	0.00	0.00	0.31	4.66	21.17	255
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	255
Dividends from all subsidiaries	160.40	0.00	0.00	99.99	130.14	226.08	421.16	1012.00	255
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	39.19	0.00	0.00	9.89	43.18	64.34	92.25	122.58	302
Interest income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.61	302
Mortgage and service fees from bank subsidiaries	0.75	0.00	0.00	0.00	0.00	0.00	5.99	16.64	302
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.54	302
Operating income from bank subsidiaries	42.86	0.00	0.00	12.55	45.31	68.86	103.10	141.06	302
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	66.96	0.00	0.00	0.36	100.00	100.00	115.55	171.40	136
Interest income from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.08	136
Mortgage and serv fees from nonbank subsidiaries	0.16	0.00	0.00	0.00	0.00	0.00	0.00	6.92	136
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.43	136
Operating income from nonbank subsidiaries	82.22	0.00	0.00	7.17	100.00	100.00	181.50	330.39	136
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	10.01	0.00	0.00	0.00	0.27	14.74	48.25	53.41	24
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mortgage and service fees from subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.68	24
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating income from subsidiary BHCs	11.00	0.00	0.00	0.00	0.28	14.94	48.25	53.41	24
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	72.00	0.00	0.00	49.97	96.74	99.83	100.00	100.00	302
Interest income from bank subsidiaries	0.22	0.00	0.00	0.00	0.00	0.03	1.10	10.19	302
Mortgage and service fees from bank subsidiaries	1.38	0.00	0.00	0.00	0.00	0.00	10.71	28.67	302
Other income from bank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.11	1.30	302
Operating income from bank subsidiaries	83.15	0.00	0.09	89.97	99.37	100.00	100.00	100.00	302
Dividends from nonbank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.17	3.32	12.36	302
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	302
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	302
Operating income from nonbank subsidiaries	1.12	0.00	0.00	0.00	0.00	0.47	6.91	23.85	302
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	302
Loans and advances from subsidiaries / Short term debt	2082.13	0.00	0.00	0.00	156.92	1244.42	6456.75	23218.13	37
Loans and advances from subsidiaries / Total debt	126.15	0.00	0.00	0.00	51.86	156.24	470.87	1675.58	122

# BHCPR Reporters for Quarter Ending 12/31/2016

Peer Group 3 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>
1399765	2,872,014	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
2784920	1,038,213	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1035157	1,135,624	473 BROADWAY HOLDING CORPORATION	SARATOGA SPRINGS, NY	
3109904	1,430,708	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,206,320	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,126,785	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,364,435	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	2,050,269	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,455,237	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,249,974	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1201457	1,156,414	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,440,961	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,700,408	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,072,617	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,241,477	AMERICAN BANK HOLDING CORPORATION	CORPUS CHRISTI, TX	
1076691	1,678,638	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1117316	1,153,780	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,366,443	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,815,268	ANB CORPORATION, THE	TERRELL, TX	
1126475	2,024,797	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,217,650	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,605,242	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,394,724	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,541,552	ATBANCORP	DUBUQUE, IA	
3555686	2,727,543	ATLANTIC CAPITAL BANCSHARES, INC.	ATLANTA, GA	
1108350	1,589,435	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,713,970	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,344,990	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,706,565	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,315,997	BANK FIRST NATIONAL CORPORATION	MANITOWOC, WI	
1202762	1,151,169	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,648,639	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,140,992	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	1,477,245	BANK OF HIGHLAND PARK FINANCIAL CORP	HIGHLAND PARK, IL	
3590388	2,023,493	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,620,036	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,921,548	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,628,919	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,685,261	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,464,980	BANTERRA CORP	ELDORADO, IL	
1115385	1,755,349	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,708,208	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,874,834	BEACON BANCORP	TAUNTON, MA	
4297853	2,053,665	BEAR STATE FINANCIAL HOLDINGS, LLC	LITTLE ROCK, AR	
1823345	1,289,934	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,470,618	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,429,846	BNH FINANCIAL	LACONIA, NH	
2835514	1,621,633	BOILING SPRINGS, MHC	RUTHERFORD, NJ	

2935142	1,087,437	BOU BANCORP, INC.	OGDEN, UT	
3244113	2,403,166	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,099,320	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3378764	1,259,022	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3929791	2,158,725	BSB BANCORP INC.	BELMONT, MA	
3488850	1,106,382	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
2183493	1,448,319	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	1,848,999	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	2,476,109	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	2,831,143	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4933272	1,333,675	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
3975770	2,206,223	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	1,684,167	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
2254508	1,062,486	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3594872	2,952,215	CBFH, INC.	BEAUMONT, TX	
1493654	1,582,461	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,445,286	CBX CORPORATION	CARROLLTON, IL	
1053496	1,395,572	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
3836880	1,089,839	CENLAR CAPITAL CORPORATION	EWING, NJ	
2158156	2,298,676	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,397,025	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,443,323	CENTRAL VALLEY COMMUNITY BANCORP	FRESNO, CA	
4459839	1,467,812	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,657,723	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,176,533	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1143623	1,242,292	CITIZENS AND NORTHERN CORPORATION	WELLSBORO, PA	
1118368	1,223,018	CITIZENS FINANCIAL SERVICES, INC.	MANSFIELD, PA	
3186576	1,318,095	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,377,443	CITYWIDE BANKS OF COLORADO, INC.	DENVER, CO	
1246533	1,377,263	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3153242	1,241,460	CLAYTON HC, INC.	KNOXVILLE, TN	
3264764	1,371,545	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,104,058	CNB CORPORATION	CONWAY, SC	
1118340	2,573,821	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1142475	1,611,587	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,210,442	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	2,238,060	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,820,237	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
3687046	1,249,816	COMMUNITY BANKERS TRUST CORPORATION	RICHMOND, VA	
2523389	1,334,257	COMMUNITY FINANCIAL CORPORATION, THE	WALDORF, MD	
2524788	1,242,670	COUNTY BANCORP, INC.	MANITOWOC, WI	
1081239	1,368,506	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	2,133,106	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1486517	2,957,485	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	2,994,760	CU BANCORP	LOS ANGELES, CA	
1201112	1,255,160	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
2242523	1,323,019	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,297,172	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,159,237	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
1117455	1,081,301	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	Moved from Peer 4
2626691	1,399,512	EASTERN VIRGINIA BANKSHARES, INC.	GLEN ALLEN, VA	
1135824	1,579,347	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2427665	1,293,045	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
2461016	2,526,269	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	2,192,819	EQUITY BANCSHARES, INC.	WICHITA, KS	

3854268	1,778,610	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,364,688	EXTRACO CORPORATION	WACO, TX	
3824373	1,509,339	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2270254	1,111,411	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
2781910	2,922,368	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	1,055,895	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1098732	1,671,030	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY	
1071191	1,964,397	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,866,450	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY VARINA, NC	
3223967	2,012,174	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1108967	1,089,987	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,648,963	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,707,396	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
2385493	1,277,495	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,683,353	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,070,788	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON, KY	
1247428	1,780,699	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1098796	1,599,000	FIRST CITIZENS BANCSHARES, INC.	DYERSBURG, TN	
1203509	1,243,115	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,367,985	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1478017	2,386,397	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA	
1108097	1,771,643	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
3447585	1,268,210	FIRST COMMUNITY FINANCIAL PARTNERS, INC.	JOLIET, IL	
3407598	2,838,331	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT	
1404687	1,483,267	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD	
3316917	2,477,263	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
2339656	1,065,773	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	1,337,767	FIRST FARMERS AND MERCHANTS CORPORATION	COLUMBIA, TN	
1249039	1,616,450	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	1,212,173	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,492,947	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,990,403	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	Moved from Peer 2
3843628	1,037,584	FIRST FINANCIAL NORTHWEST, INC.	RENTON, WA	
3589560	1,500,945	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	1,854,335	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	2,884,535	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	
4843090	1,679,546	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2880626	1,166,763	FIRST NORTHERN COMMUNITY BANCORP	DIXON, CA	
1099917	2,126,423	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	2,129,366	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,318,190	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,186,653	FIRST WESTERN MORTGAGE CORPORATION	FORT WORTH, TX	
1050646	1,490,790	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,210,257	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1123072	2,211,620	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,283,372	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,219,098	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
2560263	1,195,375	FNCB BANCORP, INC.	DUNMORE, PA	
1137453	1,135,331	FORESIGHT FINANCIAL GROUP, INC.	ROCKFORD, IL	
1128358	1,720,189	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3637582	2,943,230	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1118238	1,127,443	FRANKLIN FINANCIAL SERVICES CORPORATION	CHAMBERSBURG, PA	
1098620	2,957,502	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3444717	1,031,606	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	1,828,009	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	

2083294	1,008,979	GUARANTY FINANCIAL, MHC	GLENDAL, WI	Moved from Peer 4
3392331	1,851,126	HAMILTON STATE BANCSHARES, INC.	HOSCHTON, GA	
4973362	2,452,992	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,287,049	HAWTHORN BANCSHARES, INC.	JEFFERSON CITY, MO	
4251499	1,789,890	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,971,569	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,741,125	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
2634874	2,570,880	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2253529	2,024,890	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245291	2,655,770	HILLS BANCORPORATION	HILLS, IA	
3851191	1,556,732	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,266,847	HOMETOWN BANCORP	GRAND ISLAND, NE	
3728930	2,028,162	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
4366003	2,774,240	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1205183	1,403,667	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	2,006,098	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,087,889	INDEPENDENT ALLIANCE BANKS, INC.	FORT WAYNE, IN	
1201925	2,548,950	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,029,926	INLAND BANCORP, INC.	OAK BROOK, IL	
1134498	2,387,860	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,213,506	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,389,127	IRONHORSE FINANCIAL GROUP, INC.	MUSKOGEE, OK	
1401118	1,732,151	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,787,620	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1070831	1,028,262	KENTUCKY BANCSHARES, INC.	PARIS, KY	Moved from Peer 4
1123915	1,917,394	KLEIN FINANCIAL, INC.	CHASKA, MN	
3575750	1,553,726	LAKE SUNAPEE BANK GROUP	NEWPORT, NH	
2128917	1,407,229	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,568,898	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,244,080	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,306,799	LCNB CORP.	LEBANON, OH	
3612543	1,127,531	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
3884863	1,755,261	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,188,159	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	2,293,613	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2909554	1,156,421	LOUISIANA COMMUNITY BANCORP, INC.	HOUMA, LA	
4268349	1,063,673	LOWELL FIVE BANCORP MHC	LOWELL, MA	
2634696	1,741,013	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,272,741	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,314,689	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,689,662	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,139,063	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,584,053	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,549,830	MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	LEBANON, NH	
2589714	1,108,497	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2907822	1,357,283	MBT FINANCIAL CORP.	MONROE, MI	
3530786	2,725,682	MERCHANTS BANCORP	CARMEL, IN	Moved from Peer 2
1023239	2,067,337	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,623,475	MERCHANTS FINANCIAL GROUP, INC.	WINONA, MN	
2176413	1,272,643	MIDDLEBURG FINANCIAL CORPORATION	MIDDLEBURG, VA	
2868950	1,024,449	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 4
1086654	1,943,340	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,842,919	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,175,572	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,639,950	MINNWEST CORPORATION	MINNETONKA, MN	



1138919	1,337,836	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,553,214	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,418,804	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,265,128	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	
3841941	1,879,558	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,991,693	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	
1139925	1,233,942	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	1,950,784	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,275,268	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
1202052	2,007,394	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,630,556	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,151,808	NEXTIER INCORPORATED	KITTANNING, PA	
3103603	2,302,044	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2324111	1,012,659	NORTHEAST BANCORP	LEWISTON, ME	Moved from Peer 4
1246935	1,694,553	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,526,540	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,696,621	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,092,604	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	1,111,262	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3297481	1,425,364	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT, RI	
2320618	1,097,689	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1200311	1,103,291	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,710,854	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,251,188	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,967,171	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
2603991	1,130,689	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,414,504	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2762973	2,541,899	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,140,688	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3021800	1,504,838	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,489,702	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3200463	1,895,082	PENN COMMUNITY MUTUAL HOLDINGS INC	PERKASIE, PA	
1117688	1,348,590	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,665,981	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,576,742	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,087,991	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1139541	1,997,082	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	2,057,358	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,180,230	PIONEER BANCSHARES, INC.	AUSTIN, TX	
1108163	1,219,382	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,033,296	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,061,290	PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	SCOTTSBLUFF, NE	
3836488	1,219,521	PLAZA BANCORP	IRVINE, CA	
3802250	1,129,642	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,496,193	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
3632493	1,192,155	PROVIDENT FINANCIAL HOLDINGS, INC.	RIVERSIDE, CA	
1118434	1,063,141	QNB CORP.	QUAKERTOWN, PA	
4176855	1,396,755	RBB BANCORP	LOS ANGELES, CA	
1130584	2,789,509	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,644,877	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,339,595	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
2787118	1,296,902	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,837,086	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,924,526	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,141,684	RIVER VALLEY BANCORPORATION, INC.	WAUSAU, WI	

1200348	1,382,744	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,160,271	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,549,588	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	2,032,873	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,722,587	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2532402	1,280,835	SINOPAC BANCORP	LOS ANGELES, CA	
1131497	1,062,610	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2810285	1,101,305	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	New Y-9C/BHCPR reporter
2033226	2,500,813	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,042,193	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,840,925	SOUTHEASTERN BANK FINANCIAL CORPORATION	AUGUSTA, GA	
1248939	1,150,207	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,512,429	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	1,340,961	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	1,492,599	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
3325740	1,142,443	SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	MC LEAN, VA	
1062621	2,475,392	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,077,185	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3547010	1,122,404	SSB COMMUNITY BANCORP MHC	SPENCER, MA	
1245590	2,327,196	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,862,858	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,201,427	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,037,763	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1097771	1,057,453	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	2,045,635	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3852031	2,164,369	STERLING BANCORP, INC.	SOUTHFIELD, MI	
4228240	2,163,995	STRATEGIC GROWTH BANCORP INCORPORATED	EL PASO, TX	
2942702	2,662,298	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	2,092,291	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,758,647	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,262,262	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,881,803	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,495,602	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,877,563	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1103878	1,013,898	TEXAS INDEPENDENT BANCSHARES, INC.	TEXAS CITY, TX	Moved from Peer 4
4360113	1,199,085	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	1,583,250	THREE SHORES BANCORPORATION, INC.	ORLANDO, FL	
1070420	1,361,577	TRADITIONAL BANCORPORATION, INC.	MOUNT STERLING, KY	
1203974	1,427,300	TRI CITY BANKSHARES CORPORATION	OAK CREEK, WI	
1056161	1,428,884	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3233126	2,641,067	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,533,392	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,248,163	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	2,209,980	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	2,195,354	UNITED COMMUNITY FINANCIAL CORPORATION	YOUNGSTOWN, OH	
2181426	1,189,914	UNITY BANCORP, INC.	CLINTON, NJ	
4105266	1,408,507	VERITEX HOLDINGS, INC.	DALLAS, TX	
2012315	1,956,661	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,231,257	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	2,002,911	WASHINGTONFIRST BANKSHARES, INC.	RESTON, VA	
4523431	1,790,163	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,263,118	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,854,204	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,244,293	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1127650	1,036,969	WESTBRAND, INC.	MINOT, ND	

3866382	2,076,018	WESTERN NEW ENGLAND BANCORP, INC.	WESTFIELD, MA	
3122051	1,517,851	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
3831326	1,054,877	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,742,309	WHITAKER BANK CORPORATION OF KENTUCKY	LEXINGTON, KY	
2004141	2,183,384	WILSON BANK HOLDING COMPANY	LEBANON, TN	

Note: Peer Group 3 has 328 bank holding companies.