

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Summary Ratios

FR BHCPR
Page 1

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.37	3.41	3.38	3.34	3.42
+ Non-interest income	1.13	1.12	0.85	0.94	0.93
- Overhead expense	3.18	3.25	3.03	3.15	3.15
- Provision for loan and lease losses	0.11	0.09	0.11	0.16	0.34
+ Securities gains (losses)	0.05	0.04	0.03	0.03	0.06
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.24	1.29	1.18	1.07	1.02
Net operating income	0.92	0.94	0.87	0.79	0.72
Net income	0.92	0.94	0.87	0.79	0.72
Net income (sub-chapter S adjusted)	0.50	0.98	0.93	0.87	0.83
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.14	4.16	4.17	4.22	4.52
Interest expense	0.50	0.48	0.52	0.60	0.80
Net interest income (tax equivalent)	3.62	3.67	3.64	3.61	3.71
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.13	0.12	0.19	0.32	0.58
Earnings coverage of net losses (X)	28.45	24.15	15.37	11.51	8.65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.30	1.28	1.43	1.61	1.81
Allowance for loan and lease losses / Total loans and leases	1.29	1.27	1.42	1.59	1.76
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.31	1.21	1.70	2.39	3.36
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.54	0.53	0.63	0.73	0.93
Liquidity and Funding					
Net noncore funding dependence	15.38	15.72	14.13	14.17	13.56
Net short-term noncore funding dependence	7.63	7.01	5.19	4.92	3.76
Net loans and leases / Total assets	65.65	66.33	65.73	63.90	62.97
Capitalization					
Tier 1 leverage ratio	10.01	10.24	10.24	10.05	9.67
Equity capital / Total assets	9.71	10.06	10.13	9.65	9.67
Equity capital + minority interest / Total assets	9.77	10.07	10.21	9.74	9.75
Tier 1 common equity capital / Total risk-weighted assets	12.36	12.68	13.12	12.83	12.24
Net Loans and leases / Equity capital (X)	7.02	6.73	6.75	6.94	6.86
Cash dividends / Net income	25.48	24.81	24.31	22.44	23.90
Cash dividends / Net income (sub-chapter S adjusted)	79.12	41.44	15.05	14.13	10.98
Retained earnings / Average equity capital	6.77	6.68	6.14	5.77	5.02
Growth Rates					
Assets	4.34	5.49	4.51	1.33	3.03
Equity capital	4.10	6.23	10.24	0.76	6.46
Net loans and leases	6.06	9.59	7.60	4.07	1.77
Noncore funding	4.19	6.73	1.31	-1.17	-8.42
Parent Company Ratios					
Short-term debt / Equity capital	0.18	0.09	0.13	0.12	0.24
Long-term debt / Equity capital	3.36	2.35	1.99	1.94	2.00
Equity investment in subs / Equity capital	113.13	108.82	107.31	108.99	110.85
Cash FR op + noncash + op expenses / Op expenses + dividends	99.28	108.84	128.06	134.70	109.42

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2016

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Average Assets					
Interest income (tax equivalent)	3.84	3.86	3.87	3.90	4.16
Less: Interest expense	0.46	0.45	0.48	0.55	0.74
Equals: Net interest income (tax equivalent)	3.37	3.41	3.38	3.34	3.42
Plus: Non-interest income	1.13	1.12	0.85	0.94	0.93
Equals: adjusted operating income (tax equivalent)	4.51	4.56	4.28	4.35	4.41
Less: Overhead Expense	3.18	3.25	3.03	3.15	3.15
Less: Provision for loan and lease losses	0.11	0.09	0.11	0.16	0.34
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	0.05	0.04	0.03	0.03	0.07
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.24	1.29	1.18	1.07	1.02
Less: Applicable income taxes (tax equivalent)	0.34	0.35	0.29	0.28	0.27
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.92	0.94	0.87	0.79	0.72
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.92	0.94	0.87	0.79	0.72
Memo: Net income (last four quarters)	0.92	0.94	0.86	0.79	0.72
Net income-BHC and noncontrolling (minority) interest	0.93	0.94	0.88	0.80	0.73
Margin Analysis					
Average earning assets / Average assets	93.10	93.06	93.10	92.74	92.36
Average interest-bearing funds / Average assets	71.73	72.34	74.39	75.54	76.68
Interest income (tax equivalent) / Average earning assets	4.14	4.16	4.17	4.22	4.52
Interest expense / Average earning assets	0.50	0.48	0.52	0.60	0.80
Net interest income (tax equivalent) / Average earning assets	3.62	3.67	3.64	3.61	3.71
Yield or Cost					
Total loans and leases (tax equivalent)	4.84	4.97	5.01	5.21	5.54
Interest-bearing bank balances	0.71	0.47	0.32	0.30	0.29
Fed funds sold and reverse repos	0.34	0.13	0.17	0.17	0.20
Trading assets	0.00	0.81	1.21	0.49	0.83
Total earning assets	4.05	4.06	4.07	4.12	4.43
Investment securities (tax equivalent)	2.64	2.47	2.49	2.38	2.67
US Treasury and agency securities (excluding Mortgage-backed securities)	1.93	1.67	1.62	1.48	1.68
Mortgage-backed securities	2.04	2.10	2.15	1.96	2.39
All other securities	4.03	3.57	3.86	3.85	4.23
Interest-bearing deposits	0.49	0.49	0.50	0.57	0.76
Time deposits of \$100K or more	0.97	0.95	0.93	1.04	1.26
Time deposits < \$100K	0.91	0.91	0.91	1.05	1.33
Other domestic deposits	0.26	0.25	0.24	0.27	0.35
Foreign deposits				0.20	0.32
Fed funds purchased and repos	0.33	0.32	0.35	0.43	0.64
Other borrowed funds and trading liabilities	1.92	1.93	2.16	2.50	2.98
All interest-bearing funds	0.65	0.63	0.63	0.73	0.96

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Non-interest Income & Expenses

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	71.73	72.16	72.52	74.12	73.37
Percent of Average Assets					
Total overhead expense	3.18	3.25	3.03	3.15	3.15
Personnel expense	1.76	1.77	1.66	1.70	1.67
Net occupancy expense	0.38	0.38	0.37	0.39	0.39
Other operating expenses	1.04	1.03	0.97	1.04	1.08
Overhead less non-interest income	2.08	2.10	2.13	2.16	2.17
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	70.35	70.74	71.11	72.70	72.02
Personnel expense	38.52	39.49	39.18	39.54	38.15
Net occupancy expense	8.27	8.29	8.68	8.88	8.82
Other operating expenses	23.16	22.45	22.73	23.89	24.61
Total non-interest income	23.26	22.59	19.32	20.77	20.39
Fiduciary activities income	1.70	1.15	0.82	0.78	0.72
Service charges on domestic deposit accounts	4.18	4.26	5.00	5.14	5.33
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.67	0.72	0.59	0.58	0.51
Insurance activities revenue	0.38	0.71	0.29	0.33	0.31
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.37	0.92	0.41	0.53	0.35
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	4.38	3.96	1.74	2.30	2.27
Other non-interest income	9.11	7.27	7.27	7.46	7.62
Overhead less non-interest income	47.05	47.26	50.84	51.07	50.85
Applicable income taxes / Pretax net operating income (tax equivalent)	18.03	20.50	18.48	18.06	17.75
Applicable income tax + TE / Pretax net operating income + TE	25.24	27.74	25.66	25.94	25.90

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Percent Composition of Assets

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Total Assets					
Real estate loans	52.16	50.87	51.46	50.69	50.45
Commercial and industrial loans	9.19	9.50	7.93	7.82	7.63
Loans to individuals	1.42	1.46	1.90	1.83	1.75
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.32	1.65	1.39	1.07	0.96
Other loans and leases	1.04	1.56	0.89	0.79	0.75
Net loans and leases	65.65	66.33	65.73	63.90	62.97
Debt securities over 1 year	20.61	19.54	18.98	19.56	18.70
Mutual funds and equity securities	0.11	0.17	0.08	0.08	0.08
Subtotal	86.12	86.58	85.44	84.33	82.55
Interest-bearing bank balances	3.26	3.10	3.90	4.15	5.22
Federal funds sold and reverse repos	0.31	0.21	0.15	0.18	0.25
Debt securities 1 year or less	1.73	1.55	1.72	1.93	2.09
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.30	92.54	92.29	91.76	91.32
Non-interest cash and due from depository institutions	1.60	1.42	1.67	1.73	1.98
Other real estate owned	0.23	0.18	0.33	0.52	0.73
All other assets	6.00	5.97	5.94	6.43	6.61
Memoranda					
Short-term investments	5.80	5.33	6.52	7.05	8.43
US Treasury securities	0.44	0.46	0.23	0.16	0.11
US agency securities (excluding Mortgage-backed securities)	3.53	4.31	4.31	4.42	4.15
Municipal securities	6.69	5.96	5.33	5.19	4.79
Mortgage-backed securities	10.19	8.83	7.98	8.70	8.95
Asset-backed securities	0.08	0.06	0.04	0.05	0.04
Other debt securities	0.14	0.31	0.27	0.35	0.37
Loans held-for-sale	0.30	0.42	0.19	0.19	0.56
Loans not held-for-sale	66.10	66.50	65.99	64.37	62.73
Real estate loans secured by 1-4 family	17.37	17.97	18.62	18.41	18.52
Revolving	2.20	2.43	2.38	2.42	2.48
Closed-end, secured by first liens	14.35	14.74	15.28	14.80	14.84
Closed-end, secured by junior liens	0.64	0.64	0.64	0.72	0.79
Commercial real estate loans	31.93	29.74	28.22	28.23	28.12
Construction and land development	5.38	4.64	4.34	4.09	4.23
Multifamily	3.08	2.83	2.36	2.27	2.20
Nonfarm nonresidential	23.16	21.69	20.67	21.06	20.85
Real estate loans secured by farmland	1.94	2.15	2.20	1.83	1.73

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Loan Mix and Analysis of Concentrations of Credit

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	78.41	76.47	78.39	79.13	79.71
Real estate loans secured by 1-4 family	26.57	26.92	28.43	28.81	29.28
Revolving	3.31	3.57	3.61	3.76	3.91
Closed-end	23.10	23.21	24.46	24.61	24.93
Commercial real estate loans	48.03	44.16	43.12	44.20	44.64
Construction and land development	7.96	6.88	6.54	6.35	6.66
1-4 family	2.26	1.89	1.69	1.53	1.42
Other	5.61	4.82	4.68	4.66	5.07
Multifamily	4.82	4.22	3.54	3.49	3.45
Nonfarm nonresidential	34.84	32.35	31.74	33.11	33.20
Owner-occupied	14.98	14.92	14.79	15.61	15.88
Other	19.42	16.49	16.38	16.86	16.71
Real estate loans secured by farmland	2.98	3.20	3.40	2.89	2.80
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.11	14.12	12.10	12.14	12.08
Loans to individuals	2.33	2.36	3.08	3.00	2.94
Credit card loans	0.05	0.07	0.08	0.07	0.08
Agricultural loans	2.11	2.52	2.13	1.68	1.57
Other loans and leases	1.86	2.42	1.37	1.23	1.20
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	489.93	462.55	468.69	465.97	482.26
Real estate loans secured by 1-4 family	164.81	167.04	165.92	162.71	172.18
Revolving	20.43	22.44	22.28	23.02	24.62
Closed-end	142.79	143.96	141.65	137.38	145.03
Commercial real estate loans	299.36	270.92	263.32	269.32	277.39
Construction and land development	49.82	41.74	41.34	39.53	41.95
1-4 family	14.47	11.35	10.64	9.54	8.94
Other	34.44	29.20	29.67	29.22	32.13
Multifamily	29.06	26.17	21.35	20.69	20.82
Nonfarm nonresidential	215.42	198.10	195.79	204.47	210.10
Owner-occupied	93.53	93.24	92.26	97.88	102.19
Other	121.37	100.63	100.83	103.70	105.50
Real estate loans secured by farmland	19.23	20.34	22.64	19.68	19.41
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	87.00	88.67	77.76	78.24	78.60
Loans to individuals	13.66	13.61	17.73	17.18	17.56
Credit card loans	0.33	0.42	0.48	0.45	0.50
Agricultural loans	13.37	15.80	14.77	11.70	10.92
Other loans and leases	9.58	14.48	9.99	8.97	8.65
Supplemental					
Non-owner occupied CRE loans / Gross loans	32.91	28.39	27.89	28.13	28.20
Non-owner occupied CRE loans / Total risk based capital	204.52	173.12	170.06	170.37	173.75
Construction and land development loans / Total risk based capital	49.82	41.74	41.34	39.53	41.95
Total CRE loans / Total risk based capital	300.48	272.10	264.91	271.01	279.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Liquidity and Funding

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Total Assets					
Short-term investments	5.80	5.33	6.52	7.05	8.43
Liquid assets	20.50	19.45	20.67	22.02	23.20
Investment securities	22.82	21.99	21.44	22.19	21.62
Net loans and leases	65.65	66.33	65.73	63.90	62.97
Net loans, leases and standby letters of credit	66.07	66.73	66.13	64.32	63.41
Core deposits	68.84	68.70	68.79	68.76	67.89
Noncore funding	19.19	19.18	19.04	19.44	20.15
Time deposits of \$100K or more	11.65	11.66	12.14	12.55	13.31
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.08	1.16	1.07	1.20	1.16
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.79	0.98	0.96	1.05	0.91
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.04	1.67	1.41	1.20	1.10
Earning assets repriceable in 1 year	26.33	27.34	26.73	27.24	29.92
Interest-bearing liabilities repriceable in 1 year	21.69	19.79	20.50	21.43	23.45
Long-term debt repriceable in 1 year	0.70	0.23	0.31	0.29	0.33
Net assets repriceable in 1 year	3.65	6.88	5.49	5.17	5.70
Other Liquidity and Funding Ratios					
Net noncore funding dependence	15.38	15.72	14.13	14.17	13.56
Net ST noncore funding dependence	7.63	7.01	5.19	4.92	3.76
Short-term investment / ST noncore funding	56.58	59.22	70.89	74.33	82.77
Liquid assets-ST noncore funding / Nonliquid assets	11.11	10.35	13.09	14.58	16.04
Net loans and leases / Total deposits	79.37	81.09	80.43	77.75	76.73
Net loans and leases / Core deposits	96.23	98.45	97.28	94.40	94.20
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.58	0.66	0.49	-0.32	0.86
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.32	1.35	1.69	-2.28	4.79
Structured notes appreciation (depreciation) / T1 cap	-0.12	-0.16	-0.08	-0.74	0.02
Percent of Investment Securities					
Held-to-maturity securities	11.78	13.86	7.91	7.43	5.06
Available-for-sale securities	88.22	86.14	92.09	92.57	94.94
US Treasury securities	3.04	2.49	1.04	0.70	0.49
US agency securities (excluding Mortgage-backed securities)	18.93	22.63	20.85	20.81	20.65
Municipal securities	26.15	25.47	24.28	22.63	21.48
Mortgage-backed securities	44.72	41.35	40.31	42.52	43.41
Asset-backed securities	0.42	0.34	0.18	0.24	0.20
Other debt securities	0.88	1.48	1.38	1.75	2.07
Mutual funds and equity securities	0.93	1.18	0.45	0.49	0.47
Debt securities 1 year or less	7.81	8.24	8.50	9.62	10.86
Debt securities 1 to 5 years	29.10	31.40	26.86	23.58	25.12
Debt securities over 5 years	61.09	56.04	60.78	62.47	59.19
Pledged securities	47.32	47.86	45.07	43.37	43.38
Structured notes, fair value	0.35	0.58	1.49	1.80	1.95
Percent Change from Prior Like Quarter					
Short-term investments	51.61	14.62	9.43	-12.38	22.87
Investment securities	-1.16	0.44	-0.96	3.85	4.95
Core deposits	4.63	4.93	4.63	2.15	6.34
Noncore funding	4.19	6.73	1.31	-1.17	-8.42

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2016

Derivatives and Off-Balance-Sheet Transactions

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Total Assets					
Loan commitments	12.13	13.19	12.02	11.42	10.45
Standby letters of credit	0.42	0.37	0.34	0.34	0.36
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	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	1.49	1.58	0.70	0.69	0.98
Interest rate contracts	1.49	1.58	0.69	0.67	0.98
Interest rate futures and forward contracts	0.22	0.26	0.09	0.10	0.24
Written options contracts (interest rate)	0.24	0.25	0.09	0.11	0.21
Purchased options contracts (interest rate)	0.15	0.03	0.00	0.00	0.00
Interest rate swaps	0.25	0.40	0.17	0.17	0.14
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
Percent of Average Loans and Leases					
Loan commitments	18.90	20.62	19.24	18.46	16.97

BHCPR PEER GROUP DATA

 Peer Group: 4
 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
Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	30.34	32.33	32.88	31.59	33.47
Written options	23.64	26.54	31.77	32.86	32.04
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	23.64	26.54	31.22	31.85	30.89
Purchased options	8.63	5.01	0.12	0.41	0.18
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	8.63	5.01	0.02	0.18	0.06
Swaps	29.40	33.33	31.93	31.45	30.99
Held for trading	1.00	0.82	1.56	2.50	3.18
Interest rate contracts	1.00	0.82	1.56	2.50	3.18
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
Non-traded	99.00	99.18	98.44	97.50	96.82
Interest rate contracts	99.00	99.13	88.97	97.20	87.29
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
Derivative contracts (excluding futures and FX 14 days or less)	72.67	73.99	63.47	63.31	64.82
One year or less	31.08	37.41	31.36	30.88	36.30
Over 1 year to 5 years	18.47	11.97	8.31	7.38	6.46
Over 5 years	19.66	22.02	11.24	11.03	10.51
Gross negative fair value (absolute value)	0.69	1.30	1.12	1.01	1.67
Gross positive fair value	1.10	0.96	0.64	0.61	0.57
Percent of Tier 1 Capital					
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
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2016

Allowance and Net Loan and Lease Losses

 FR BHCPR
 Page 9

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.11	0.09	0.11	0.16	0.34
Provision for loan and lease losses / Average loans and leases	0.17	0.14	0.17	0.25	0.52
Provision for loan and lease losses / Net losses	209.58	112.93	124.03	96.86	117.20
Allowance for loan and lease losses / Total loans and leases not held for sale	1.30	1.28	1.43	1.61	1.81
Allowance for loan and lease losses / Total loans and leases	1.29	1.27	1.42	1.59	1.76
Allowance for loan and lease losses / Net loans and leases losses (X)	24.27	20.91	14.50	10.08	6.29
Allowance for loan and lease losses / Nonaccrual assets	215.84	246.90	232.08	170.88	122.91
ALLL/90+ days past due + nonaccrual loans and leases	176.34	204.56	206.73	155.97	115.89
Gross loan and lease losses / Average loans and leases	0.21	0.20	0.29	0.44	0.70
Recoveries / Average loans and leases	0.08	0.09	0.10	0.11	0.10
Net losses / Average loans and leases	0.13	0.12	0.19	0.32	0.58
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	46.10	51.82	30.59	20.00	13.22
Earnings coverage of net losses (X)	28.45	24.15	15.37	11.51	8.65
Net Loan and Lease Losses By Type					
Real estate loans	0.07	0.06	0.13	0.28	0.54
Real estate loans secured by 1-4 family	0.10	0.07	0.14	0.26	0.43
Revolving	0.12	0.09	0.11	0.21	0.39
Closed-end	0.10	0.08	0.14	0.26	0.43
Commercial real estate loans	0.04	0.03	0.12	0.31	0.65
Construction and land development	-0.02	-0.28	0.09	0.63	1.60
1-4 family	-0.01	0.00	0.00	0.04	0.16
Other	-0.01	-0.30	0.06	0.49	1.22
Multifamily	0.04	0.02	0.02	0.08	0.21
Nonfarm nonresidential	0.05	0.05	0.12	0.23	0.44
Owner-occupied	0.04	0.05	0.05	0.11	0.15
Other	0.01	0.01	0.05	0.10	0.23
Real estate loans secured by farmland	0.18	0.02	0.00	0.02	0.08
Commercial and industrial loans	0.25	0.18	0.27	0.37	0.68
Loans to depository institutions		0.00	0.00	0.00	0.00
Loans to individuals	0.56	0.75	0.69	0.83	0.91
Credit card loans	1.43	2.56	1.47	1.68	1.68
Agricultural loans	0.03	-0.01	0.00	0.01	0.02
Loans to foreign governments and institutions			0.00	0.00	0.00
Other loans and leases	2.48	1.03	0.48	0.54	0.73

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2016

Past Due and Nonaccrual Assets

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Percent of Loans and Leases					
30-89 days past due loans and leases	0.54	0.53	0.63	0.73	0.93
90+ days past due loans and leases	0.06	0.08	0.05	0.05	0.06
Nonaccrual loans and leases	0.93	0.89	1.12	1.55	2.19
90+ days past due and nonaccrual loans and leases	1.05	1.03	1.21	1.66	2.31
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.54	0.53	0.63	0.74	0.93
90+ days past due assets	0.06	0.08	0.05	0.05	0.06
Nonaccrual assets	0.94	0.91	1.13	1.57	2.22
30+ days past due and nonaccrual assets	1.63	1.60	1.91	2.48	3.34
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.69	0.71	0.80	1.06	1.48
90+ past due and nonaccrual assets + other real estate owned	0.93	0.95	1.18	1.62	2.25
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	1.33	1.33	1.63	2.18	2.89
Allowance for loan and leases losses	162.05	170.57	179.62	215.59	255.90
Equity cap + allowance for loan and lease losses	12.90	12.18	15.13	20.95	27.66
Tier 1 cap + allowance for loan and lease losses	12.80	12.07	14.65	19.68	26.92
Loans and Leases + other real estate owned	2.05	1.93	2.50	3.39	4.49

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Past Due and Nonaccrual Loans and Leases

		12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.52	0.56	0.62	0.75	0.95
	90+ days past due	0.05	0.08	0.04	0.05	0.06
	Nonaccrual	0.75	0.92	1.23	1.70	2.45
Commercial and industrial	30-89 days past due	0.31	0.34	0.34	0.41	0.58
	90+ days past due	0.02	0.01	0.01	0.01	0.02
	Nonaccrual	1.10	0.90	0.71	1.04	1.26
Individuals	30-89 days past due	0.63	0.72	0.85	0.99	1.04
	90+ days past due	0.03	0.03	0.05	0.05	0.05
	Nonaccrual	0.26	0.50	0.25	0.27	0.31
Depository institution loans	30-89 days past due		0.00	0.00	0.00	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.04	0.07	0.04	0.06	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	0.08	0.04	0.05	0.08
Foreign governments	30-89 days past due			0.00	0.00	0.00
	90+ days past due			0.00	0.00	0.00
	Nonaccrual			0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.45	0.29	0.29	0.14	0.15
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.53	0.10	0.05	0.07	0.08

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: 4
Date: 12/31/2016

		12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Memoranda						
1-4 Family	30-89 days past due	0.79	0.84	0.95	1.07	1.32
	90+ days past due	0.05	0.08	0.06	0.06	0.06
	Nonaccrual	0.83	0.91	1.16	1.46	1.80
Revolving	30-89 days past due	0.35	0.42	0.37	0.45	0.52
	90+ days past due	0.03	0.02	0.00	0.00	0.01
	Nonaccrual	0.39	0.44	0.40	0.54	0.58
Closed-End	30-89 days past due	0.86	0.91	0.93	1.16	1.42
	90+ days past due	0.05	0.08	0.06	0.06	0.06
	Nonaccrual	0.83	0.97	1.26	1.60	2.01
Junior Lien	30-89 days past due	0.05	0.02	0.04	0.05	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.04	0.06	0.09	0.12
Commercial real estate	30-89 days past due	0.29	0.32	0.37	0.49	0.67
	90+ days past due	0.03	0.03	0.02	0.02	0.03
	Nonaccrual	0.66	0.83	1.26	1.90	2.92
Construction and development	30-89 days past due	0.19	0.30	0.23	0.33	0.56
	90+ days past due	0.01	0.01	0.00	0.00	0.01
	Nonaccrual	0.53	0.97	1.70	3.07	6.12
1-4 family	30-89 days past due	0.04	0.17	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.10	0.06	0.13	0.37
Other	30-89 days past due	0.11	0.09	0.12	0.21	0.43
	90+ days past due	0.01	0.01	0.00	0.00	0.01
	Nonaccrual	0.43	0.67	1.41	2.68	5.20
Multifamily	30-89 days past due	0.09	0.51	0.08	0.09	0.18
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.26	0.10	0.18	0.42	0.93
Nonfarm non-residential	30-89 days past due	0.32	0.26	0.36	0.48	0.61
	90+ days past due	0.04	0.04	0.01	0.01	0.02
	Nonaccrual	0.74	0.87	1.12	1.49	2.30
Owner occupied	30-89 days past due	0.21	0.16	0.19	0.25	0.29
	90+ days past due	0.03	0.01	0.00	0.00	0.01
	Nonaccrual	0.41	0.45	0.52	0.68	0.94
Other	30-89 days past due	0.12	0.06	0.11	0.17	0.24
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.30	0.34	0.47	0.69	0.96
Farmland	30-89 days past due	0.69	0.17	0.21	0.18	0.26
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	2.02	0.68	0.55	0.59	1.03
Credit card	30-89 days past due	0.99	1.73	0.98	0.97	1.11
	90+ days past due	0.04	0.14	0.22	0.28	0.29
	Nonaccrual	0.01	0.06	0.02	0.01	0.01

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: 4
Date: 12/31/2016

	12/31/2016			12/31/2015			12/31/2014			12/31/2013			12/31/2012		
Capital Ratios															
Tier 1 leverage ratio	10.01			10.24			10.24			10.05			9.67		
Tier 1 risk-based capital ratio							14.73			14.64			14.30		
Total risk-based capital ratio							16.11			16.08			15.80		
Tangible tier 1 leverage ratio							10.14			9.96			9.60		
Tangible common equity capital / Tangible assets							9.10			8.50			8.44		
Tier 1 common equity capital / Total risk-weighted assets	12.36			12.68			13.12			12.83			12.24		
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others							0.47			0.49			0.44		
Estimated FV of mortgage serving assets / Mortgage service assets							115.67			115.68			107.19		

BHCPR PEER GROUP DATAPeer Group: 4
Date: 12/31/2016**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**FR BHCPR
Page 14

	12/31/2016	12/31/2015	12/31/2015	12/31/2014	12/31/2013
Capital Ratios					
Common equity tier 1 capital, column A	12.36	12.68			
Common equity tier 1 capital, column B	0.00	0.00			
Tier 1 capital, column A	13.87	14.11			
Tier 1 capital, column B	0.00	0.00			
Total capital, column A	15.26	15.42			
Total capital, column B	0.00	0.00			
Tier 1 leverage	10.01	10.24			

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Insurance and Broker-Dealer Activities

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	72.64	43.48	34.78	28.18	25.25
Insurance underwriting assets (L/H) / Total insurance underwriting assets	27.36	56.52	65.22	71.82	74.75
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.38	0.71	0.29	0.33	0.31
Premium income / Insurance activities revenue	0.07	0.00	0.11	0.08	0.00
Credit related premium income / Total premium income	40.00	78.33	40.25	51.62	67.87
Other premium income / Total premium income	60.00	21.67	59.75	48.38	32.13
Insurance underwriting net income / Consolidated net income	0.11	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	43.57	29.71	24.66	31.35	134.52
Insurance net income (L/H) / Equity (L/H)	1.41	0.87	0.83	0.14	1.21
Insurance benefits, losses, expenses / Insurance premiums	45.56	111.67	290.65	80.10	64.22
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	4.74	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.95	0.89	0.98
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.13	13.80	11.88	11.52	10.98
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2016

Foreign Activities

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits				0.20	0.32
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				0.01	
Foreign governments and institutions			0.00	0.00	0.00
Growth Rates					
Net loans and leases	310.95	-5.91	-8.55	-12.56	-24.63
Total selected assets	26.66	-11.54	-20.05	-20.10	-13.67
Deposits				-100.00	-52.44

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2016

Parent Company Analysis - Part 1

 FR BHCPR
 Page 17

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Profitability					
Net income / Average equity capital	8.96	8.89	8.12	7.61	6.92
Bank net income / Average equity investment in banks	9.04	9.46	9.00	8.59	7.78
Nonbank net income / Average equity investment in nonbanks	2.25	5.86	3.91	3.67	3.52
Sub BHCs net income / Average equity investment in sub BHCs	12.26	6.21	5.70	5.31	4.23
Bank net income / Parent net income	96.53	104.70	105.87	107.42	108.37
Nonbank net income / Parent net income	1.19	1.27	0.29	0.24	0.39
Sub BHCs net income / Parent net income	105.80	100.65	96.36	93.23	93.82
Leverage					
Total liabilities / Equity capital	17.17	13.96	11.45	13.09	14.58
Total debt / Equity capital	3.63	2.79	2.53	2.45	2.77
Total debt + NP to subs that issued trust preferred / Equity capital	15.02	11.74	9.89	11.39	12.65
Total debt + Loans guaranteed for affiliate / Equity capital	3.65	2.80	2.54	2.47	2.86
Total debt / Equity capital - excess over fair value	3.63	2.80	2.54	2.46	2.79
Long-term debt / Equity capital	3.36	2.35	1.99	1.94	2.00
Short-term debt / Equity capital	0.18	0.09	0.13	0.12	0.24
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	0.10	0.09	0.02	0.03	0.03
Long-term debt / Consolidated long-term debt	8.33	6.95	8.96	7.36	5.99
Double Leverage					
Equity investment in subs / Equity capital	113.13	108.82	107.31	108.99	110.85
Total investment in subs / Equity capital	113.38	109.28	107.63	109.36	111.27
Equity investment in subs / Equity cap, Qual TPS + other PS in T1			100.29	100.59	101.67
Total investment in subs / Equity cap, Qual TPS + other PS in T1			100.59	100.90	102.06
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	1.10	0.87	0.72	1.01	1.14
Equity investment in subs - equity cap / Net income-div (X)	2.13	2.74	2.84	3.51	3.68
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	104.44	122.14	126.92	124.22	101.49
Cash flow from operations + noncash + op exchange / Op exchange + div	99.28	108.84	128.06	134.70	109.42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	90.41	121.81	114.14	108.70	100.39
Pretax operating income + interest expenses / Interest expense	2,183.03	5,320.45	3,948.53	4,068.39	2,843.12
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	782.99	1,488.07	1,154.20	962.75	604.29
Dividends + interest from subs / Interest expenses + dividends	123.05	141.29	145.80	181.02	132.97
Fees + other income from subs / Salary + other expenses	7.33	7.13	3.50	2.95	2.46
Net income / Current part of long-term debt + preferred dividends (X)	99.33	31.58	30.98	26.31	15.39
Other Ratios					
Net assets repriceable in 1 year / Total assets	-0.76	-0.03	0.29	0.01	-0.19
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	50.00	9.52	14.42	12.80
Total	0.00	50.00	9.52	14.42	12.80
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.32	0.30	0.12	0.15	0.17
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: 4
Date: 12/31/2016

Parent Company Analysis - Part 2

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	86.80	77.74	65.30	62.33	70.96
Dividends paid / Net income	25.48	24.75	24.27	22.14	23.97
Net income - dividends / Average equity	6.77	6.69	6.13	5.80	5.04
Percent of Dividends Paid					
Dividends from bank subsidiaries	150.16	153.50	148.57	181.83	137.35
Dividends from nonbank subsidiaries	0.26	1.49	0.29	0.28	0.52
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	153.14	159.51	154.44	186.14	142.67
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	35.83	33.53	37.36	37.80	34.38
Interest income from bank subsidiaries	0.02	0.06	0.01	0.02	0.03
Mortgage and service fees from bank subsidiaries	1.68	0.47	0.11	0.15	0.13
Other income from bank subsidiaries	0.12	0.10	0.01	0.01	0.01
Operating income from bank subsidiaries	39.14	35.72	39.22	40.38	37.04
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	210.66	73.21	67.58	63.11	67.09
Interest income from nonbank subsidiaries	1.35	0.09	0.03	0.32	0.22
Mortgage and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	1.46	0.00	0.00	0.03
Operating income from nonbank subsidiaries	212.00	112.49	82.79	71.96	78.18
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	0.00	13.52	3.30	4.36	9.52
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	13.52	3.83	4.36	9.58
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	67.96	69.14	73.76	72.98	66.69
Interest income from bank subsidiaries	2.08	0.21	0.11	0.41	2.52
Mortgage and service fees from bank subsidiaries	2.52	1.38	0.25	0.24	0.32
Other income from bank subsidiaries	0.25	0.13	0.02	0.02	0.02
Operating income from bank subsidiaries	79.32	79.83	81.85	82.33	79.41
Dividends from nonbank subsidiaries	3.28	1.48	0.48	0.44	1.79
Interest income from nonbank subsidiaries	0.00	0.02	0.01	0.01	0.01
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.01	0.14	0.00	0.00	0.00
Operating income from nonbank subsidiaries	3.72	3.69	2.00	1.29	4.18
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	0.00
Loans and advances from subsidiaries / Short term debt	948.11	1,060.38	992.77	495.72	534.07
Loans and advances from subsidiaries / Total debt	616.12	170.19	109.89	137.73	162.05

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									36
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.37	2.84	2.90	3.08	3.34	3.66	3.93	4.27	36
+ Non-interest income	1.13	0.39	0.45	0.57	0.76	1.51	2.37	3.02	36
- Overhead expense	3.18	2.05	2.39	2.73	2.98	3.61	4.27	4.73	36
- Provision for loan and lease losses	0.11	-0.07	-0.05	0.04	0.09	0.20	0.27	0.33	36
+ Securities gains (losses)	0.05	-0.01	0.00	0.01	0.03	0.08	0.13	0.17	36
+ Other tax equivalent adjustments	0.00	-0.04	-0.01	0.00	0.00	0.00	0.04	0.07	36
= Pretax net operating income (tax equivalent)	1.24	0.20	0.64	1.08	1.31	1.56	1.69	1.91	36
Net operating income	0.92	0.18	0.51	0.75	0.96	1.05	1.39	1.60	36
Net income	0.92	0.18	0.51	0.75	0.96	1.05	1.39	1.60	36
Net income (sub-chapter S adjusted)	0.50	0.26	0.28	0.33	0.41	0.58	0.80	0.88	4
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.14	3.54	3.58	3.84	4.05	4.48	4.86	4.92	36
Interest expense	0.50	0.19	0.24	0.36	0.47	0.63	0.80	0.90	36
Net interest income (tax equivalent)	3.62	3.02	3.08	3.27	3.58	3.94	4.19	4.63	36
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.13	-0.11	-0.01	0.03	0.10	0.20	0.40	0.43	36
Earnings coverage of net losses (X)	28.45	-23.81	-11.93	5.56	11.50	24.37	74.13	224.79	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.30	0.85	0.89	1.12	1.31	1.45	1.70	1.82	36
Allowance for loan and lease losses / Total loans and leases	1.29	0.83	0.89	1.12	1.30	1.45	1.70	1.77	36
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.31	0.22	0.42	0.66	1.30	1.67	2.21	3.77	36
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.54	0.06	0.14	0.19	0.38	0.70	1.19	2.03	36
Liquidity and Funding									
Net noncore funding dependence	15.38	-3.78	3.95	8.79	14.36	25.08	28.36	30.63	36
Net short-term noncore funding dependence	7.63	-6.79	-2.90	1.88	7.14	12.57	20.19	25.05	36
Net loans and leases / Total assets	65.65	48.43	50.39	55.40	66.82	75.85	78.24	79.00	36
Capitalization									
Tier 1 leverage ratio	10.01	7.42	8.08	9.16	9.58	10.67	12.75	14.01	36
Equity capital / Total assets	9.71	6.04	7.40	8.56	9.66	10.90	11.84	13.18	36
Equity capital + minority interest / Total assets	9.77	6.10	7.40	8.56	9.66	10.90	11.84	14.01	36
Tier 1 common equity capital / Total risk-weighted assets	12.36	4.92	7.56	10.66	13.14	14.31	16.18	17.61	36
Net Loans and leases / Equity capital (X)	7.02	4.58	5.11	5.81	6.71	8.12	10.24	11.74	36
Cash dividends / Net income	25.48	0.00	0.00	6.80	26.22	38.85	54.54	80.33	34
Cash dividends / Net income (sub-chapter S adjusted)	79.12	15.18	16.94	22.23	70.02	126.91	148.59	155.81	4
Retained earnings / Average equity capital	6.77	-3.01	0.35	5.30	6.99	8.92	12.59	15.29	36
Growth Rates									
Assets	4.34	-8.18	-4.54	1.39	4.36	7.29	12.24	15.88	36
Equity capital	4.10	-5.94	-3.88	2.22	4.75	7.05	9.02	10.52	36
Net loans and leases	6.06	-4.45	-1.24	1.00	5.38	11.93	14.98	17.53	36
Noncore funding	4.19	-15.50	-13.50	-6.75	4.34	10.53	27.13	30.73	36
Parent Company Ratios									
Short-term debt / Equity capital	0.18	0.00	0.00	0.00	0.00	0.00	0.54	2.64	36
Long-term debt / Equity capital	3.36	0.00	0.00	0.00	0.00	4.27	11.95	25.70	36
Equity investment in subs / Equity capital	113.13	97.25	98.92	99.73	110.22	123.86	130.18	151.02	36
Cash FR op + noncash + op expenses / Op expenses + dividends	99.28	-5.61	9.90	70.11	106.03	120.80	188.92	215.67	35

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2016

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.84	3.24	3.38	3.48	3.82	4.25	4.42	4.49	36
Less: Interest expense	0.46	0.18	0.22	0.35	0.44	0.60	0.69	0.86	36
Equals: Net interest income (tax equivalent)	3.37	2.84	2.90	3.08	3.34	3.66	3.93	4.27	36
Plus: Non-interest income	1.13	0.39	0.45	0.57	0.76	1.51	2.37	3.02	36
Equals: adjusted operating income (tax equivalent)	4.51	3.48	3.52	3.75	4.34	5.00	5.74	6.35	36
Less: Overhead Expense	3.18	2.05	2.39	2.73	2.98	3.61	4.27	4.73	36
Less: Provision for loan and lease losses	0.11	-0.07	-0.05	0.04	0.09	0.20	0.27	0.33	36
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	36
Plus: Realized Gains / Losses on available-for-sale securities	0.05	0.00	0.00	0.01	0.03	0.08	0.12	0.16	36
Plus: other tax equivalent adjustments	0.00	-0.04	-0.01	0.00	0.00	0.00	0.04	0.07	36
Equals: Pretax net operating income (tax equivalent)	1.24	0.20	0.64	1.08	1.31	1.56	1.69	1.91	36
Less: Applicable income taxes (tax equivalent)	0.34	-0.25	0.00	0.08	0.42	0.54	0.64	0.71	36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	36
Equals: Net operating income	0.92	0.18	0.51	0.75	0.96	1.05	1.39	1.60	36
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Equals: Net income	0.92	0.18	0.51	0.75	0.96	1.05	1.39	1.60	36
Memo: Net income (last four quarters)	0.92	0.18	0.51	0.75	0.96	1.05	1.39	1.60	36
Net income-BHC and noncontrolling (minority) interest	0.93	0.18	0.52	0.75	0.96	1.05	1.40	1.63	36
Margin Analysis									
Average earning assets / Average assets	93.10	90.34	90.72	91.76	93.20	94.42	95.64	96.03	36
Average interest-bearing funds / Average assets	71.73	54.51	61.38	67.82	72.88	76.06	81.88	82.65	36
Interest income (tax equivalent) / Average earning assets	4.14	3.54	3.58	3.84	4.05	4.48	4.86	4.92	36
Interest expense / Average earning assets	0.50	0.19	0.24	0.36	0.47	0.63	0.80	0.90	36
Net interest income (tax equivalent) / Average earning assets	3.62	3.02	3.08	3.27	3.58	3.94	4.19	4.63	36
Yield or Cost									
Total loans and leases (tax equivalent)	4.84	4.33	4.38	4.55	4.78	5.15	5.40	5.72	36
Interest-bearing bank balances	0.71	0.36	0.41	0.47	0.64	0.83	1.19	1.39	36
Fed funds sold and reverse repos	0.34	0.00	0.00	0.23	0.30	0.49	0.59	1.15	23
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total earning assets	4.05	3.43	3.47	3.73	3.97	4.36	4.75	4.86	36
Investment securities (tax equivalent)	2.64	1.63	1.94	2.21	2.48	3.04	3.49	4.41	36
US Treasury and agency securities (excluding Mortgage-backed securities)	1.93	1.25	1.27	1.58	1.94	2.21	2.67	2.73	35
Mortgage-backed securities	2.04	1.57	1.62	1.74	1.97	2.25	2.52	2.86	36
All other securities	4.03	2.17	2.33	2.85	3.68	5.00	6.27	7.48	35
Interest-bearing deposits	0.49	0.16	0.23	0.35	0.51	0.65	0.73	0.81	36
Time deposits of \$100K or more	0.97	0.46	0.69	0.76	0.94	1.15	1.35	1.45	36
Time deposits < \$100K	0.91	0.34	0.49	0.70	0.89	1.16	1.34	1.43	36
Other domestic deposits	0.26	0.11	0.12	0.16	0.26	0.35	0.43	0.45	36
Foreign deposits									
Fed funds purchased and repos	0.33	0.00	0.04	0.16	0.22	0.61	0.76	0.96	26
Other borrowed funds and trading liabilities	1.92	0.44	0.50	1.16	1.67	2.50	3.45	4.88	34
All interest-bearing funds	0.65	0.30	0.35	0.47	0.63	0.82	0.97	1.06	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 4
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Overhead expenses / Net Interest Income + non-interest income	71.73	59.68	60.90	64.54	69.11	77.25	84.18	98.95	36
Percent of Average Assets									
Total overhead expense	3.18	2.05	2.39	2.73	2.98	3.61	4.27	4.73	36
Personnel expense	1.76	1.17	1.32	1.49	1.70	2.00	2.38	2.48	36
Net occupancy expense	0.38	0.23	0.26	0.29	0.37	0.44	0.52	0.56	36
Other operating expenses	1.04	0.62	0.70	0.78	0.89	1.19	1.67	2.14	36
Overhead less non-interest income	2.08	1.38	1.51	1.71	2.03	2.34	2.88	3.11	36
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	70.35	57.42	58.17	63.82	67.96	76.49	84.18	98.71	36
Personnel expense	38.52	31.72	32.45	34.87	38.60	41.47	44.79	48.16	36
Net occupancy expense	8.27	4.96	6.02	6.76	7.84	9.71	10.86	12.23	36
Other operating expenses	23.16	16.27	17.01	18.41	20.65	24.56	30.84	49.44	36
Total non-interest income	23.26	10.32	11.11	14.83	19.43	31.36	39.04	49.19	36
Fiduciary activities income	1.70	0.00	0.00	0.00	0.00	2.65	4.97	10.87	36
Service charges on domestic deposit accounts	4.18	1.14	1.44	2.43	3.64	5.65	7.96	8.50	36
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Investment banking fees and commissions	0.67	0.00	0.00	0.00	0.01	1.10	2.80	3.27	36
Insurance activities revenue	0.38	0.00	0.00	0.00	0.01	0.17	1.13	4.15	36
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Net servicing fees	0.37	0.00	0.00	0.00	0.05	0.64	1.26	2.58	36
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Net gain (loss) - sales of loans, OREO, and other assets	4.38	-0.87	-0.33	0.25	2.45	5.21	13.64	18.89	36
Other non-interest income	9.11	2.31	4.10	5.58	7.28	9.46	12.45	32.38	36
Overhead less non-interest income	47.05	29.23	31.88	36.03	48.57	53.73	59.61	75.57	36
Applicable income taxes / Pretax net operating income (tax equivalent)	18.03	-23.05	0.00	11.89	23.37	28.37	32.45	32.99	34
Applicable income tax + TE / Pretax net operating income + TE	25.24	-22.69	0.44	23.04	32.25	35.89	36.54	38.75	34

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 4
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	52.16	33.38	36.48	42.36	52.87	61.66	68.09	69.76	36
Commercial and industrial loans	9.19	3.25	4.15	4.88	8.43	12.12	17.35	20.65	36
Loans to individuals	1.42	0.12	0.16	0.47	0.83	2.12	3.28	5.54	36
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Agricultural loans	1.32	0.00	0.00	0.00	0.07	1.66	6.00	7.62	36
Other loans and leases	1.04	0.01	0.01	0.06	0.48	1.75	2.96	3.46	36
Net loans and leases	65.65	48.43	50.39	55.40	66.82	75.85	78.24	79.00	36
Debt securities over 1 year	20.61	6.43	8.20	12.30	19.72	28.17	36.07	40.21	36
Mutual funds and equity securities	0.11	0.00	0.00	0.00	0.00	0.09	0.34	1.02	36
Subtotal	86.12	74.78	79.50	83.95	86.98	89.34	91.50	91.95	36
Interest-bearing bank balances	3.26	0.13	0.24	1.08	2.09	5.48	8.26	10.25	36
Federal funds sold and reverse repos	0.31	0.00	0.00	0.00	0.00	0.27	1.06	2.54	36
Debt securities 1 year or less	1.73	0.02	0.04	0.38	0.93	2.32	4.04	7.94	36
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Total earning assets	92.30	88.57	89.53	91.29	92.33	93.46	94.68	95.57	36
Non-interest cash and due from depository institutions	1.60	0.84	0.95	1.10	1.53	1.94	2.50	3.08	36
Other real estate owned	0.23	0.00	0.02	0.03	0.13	0.41	0.66	0.71	36
All other assets	6.00	3.39	3.94	5.09	5.89	6.54	8.40	9.06	36
Memoranda									
Short-term investments	5.80	1.21	1.84	3.21	4.42	8.32	11.90	13.51	36
US Treasury securities	0.44	0.00	0.00	0.00	0.00	0.19	2.44	3.45	36
US agency securities (excluding Mortgage-backed securities)	3.53	0.09	0.22	1.10	2.39	4.26	11.34	13.71	36
Municipal securities	6.69	0.00	0.11	1.76	6.36	10.91	14.63	18.79	36
Mortgage-backed securities	10.19	1.15	2.35	5.20	8.52	15.31	18.46	26.95	36
Asset-backed securities	0.08	0.00	0.00	0.00	0.00	0.03	0.25	0.64	36
Other debt securities	0.14	0.00	0.00	0.00	0.00	0.13	0.44	1.14	36
Loans held-for-sale	0.30	0.00	0.00	0.00	0.10	0.32	1.15	1.89	36
Loans not held-for-sale	66.10	46.43	50.89	56.33	67.59	76.28	78.74	79.61	36
Real estate loans secured by 1-4 family	17.37	6.89	7.88	12.94	17.21	20.49	25.57	36.17	36
Revolving	2.20	0.00	0.18	0.87	2.23	3.52	4.25	4.78	36
Closed-end, secured by first liens	14.35	5.50	6.70	9.98	13.70	17.87	21.27	32.41	36
Closed-end, secured by junior liens	0.64	0.08	0.19	0.29	0.62	0.85	1.28	1.54	36
Commercial real estate loans	31.93	13.57	15.41	24.03	32.59	41.30	45.99	48.20	36
Construction and land development	5.38	0.98	1.37	2.46	4.70	8.64	10.40	10.96	36
Multifamily	3.08	0.69	0.77	1.67	2.75	3.95	5.64	7.64	36
Nonfarm nonresidential	23.16	10.57	11.07	17.04	22.08	31.55	35.04	36.05	36
Real estate loans secured by farmland	1.94	0.00	0.00	0.13	0.55	2.33	7.37	9.61	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2016

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	78.41	59.69	66.41	73.65	77.63	84.95	90.60	91.84	36
Real estate loans secured by 1-4 family	26.57	11.25	14.72	19.60	25.15	34.63	41.68	47.22	36
Revolving	3.31	0.00	0.29	1.86	3.49	5.11	6.19	7.09	36
Closed-end	23.10	9.14	12.61	14.84	21.63	28.12	37.84	44.34	36
Commercial real estate loans	48.03	24.50	28.74	36.44	48.63	57.57	65.79	67.18	36
Construction and land development	7.96	1.82	2.48	4.03	7.49	11.35	14.41	16.07	36
1-4 family	2.26	0.13	0.44	1.02	1.87	2.61	5.30	6.24	36
Other	5.61	1.17	1.44	2.36	5.48	7.50	10.93	12.34	36
Multifamily	4.82	0.94	1.16	2.34	4.51	6.56	8.67	11.43	36
Nonfarm nonresidential	34.84	16.38	20.62	23.74	36.39	44.13	49.70	50.66	36
Owner-occupied	14.98	6.71	7.78	10.19	14.10	19.31	22.62	23.71	36
Other	19.42	7.67	9.24	12.92	18.97	25.33	31.61	33.85	36
Real estate loans secured by farmland	2.98	0.00	0.01	0.20	0.76	3.50	11.76	13.49	36
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Commercial and industrial loans	14.11	4.50	5.87	9.52	13.34	17.93	24.39	28.21	36
Loans to individuals	2.33	0.17	0.33	0.66	1.28	2.70	6.23	9.96	36
Credit card loans	0.05	0.00	0.00	0.00	0.00	0.00	0.29	0.56	36
Agricultural loans	2.11	0.00	0.00	0.00	0.12	2.47	10.45	11.76	36
Other loans and leases	1.86	0.01	0.01	0.08	0.74	2.83	4.68	8.37	36
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	489.93	313.13	336.15	386.76	460.43	613.97	655.54	679.55	36
Real estate loans secured by 1-4 family	164.81	46.51	60.49	120.61	158.82	206.34	271.76	332.38	36
Revolving	20.43	0.00	1.72	8.20	23.71	32.74	36.38	42.34	36
Closed-end	142.79	45.48	50.50	94.26	127.68	193.48	241.43	300.72	36
Commercial real estate loans	299.36	122.06	139.23	244.02	300.18	355.49	465.30	485.78	36
Construction and land development	49.82	8.41	12.58	27.62	44.83	65.31	98.37	109.08	36
1-4 family	14.47	0.85	2.09	5.30	10.99	17.80	34.51	42.99	36
Other	34.44	5.98	8.09	15.06	32.74	48.53	68.65	77.24	36
Multifamily	29.06	5.70	6.75	12.62	25.75	35.15	64.61	78.63	36
Nonfarm nonresidential	215.42	85.99	103.60	169.58	209.95	248.18	338.29	372.43	36
Owner-occupied	93.53	31.27	49.15	60.64	88.63	120.64	165.38	179.26	36
Other	121.37	29.69	46.47	72.81	118.27	139.13	219.69	269.82	36
Real estate loans secured by farmland	19.23	0.00	0.02	1.16	4.89	24.26	78.47	102.85	36
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Commercial and industrial loans	87.00	26.75	32.73	47.67	74.49	116.49	171.38	196.59	36
Loans to individuals	13.66	0.64	1.42	4.26	8.24	20.65	31.54	55.43	36
Credit card loans	0.33	0.00	0.00	0.00	0.00	0.00	2.15	3.43	36
Agricultural loans	13.37	0.00	0.00	0.00	0.64	15.78	58.57	77.71	36
Other loans and leases	9.58	0.05	0.11	0.63	5.15	13.88	28.43	35.64	36
Supplemental									
Non-owner occupied CRE loans / Gross loans	32.91	12.70	15.49	24.18	34.44	43.84	49.55	53.21	36
Non-owner occupied CRE loans / Total risk based capital	204.52	60.51	78.19	127.35	204.72	254.45	356.70	367.49	36
Construction and land development loans / Total risk based capital	49.82	8.41	12.58	27.62	44.83	65.31	98.37	109.08	36
Total CRE loans / Total risk based capital	300.48	122.06	139.23	244.64	301.18	355.49	465.30	485.78	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2016

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	5.80	1.21	1.84	3.21	4.42	8.32	11.90	13.51	36
Liquid assets	20.50	8.33	9.55	14.73	19.43	23.42	35.38	36.35	36
Investment securities	22.82	7.39	8.64	13.65	20.89	30.72	40.15	44.22	36
Net loans and leases	65.65	48.43	50.39	55.40	66.82	75.85	78.24	79.00	36
Net loans, leases and standby letters of credit	66.07	48.76	50.98	55.76	66.94	76.30	78.98	79.30	36
Core deposits	68.84	55.37	57.09	62.56	70.34	74.72	78.07	78.62	36
Noncore funding	19.19	10.36	11.34	12.63	16.32	25.14	31.53	32.93	36
Time deposits of \$100K or more	11.65	3.56	5.82	8.33	10.76	13.89	19.98	22.95	36
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Federal funds purchased and repos	1.08	0.00	0.00	0.00	0.54	1.55	3.88	5.33	36
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	36
Net federal funds purchased (sold)	0.79	-0.88	-0.17	0.00	0.15	1.37	2.60	5.08	36
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Other borrowings w/remaining maturity of 1 year or less	2.04	0.00	0.00	0.16	1.32	3.86	5.50	6.86	36
Earning assets repriceable in 1 year	26.33	13.21	15.21	18.73	25.13	29.96	44.22	45.72	36
Interest-bearing liabilities repriceable in 1 year	21.69	7.52	8.41	12.00	15.30	29.40	49.01	54.92	36
Long-term debt repriceable in 1 year	0.70	0.00	0.00	0.00	0.00	0.58	3.50	5.22	36
Net assets repriceable in 1 year	3.65	-25.91	-20.39	-5.83	5.01	11.85	25.14	31.77	36
Other Liquidity and Funding Ratios									
Net noncore funding dependence	15.38	-3.78	3.95	8.79	14.36	25.08	28.36	30.63	36
Net ST noncore funding dependence	7.63	-6.79	-2.90	1.88	7.14	12.57	20.19	25.05	36
Short-term investment / ST noncore funding	56.58	8.57	17.59	24.00	42.09	67.80	125.93	191.47	36
Liquid assets-ST noncore funding / Nonliquid assets	11.11	-10.14	-7.33	-0.82	10.06	17.01	34.94	42.18	36
Net loans and leases / Total deposits	79.37	57.07	58.57	70.51	77.61	92.89	100.01	100.90	36
Net loans and leases / Core deposits	96.23	65.70	69.04	79.46	92.95	116.09	127.61	132.25	36
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.58	-5.18	-3.27	-0.37	0.01	0.22	0.61	1.39	14
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.32	-3.78	-3.22	-2.42	-1.63	-0.13	0.69	2.14	35
Structured notes appreciation (depreciation) / T1 cap	-0.12	-0.52	-0.44	-0.12	-0.02	0.00	0.01	0.01	11
Percent of Investment Securities									
Held-to-maturity securities	11.78	0.00	0.00	0.00	0.00	7.99	61.05	84.59	36
Available-for-sale securities	88.22	15.41	38.95	92.01	100.00	100.00	100.00	100.00	36
US Treasury securities	3.04	0.00	0.00	0.00	0.00	0.82	20.25	22.94	36
US agency securities (excluding Mortgage-backed securities)	18.93	0.43	1.56	5.44	15.57	31.01	41.75	56.00	36
Municipal securities	26.15	0.00	1.10	9.37	28.97	42.02	51.52	57.22	36
Mortgage-backed securities	44.72	15.28	18.46	29.88	44.22	59.54	67.91	74.47	36
Asset-backed securities	0.42	0.00	0.00	0.00	0.00	0.36	1.30	3.48	36
Other debt securities	0.88	0.00	0.00	0.00	0.00	0.89	2.79	8.28	36
Mutual funds and equity securities	0.93	0.00	0.00	0.00	0.00	0.35	2.09	11.27	36
Debt securities 1 year or less	7.81	0.06	0.31	1.73	6.08	10.93	16.20	25.69	36
Debt securities 1 to 5 years	29.10	4.96	6.32	11.99	20.76	39.28	70.82	74.01	36
Debt securities over 5 years	61.09	8.86	21.16	53.02	62.51	80.31	89.59	93.54	36
Pledged securities	47.32	11.94	17.04	30.94	49.72	59.71	79.63	81.25	36
Structured notes, fair value	0.35	0.00	0.00	0.00	0.00	0.23	1.92	2.57	36
Percent Change from Prior Like Quarter									
Short-term investments	51.61	-41.37	-37.94	-8.82	24.04	73.43	145.34	396.67	36
Investment securities	-1.16	-30.25	-21.48	-10.51	-0.17	8.81	18.80	30.98	36
Core deposits	4.63	-6.11	-3.85	0.03	4.36	8.05	13.69	18.93	36
Noncore funding	4.19	-15.50	-13.50	-6.75	4.34	10.53	27.13	30.73	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2016

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	12.13	4.65	7.54	8.64	10.48	15.62	19.43	20.44	36
Standby letters of credit	0.42	0.04	0.06	0.13	0.31	0.61	0.88	1.35	36
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.07	36
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
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	36
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	36
Derivative contracts	1.49	0.00	0.00	0.00	0.31	1.28	5.46	13.49	36
Interest rate contracts	1.49	0.00	0.00	0.00	0.31	1.28	5.46	13.49	36
Interest rate futures and forward contracts	0.22	0.00	0.00	0.00	0.00	0.03	0.57	2.59	36
Written options contracts (interest rate)	0.24	0.00	0.00	0.00	0.00	0.32	1.05	1.56	36
Purchased options contracts (interest rate)	0.15	0.00	0.00	0.00	0.00	0.00	0.15	1.83	36
Interest rate swaps	0.25	0.00	0.00	0.00	0.00	0.04	1.29	2.00	36
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Percent of Average Loans and Leases									
Loan commitments	18.90	9.47	10.71	13.53	17.29	24.70	28.07	30.57	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 4
Date:12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	21
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Futures and forwards									
	30.34	0.00	0.00	0.00	18.34	49.32	100.00	100.00	21
Written options									
	23.64	0.00	0.00	0.00	13.39	50.68	79.99	81.66	21
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Over-the-counter	23.64	0.00	0.00	0.00	13.39	50.68	79.99	81.66	21
Purchased options									
	8.63	0.00	0.00	0.00	0.00	0.00	58.09	88.88	21
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Over-the-counter	8.63	0.00	0.00	0.00	0.00	0.00	58.09	88.88	21
Swaps									
	29.40	0.00	0.00	0.00	0.00	59.56	100.00	100.00	21
Held for trading									
	1.00	0.00	0.00	0.00	0.00	0.00	0.00	20.01	21
Interest rate contracts	1.00	0.00	0.00	0.00	0.00	0.00	0.00	20.01	21
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Non-traded									
	99.00	79.99	100.00	100.00	100.00	100.00	100.00	100.00	21
Interest rate contracts	99.00	79.99	100.00	100.00	100.00	100.00	100.00	100.00	21
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Derivative contracts (excluding futures and FX 14 days or less)									
	72.67	0.05	18.34	41.61	86.61	100.00	100.00	100.00	21
One year or less	31.08	0.00	0.00	0.00	0.05	50.89	100.00	100.00	21
Over 1 year to 5 years	18.47	0.00	0.00	0.00	0.00	20.01	98.45	100.00	21
Over 5 years	19.66	0.00	0.00	0.00	0.00	8.32	98.62	100.00	21
Gross negative fair value (absolute value)	0.69	0.00	0.00	0.00	0.15	0.63	3.29	4.43	21
Gross positive fair value	1.10	0.00	0.00	0.00	0.65	1.69	3.38	4.59	21
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	36
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	36
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	36
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Other Ratios									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.07	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2016

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.11	-0.07	-0.05	0.04	0.09	0.20	0.27	0.33	36
Provision for loan and lease losses / Average loans and leases	0.17	-0.11	-0.08	0.08	0.15	0.34	0.43	0.52	36
Provision for loan and lease losses / Net losses	209.58	-298.32	-125.55	64.94	112.80	166.25	564.43	1308.26	36
Allowance for loan and lease losses / Total loans and leases not held for sale	1.30	0.85	0.89	1.12	1.31	1.45	1.70	1.82	36
Allowance for loan and lease losses / Total loans and leases	1.29	0.83	0.89	1.12	1.30	1.45	1.70	1.77	36
Allowance for loan and lease losses / Net loans and leases losses (X)	24.27	2.82	3.23	5.37	9.02	19.58	52.07	180.45	31
Allowance for loan and lease losses / Nonaccrual assets	215.84	62.56	82.27	102.48	132.19	211.35	437.86	774.47	36
ALLL/90+ days past due + nonaccrual loans and leases	176.34	46.74	70.52	94.06	126.55	229.78	366.30	540.59	36
Gross loan and lease losses / Average loans and leases	0.21	0.02	0.05	0.10	0.19	0.29	0.45	0.52	36
Recoveries / Average loans and leases	0.08	0.01	0.01	0.01	0.03	0.14	0.24	0.32	36
Net losses / Average loans and leases	0.13	-0.11	-0.01	0.03	0.10	0.20	0.40	0.43	36
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	36
Recoveries / Prior year-end losses	46.10	3.73	4.97	10.43	24.37	48.57	121.05	236.41	36
Earnings coverage of net losses (X)	28.45	-23.81	-11.93	5.56	11.50	24.37	74.13	224.79	36
Net Loan and Lease Losses By Type									
Real estate loans	0.07	-0.11	-0.04	0.00	0.02	0.11	0.25	0.41	36
Real estate loans secured by 1-4 family	0.10	-0.06	-0.01	0.00	0.05	0.13	0.33	0.49	36
Revolving	0.12	-0.12	-0.04	0.00	0.00	0.19	0.47	0.80	33
Closed-end	0.10	-0.03	-0.01	0.00	0.04	0.12	0.35	0.48	36
Commercial real estate loans	0.04	-0.18	-0.08	-0.01	0.00	0.06	0.24	0.42	36
Construction and land development	-0.02	-0.30	-0.24	-0.04	0.00	0.00	0.07	0.28	36
1-4 family	-0.01	-0.10	-0.01	0.00	0.00	0.00	0.00	0.00	36
Other	-0.01	-0.23	-0.14	-0.01	0.00	0.00	0.07	0.28	36
Multifamily	0.04	0.00	0.00	0.00	0.00	0.00	0.12	0.43	36
Nonfarm nonresidential	0.05	-0.23	-0.04	0.00	0.00	0.09	0.22	0.44	36
Owner-occupied	0.04	-0.03	0.00	0.00	0.00	0.03	0.18	0.39	36
Other	0.01	-0.09	-0.06	0.00	0.00	0.02	0.07	0.09	36
Real estate loans secured by farmland	0.18	0.00	0.00	0.00	0.00	0.00	0.59	2.16	32
Commercial and industrial loans	0.25	-0.50	-0.16	-0.02	0.08	0.34	1.12	1.63	36
Loans to depository institutions									
Loans to individuals	0.56	0.09	0.13	0.26	0.48	0.77	0.98	1.65	30
Credit card loans	1.43	0.65	0.76	1.12	1.56	1.77	2.03	2.11	5
Agricultural loans	0.03	-0.15	0.00	0.00	0.00	0.00	0.17	0.52	25
Loans to foreign governments and institutions									
Other loans and leases	2.48	-0.08	0.00	0.00	0.00	1.21	13.02	24.63	34

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 4
 Date: 12/31/2016

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.54	0.06	0.14	0.19	0.38	0.70	1.19	2.03	36
90+ days past due loans and leases	0.06	0.00	0.00	0.00	0.00	0.05	0.32	0.36	36
Nonaccrual loans and leases	0.93	0.21	0.34	0.54	0.71	1.25	1.63	2.22	36
90+ days past due and nonaccrual loans and leases	1.05	0.31	0.41	0.55	0.85	1.38	1.81	3.31	36
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.54	0.06	0.14	0.19	0.38	0.70	1.19	2.03	36
90+ days past due assets	0.06	0.00	0.00	0.00	0.00	0.05	0.32	0.36	36
Nonaccrual assets	0.94	0.21	0.39	0.54	0.74	1.26	1.63	2.22	36
30+ days past due and nonaccrual assets	1.63	0.40	0.63	0.89	1.46	1.88	3.25	4.52	36
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.69	0.20	0.23	0.32	0.63	0.94	1.28	1.89	36
90+ past due and nonaccrual assets + other real estate owned	0.93	0.23	0.27	0.44	0.90	1.33	1.64	2.16	36
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	1.33	0.34	0.47	0.83	1.36	1.72	2.33	2.52	36
Allowance for loan and leases losses	162.05	52.63	54.20	113.60	146.74	215.12	290.74	322.35	36
Equity cap + allowance for loan and lease losses	12.90	3.46	4.56	7.23	12.37	17.09	21.02	29.49	36
Tier 1 cap + allowance for loan and lease losses	12.80	3.26	4.22	7.28	12.39	16.35	23.69	25.92	36
Loans and Leases + other real estate owned	2.05	0.63	0.68	1.20	1.92	2.59	3.55	4.16	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2016

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.52	0.04	0.14	0.22	0.40	0.78	1.26	1.43	36
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.21	0.32	36
	Nonaccrual	0.75	0.07	0.11	0.35	0.71	1.08	1.51	1.62	36
Commercial and industrial	30-89 days past due	0.31	0.00	0.00	0.03	0.13	0.30	0.77	1.85	36
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.34	36
	Nonaccrual	1.10	0.00	0.00	0.02	0.37	0.90	3.76	7.42	36
Individuals	30-89 days past due	0.63	0.00	0.00	0.24	0.53	0.76	1.67	2.10	36
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.09	0.26	36
	Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.41	1.11	1.56	36
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.22	0.50	25
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.82	1.58	25
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.45	0.00	0.00	0.00	0.00	0.12	1.81	4.69	34
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	34
	Nonaccrual	0.53	0.00	0.00	0.00	0.00	0.00	0.40	6.77	34

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2016

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.79	0.03	0.14	0.37	0.68	1.03	1.72	2.59	36
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.21	0.28	36
	Nonaccrual	0.83	0.07	0.11	0.27	0.63	0.95	2.24	2.46	36
Revolving	30-89 days past due	0.35	0.00	0.00	0.00	0.29	0.55	1.02	1.44	33
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.34	33
	Nonaccrual	0.39	0.00	0.00	0.00	0.13	0.78	1.42	1.64	33
Closed-End	30-89 days past due	0.86	0.03	0.17	0.37	0.76	1.07	1.91	2.96	36
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.03	0.24	0.29	36
	Nonaccrual	0.83	0.00	0.10	0.25	0.67	1.06	2.31	2.63	36
Junior Lien	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.07	0.18	0.21	36
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
	Nonaccrual	0.03	0.00	0.00	0.00	0.01	0.06	0.12	0.17	36
Commercial real estate	30-89 days past due	0.29	0.00	0.00	0.03	0.15	0.45	1.12	1.32	36
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.28	36
	Nonaccrual	0.66	0.00	0.03	0.16	0.78	0.95	1.28	1.71	36
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.39	0.66	1.13	36
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.07	36
	Nonaccrual	0.53	0.00	0.00	0.00	0.05	0.50	2.15	4.30	36
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.24	0.43	36
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.09	0.35	36
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.07	0.48	0.79	36
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.07	36
	Nonaccrual	0.43	0.00	0.00	0.00	0.00	0.32	1.72	3.00	36
Multifamily	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.00	0.26	1.02	36
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
	Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.00	1.70	2.74	36
Nonfarm non-residential	30-89 days past due	0.32	0.00	0.00	0.04	0.12	0.54	1.36	1.66	36
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.34	36
	Nonaccrual	0.74	0.00	0.01	0.17	0.71	1.17	1.81	1.99	36
Owner occupied	30-89 days past due	0.21	0.00	0.00	0.00	0.06	0.28	0.73	1.10	36
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.34	36
	Nonaccrual	0.41	0.00	0.00	0.06	0.34	0.62	1.02	1.55	36
Other	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.09	0.46	0.87	36
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
	Nonaccrual	0.30	0.00	0.00	0.00	0.11	0.54	1.16	1.22	36
Farmland	30-89 days past due	0.69	0.00	0.00	0.00	0.00	0.33	3.28	6.36	32
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
	Nonaccrual	2.02	0.00	0.00	0.00	0.00	0.21	5.84	24.27	32
Credit card	30-89 days past due	0.99	0.04	0.09	0.22	0.69	1.52	2.13	2.33	5
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.15	5
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.05	5

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 4
Date: 12/31/2016**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.36	4.92	7.56	10.66	13.14	14.31	16.19	17.61	36
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Tier 1 capital, column A	13.87	9.21	10.12	12.64	14.16	15.36	17.05	17.78	36
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Total capital, column A	15.26	10.44	11.84	14.02	15.29	16.67	18.58	20.06	36
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Tier 1 leverage	10.01	7.42	8.08	9.16	9.58	10.67	12.75	14.01	36

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 4
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	86.80	14.24	24.73	49.09	85.62	107.63	153.20	202.37	26
Dividends paid / Net income	25.48	0.00	0.00	6.80	26.22	38.85	54.54	80.33	34
Net income - dividends / Average equity	6.77	-3.01	0.35	5.30	6.99	8.92	12.59	15.29	36
Percent of Dividends Paid									
Dividends from bank subsidiaries	150.16	0.00	30.05	110.64	121.23	195.61	333.54	490.53	28
Dividends from nonbank subsidiaries	0.26	0.00	0.00	0.00	0.00	0.22	0.91	2.51	28
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Dividends from all subsidiaries	153.14	0.20	30.65	110.79	121.41	195.67	334.02	491.09	28
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	35.83	0.00	0.00	16.59	33.54	52.73	85.91	92.08	31
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.16	31
Mortgage and service fees from bank subsidiaries	1.68	0.00	0.00	0.00	0.00	0.00	7.31	19.00	31
Other income from bank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.00	0.05	1.84	31
Operating income from bank subsidiaries	39.14	0.00	0.00	21.05	33.54	56.70	94.66	111.13	31
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	210.66	0.00	0.00	18.29	100.00	100.00	100.00	800.87	14
Interest income from nonbank subsidiaries	1.35	0.00	0.00	0.00	0.00	0.00	1.53	7.25	14
Mortgage and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Operating income from nonbank subsidiaries	212.00	0.00	0.00	18.29	100.00	100.00	111.67	812.47	14
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	67.96	0.00	0.00	62.02	92.28	99.66	100.00	100.00	33
Interest income from bank subsidiaries	2.08	0.00	0.00	0.00	0.00	0.08	3.45	26.67	33
Mortgage and service fees from bank subsidiaries	2.52	0.00	0.00	0.00	0.00	0.00	12.56	29.33	33
Other income from bank subsidiaries	0.25	0.00	0.00	0.00	0.00	0.00	0.13	3.29	33
Operating income from bank subsidiaries	79.32	0.00	2.22	79.49	99.37	100.00	100.00	100.00	33
Dividends from nonbank subsidiaries	3.28	0.00	0.00	0.00	0.00	0.19	19.78	35.44	33
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	33
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	33
Operating income from nonbank subsidiaries	3.72	0.00	0.00	0.00	0.00	0.54	24.83	70.67	33
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Loans and advances from subsidiaries / Short term debt	948.11	0.00	0.00	0.00	618.60	1131.76	2246.83	2618.52	5
Loans and advances from subsidiaries / Total debt	616.12	0.00	0.00	0.00	201.53	384.69	603.86	2116.19	16

BHCPR Reporters for Quarter Ending 12/31/2016

Peer Group 4 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>
1830240	996,919	1ST SUMMIT BANCORP OF JOHNSTOWN, INC.	JOHNSTOWN, PA	
1247576	705,983	215 HOLDING CO.	MINNEAPOLIS, MN	
1129533	831,943	AUBURN NATIONAL BANCORPORATION, INC.	AUBURN, AL	
1491913	665,485	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1248162	910,400	BNCCORP, INC.	BISMARCK, ND	
2531245	698,874	CARVER BANCORP, INC.	NEW YORK, NY	
1203899	862,306	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	720,762	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1139532	653,559	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
1140239	888,874	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1097566	694,679	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	
1838974	966,430	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX	
1070765	883,168	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
3121344	957,835	FIRST BANCSHARES OF TEXAS, INC.	MIDLAND, TX	
1404632	930,935	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
2337401	914,850	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1118265	984,283	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1081716	921,002	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1108707	927,792	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3367094	883,504	GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC.	DAYTONA BEACH, FL	
1399073	781,569	HEARTLAND BANCCORP	GAHANNA, OH	
3030307	911,382	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1210169	966,952	LINCOLN BANCORP	REINBECK, IA	
1123933	983,520	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
1107522	973,625	MOODY BANCSHARES, INC.	GALVESTON, TX	
2237118	913,626	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
3848931	505,514	PEDCOR FINANCIAL, LLC	CARMEL, IN	Moved from Peer 5
1249712	945,177	PORTER BANCORP, INC.	LOUISVILLE, KY	
2838159	795,641	PROVIDENT BANCORP	AMESBURY, MA	
2324429	832,485	ROYAL BANCSHARES OF PENNSYLVANIA, INC.	NARBERTH, PA	
2693273	935,472	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1250286	784,261	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
3831465	787,394	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
2621548	923,751	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1947102	778,410	TWO RIVERS FINANCIAL GROUP, INC.	BURLINGTON, IA	
1139103	848,101	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN	

Note: Peer Group 4 has 36 bank holding companies.