

## BHCPR PEER GROUP DATA

Peer Group: 5  
Date: 12/31/2016

## Summary Ratios

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	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)	2.78	2.85	3.32	3.15	3.11
+ Non-interest income	1.99	2.02	0.88	0.85	0.90
- Overhead expense	4.33	3.96	3.61	3.53	3.52
- Provision for loan and lease losses	-0.33	0.04	0.02	0.15	0.41
+ Securities gains (losses)	-0.05	0.04	0.02	0.03	0.09
+ Other tax equivalent adjustments	-0.01	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	0.71	0.90	0.61	0.40	0.24
Net operating income	0.47	1.29	0.51	0.28	0.08
Net income	0.47	1.29	0.51	0.28	0.12
Net income (sub-chapter S adjusted)	0.39	0.54	0.19	0.33	0.03
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	3.55	3.66	4.21	4.18	4.38
Interest expense	0.46	0.45	0.55	0.69	0.90
Net interest income (tax equivalent)	3.09	3.21	3.64	3.48	3.44
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.01	0.12	0.33	0.57	0.97
Earnings coverage of net losses (X)	22.50	5.96	5.64	4.79	2.12
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.86	2.17	1.80	2.06	2.42
Allowance for loan and lease losses / Total loans and leases	2.86	2.17	1.78	2.04	2.34
Nonaccrued loans and leases + ORE / Loans and leases + ORE	13.10	8.52	4.33	6.34	8.64
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	1.08	1.27	0.75	0.96	1.22
<b>Liquidity and Funding</b>					
Net noncore funding dependence	-11.93	8.49	11.15	12.57	13.92
Net short-term noncore funding dependence	-15.15	2.19	2.45	3.27	2.79
Net loans and leases / Total assets	41.22	44.36	63.75	61.63	58.72
<b>Capitalization</b>					
Tier 1 leverage ratio	15.10	11.27	9.19	8.21	7.56
Equity capital / Total assets	17.82	11.16	8.95	7.75	7.09
Equity capital + minority interest / Total assets	17.95	11.75	8.96	7.77	7.26
Tier 1 common equity capital / Total risk-weighted assets	32.90	16.56	11.39	9.76	9.27
Net Loans and leases / Equity capital (X)	3.44	4.36	8.07	8.88	8.69
Cash dividends / Net income	22.33	12.74	23.65	24.60	16.66
Cash dividends / Net income (sub-chapter S adjusted)	3.15	-11.75	17.84	21.66	1.07
Retained earnings / Average equity capital	3.03	15.89	2.93	-1.06	-0.79
<b>Growth Rates</b>					
Assets	-13.27	6.51	-1.58	-5.39	-3.46
Equity capital	0.73	17.40	6.57	-5.48	4.29
Net loans and leases	-15.00	2.06	1.63	-2.64	-7.73
Noncore funding	-18.00	2.22	-6.00	-12.64	-12.01
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	1.84	0.09	0.34	0.69
Long-term debt / Equity capital	0.00	2.84	2.37	3.05	1.76
Equity investment in subs / Equity capital	102.48	118.08	123.06	132.59	128.21
Cash FR op + noncash + op expenses / Op expenses + dividends	82.43	135.23	99.86	102.44	84.92

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**Relative Income Statement and Margin Analysis**

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	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)	3.19	3.23	3.84	3.78	3.96
Less: Interest expense	0.40	0.39	0.50	0.62	0.81
Equals: Net interest income (tax equivalent)	2.78	2.85	3.32	3.15	3.11
Plus: Non-interest income	1.99	2.02	0.88	0.85	0.90
Equals: adjusted operating income (tax equivalent)	4.77	4.86	4.27	4.07	4.05
Less: Overhead Expense	4.33	3.96	3.61	3.53	3.52
Less: Provision for loan and lease losses	-0.33	0.04	0.02	0.15	0.41
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	0.02	0.03	0.09
Plus: other tax equivalent adjustments	-0.01	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	0.71	0.90	0.61	0.40	0.24
Less: Applicable income taxes (tax equivalent)	0.23	-0.42	0.13	0.13	0.13
Less: Minority interest	0.01	0.02	0.00	0.00	0.00
Equals: Net operating income	0.47	1.29	0.51	0.28	0.08
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.47	1.29	0.51	0.28	0.12
Memo: Net income (last four quarters)	0.47	1.29	0.51	0.28	0.12
Net income-BHC and noncontrolling (minority) interest	0.47	1.32	0.51	0.27	0.12
<b>Margin Analysis</b>					
Average earning assets / Average assets	89.56	88.85	91.57	90.79	90.64
Average interest-bearing funds / Average assets	53.02	62.17	75.12	76.83	78.31
Interest income (tax equivalent) / Average earning assets	3.55	3.66	4.21	4.18	4.38
Interest expense / Average earning assets	0.46	0.45	0.55	0.69	0.90
Net interest income (tax equivalent) / Average earning assets	3.09	3.21	3.64	3.48	3.44
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.14	5.06	5.26	5.34	5.51
Interest-bearing bank balances	0.67	0.51	0.34	0.35	0.29
Fed funds sold and reverse repos	0.70	0.35	0.18	0.19	0.52
Trading assets	1.98	2.51	2.56	11.63	4.81
Total earning assets	3.44	3.50	4.16	4.13	4.30
Investment securities (tax equivalent)	2.22	2.42	2.20	2.10	2.55
US Treasury and agency securities (excluding Mortgage-backed securities)	2.17	2.16	1.65	1.38	1.47
Mortgage-backed securities	1.95	1.79	1.96	1.72	2.16
All other securities	3.33	4.33	4.17	4.29	5.51
Interest-bearing deposits	0.67	0.53	0.51	0.61	0.80
Time deposits of \$100K or more	0.76	0.64	0.92	1.00	1.23
Time deposits < \$100K	0.77	0.79	0.83	0.99	1.22
Other domestic deposits	0.18	0.23	0.23	0.26	0.34
Foreign deposits			0.13	0.10	
Fed funds purchased and repos	0.29	0.80	0.30	0.48	0.67
Other borrowed funds and trading liabilities	1.06	1.18	2.24	2.97	3.11
All interest-bearing funds	0.85	0.67	0.66	0.81	1.02

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**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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	97.21	89.61	85.60	89.40	91.15
<b>Percent of Average Assets</b>					
Total overhead expense	4.33	3.96	3.61	3.53	3.52
Personnel expense	2.38	2.13	1.80	1.71	1.64
Net occupancy expense	0.38	0.44	0.45	0.45	0.44
Other operating expenses	1.57	1.39	1.30	1.33	1.41
Overhead less non-interest income	2.34	1.95	2.65	2.65	2.55
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	95.22	87.93	84.73	88.51	89.81
Personnel expense	50.52	45.90	42.87	43.10	41.58
Net occupancy expense	8.31	10.23	10.88	11.14	11.05
Other operating expenses	36.39	31.80	31.01	33.50	36.86
Total non-interest income	35.97	34.37	19.61	18.73	21.80
Fiduciary activities income	0.25	0.21	0.23	0.31	0.52
Service charges on domestic deposit accounts	11.78	10.10	5.95	6.44	6.61
Trading revenue	10.79	7.36	0.00	0.00	0.00
Investment banking fees and commissions	0.41	0.37	0.45	0.43	0.27
Insurance activities revenue	1.80	1.49	0.17	0.24	0.12
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.18	0.19	0.21	0.18	0.27
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	6.62	0.88	0.01	-0.87	-1.71
Other non-interest income	4.14	13.77	9.64	8.96	10.65
Overhead less non-interest income	59.25	53.55	64.54	69.62	67.39
Applicable income taxes / Pretax net operating income (tax equivalent)	17.87	-256.94	12.70	9.07	9.68
Applicable income tax + TE / Pretax net operating income + TE	29.18	-246.61	18.82	14.56	30.89

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**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	28.88	35.26	52.51	51.21	48.91
Commercial and industrial loans	3.91	3.22	7.03	6.93	6.47
Loans to individuals	1.45	0.90	2.00	1.63	1.74
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.19	1.52	0.83	0.86	0.89
Other loans and leases	5.76	4.45	0.50	0.49	0.49
Net loans and leases	41.22	44.36	63.75	61.63	58.72
Debt securities over 1 year	18.46	24.28	16.20	17.12	16.25
Mutual funds and equity securities	0.01	0.14	0.06	0.06	0.07
Subtotal	59.69	68.78	80.76	79.82	76.21
Interest-bearing bank balances	23.73	8.48	6.24	6.69	8.63
Federal funds sold and reverse repos	2.11	3.45	0.42	0.73	1.00
Debt securities 1 year or less	1.15	4.46	1.47	1.41	1.23
Trading assets	1.00	0.95	0.00	0.00	0.00
Total earning assets	87.68	86.11	90.27	89.80	89.18
Non-interest cash and due from depository institutions	1.26	1.18	1.73	1.79	1.93
Other real estate owned	4.73	4.19	1.40	1.99	2.45
All other assets	11.06	12.71	7.85	8.30	8.77
<b>Memoranda</b>					
Short-term investments	26.99	16.39	9.18	9.45	11.77
US Treasury securities	0.05	0.00	0.34	0.15	0.10
US agency securities (excluding Mortgage-backed securities)	5.05	5.31	3.75	3.99	3.02
Municipal securities	9.14	8.59	2.96	3.22	3.24
Mortgage-backed securities	4.86	14.12	8.45	8.68	8.89
Asset-backed securities	0.00	0.00	0.02	0.02	0.02
Other debt securities	0.51	0.73	0.15	0.15	0.13
Loans held-for-sale	0.00	0.02	0.18	0.14	0.49
Loans not held-for-sale	42.20	45.32	64.21	62.23	58.75
Real estate loans secured by 1-4 family	8.23	9.12	16.93	15.52	14.33
Revolving	0.08	0.71	2.39	2.29	2.32
Closed-end, secured by first liens	7.95	8.07	12.95	12.06	10.75
Closed-end, secured by junior liens	0.20	0.34	0.67	0.62	0.69
Commercial real estate loans	18.32	24.37	32.11	31.92	30.69
Construction and land development	6.87	9.06	4.49	4.74	4.49
Multifamily	1.14	2.83	2.91	3.05	2.50
Nonfarm nonresidential	10.31	12.48	23.53	23.06	23.14
Real estate loans secured by farmland	2.34	1.78	2.04	2.01	1.79

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**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	71.19	76.31	81.38	81.46	81.10
Real estate loans secured by 1-4 family	15.52	21.16	26.29	24.71	24.21
Revolving	0.13	1.75	3.74	3.64	3.90
Closed-end	15.39	19.41	22.07	20.34	19.80
Commercial real estate loans	50.90	51.30	49.48	50.84	50.80
Construction and land development	27.79	17.48	7.03	7.56	7.40
1-4 family	20.97	11.87	1.41	1.48	1.20
Other	6.82	5.61	5.48	6.06	6.32
Multifamily	2.11	6.13	4.41	4.79	4.03
Nonfarm nonresidential	21.01	27.69	36.39	36.35	37.83
Owner-occupied	13.50	12.75	17.34	17.10	17.84
Other	7.50	14.94	18.62	18.92	19.10
Real estate loans secured by farmland	4.76	3.86	3.34	3.47	3.16
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	7.73	7.81	10.85	10.97	10.75
Loans to individuals	3.18	2.15	3.17	2.77	3.04
Credit card loans	0.00	0.02	0.06	0.04	0.09
Agricultural loans	3.47	2.68	1.40	1.57	1.58
Other loans and leases	14.44	11.09	0.84	0.84	0.87
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	218.94	313.20	498.79	550.61	544.30
Real estate loans secured by 1-4 family	72.28	77.47	164.14	168.75	165.78
Revolving	0.77	6.30	24.19	27.44	25.01
Closed-end	71.51	71.18	138.00	140.41	136.14
Commercial real estate loans	127.51	221.62	310.60	349.15	343.11
Construction and land development	31.62	87.07	46.29	54.13	47.88
1-4 family	17.29	59.89	9.94	9.70	8.35
Other	14.33	27.17	34.89	42.57	36.03
Multifamily	10.50	26.16	27.50	32.60	24.37
Nonfarm nonresidential	85.39	108.40	229.09	254.41	260.66
Owner-occupied	56.93	48.02	111.28	121.73	128.40
Other	28.46	60.38	118.36	133.70	132.05
Real estate loans secured by farmland	19.15	14.11	20.44	19.36	18.51
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	32.87	25.94	69.39	68.73	71.54
Loans to individuals	10.51	6.59	21.35	17.20	17.62
Credit card loans	0.00	0.03	0.29	0.30	0.42
Agricultural loans	22.32	14.86	8.81	8.82	9.32
Other loans and leases	39.66	29.20	5.51	5.30	5.87
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	37.40	39.01	31.12	33.15	32.09
Non-owner occupied CRE loans / Total risk based capital	70.58	174.43	201.00	230.07	213.29
Construction and land development loans / Total risk based capital	31.62	87.07	46.29	54.13	47.88
Total CRE loans / Total risk based capital	127.51	222.45	311.42	350.19	345.08

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**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	26.99	16.39	9.18	9.45	11.77
Liquid assets	38.06	33.47	23.22	24.62	26.78
Investment securities	19.62	28.89	18.28	19.08	18.24
Net loans and leases	41.22	44.36	63.75	61.63	58.72
Net loans, leases and standby letters of credit	41.40	44.97	63.98	61.94	59.07
Core deposits	53.67	59.07	69.40	68.62	66.38
Noncore funding	23.04	23.91	18.63	20.30	22.15
Time deposits of \$100K or more	21.12	20.02	14.27	15.60	16.18
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	0.65	0.62	0.79	0.90
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	-2.11	-2.80	0.22	0.23	0.07
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.47	1.37	0.82	0.79	0.80
Earning assets repriceable in 1 year	45.11	35.97	28.24	31.06	36.77
Interest-bearing liabilities repriceable in 1 year	24.46	25.51	24.02	28.60	29.48
Long-term debt repriceable in 1 year	1.03	1.39	0.17	0.48	0.39
Net assets repriceable in 1 year	19.63	9.06	3.49	1.54	6.63
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	-11.93	8.49	11.15	12.57	13.92
Net ST noncore funding dependence	-15.15	2.19	2.45	3.27	2.79
Short-term investment / ST noncore funding	207.88	183.23	97.92	92.33	108.51
Liquid assets-ST noncore funding / Nonliquid assets	31.48	24.39	16.24	16.81	18.73
Net loans and leases / Total deposits	53.42	55.59	75.56	72.61	70.01
Net loans and leases / Core deposits	129.93	88.47	93.62	91.62	91.16
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.65	0.64	0.65	0.00	1.38
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.95	0.32	0.25	-5.01	4.15
Structured notes appreciation (depreciation) / T1 cap	-0.12	-0.01	-0.13	-0.70	0.00
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	17.11	19.21	7.08	6.92	6.76
Available-for-sale securities	82.89	80.79	92.92	93.08	93.24
US Treasury securities	0.30	0.00	1.80	0.73	0.49
US agency securities (excluding Mortgage-backed securities)	30.38	22.90	21.37	21.80	17.59
Municipal securities	45.31	27.28	15.97	18.03	17.97
Mortgage-backed securities	20.60	45.68	50.26	46.00	49.45
Asset-backed securities	0.00	0.00	0.06	0.14	0.15
Other debt securities	3.39	3.50	1.03	1.18	1.21
Mutual funds and equity securities	0.03	0.64	0.39	0.50	0.64
Debt securities 1 year or less	6.36	19.67	9.98	8.07	8.39
Debt securities 1 to 5 years	26.96	29.64	27.62	25.34	22.87
Debt securities over 5 years	66.65	50.06	56.54	60.92	60.29
Pledged securities	35.61	41.29	45.14	43.89	48.82
Structured notes, fair value	1.96	3.61	0.69	1.08	1.10
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-12.27	49.28	-3.11	-25.88	27.74
Investment securities	-19.63	2.90	-4.93	3.57	2.19
Core deposits	-15.39	6.50	-1.27	-3.15	-1.52
Noncore funding	-18.00	2.22	-6.00	-12.64	-12.01

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**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	9.88	8.56	9.67	8.89	7.36
Standby letters of credit	0.17	0.61	0.19	0.26	0.27
Commercial and similar letters of credit	0.30	0.23	0.00	0.00	0.00
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	0.00	2.06	0.28	0.44	0.35
Interest rate contracts	0.00	2.06	0.27	0.43	0.35
Interest rate futures and forward contracts	0.00	0.00	0.01	0.02	0.03
Written options contracts (interest rate)	0.00	0.00	0.09	0.09	0.07
Purchased options contracts (interest rate)	0.00	2.06	0.00	0.00	0.00
Interest rate swaps	0.00	0.00	0.06	0.13	0.04
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	20.94	17.85	15.47	14.51	11.95

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**Derivatives Analysis**

	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	98.54	100.00	100.00
Foreign exchange contracts		0.00	0.00	0.00	0.00
Equity, commodity, and other contracts		0.00	1.46	0.00	0.00
Futures and forwards		0.00	17.85	17.96	24.74
Written options		0.00	58.43	57.83	48.76
Exchange-traded		0.00	0.00	0.00	0.00
Over-the-counter		0.00	58.43	57.83	48.76
Purchased options		100.00	3.74	1.52	4.06
Exchange-traded		0.00	0.00	0.00	0.00
Over-the-counter		100.00	3.74	1.52	4.06
Swaps		0.00	19.99	19.85	22.44
Held for trading		0.00	5.56	0.00	17.65
Interest rate contracts		0.00	5.56	0.00	17.65
Foreign exchange contracts		0.00	0.00	0.00	0.00
Equity, commodity, and other contracts		0.00	0.00	0.00	0.00
Non-traded		100.00	94.44	100.00	82.35
Interest rate contracts		100.00	92.99	98.26	82.35
Foreign exchange contracts		0.00	0.00	0.00	0.00
Equity, commodity, and other contracts		0.00	1.46	0.00	0.00
Derivative contracts (excluding futures and FX 14 days or less)		0.00	36.33	38.02	42.28
One year or less		0.00	25.59	18.84	15.06
Over 1 year to 5 years		0.00	3.85	4.57	9.83
Over 5 years		0.00	6.89	9.86	17.39
Gross negative fair value (absolute value)		0.00	1.01	0.42	0.65
Gross positive fair value		7.14	0.48	0.41	0.37
<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	0.01	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	0.01	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	0.00	0.00	0.00	0.00	0.00



**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 Date: 12/31/2016

**Allowance and Net Loan and Lease Losses**

	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	-0.33	0.04	0.02	0.15	0.41
Provision for loan and lease losses / Average loans and leases	-0.71	0.11	0.04	0.22	0.64
Provision for loan and lease losses / Net losses	765.69	133.54	59.49	53.53	58.32
Allowance for loan and lease losses / Total loans and leases not held for sale	2.86	2.17	1.80	2.06	2.42
Allowance for loan and lease losses / Total loans and leases	2.86	2.17	1.78	2.04	2.34
Allowance for loan and lease losses / Net loans and leases losses (X)	26.22	7.46	7.94	5.54	3.47
Allowance for loan and lease losses / Nonaccrual assets	651.17	236.09	156.31	113.42	67.67
ALLL/90+ days past due + nonaccrual loans and leases	651.10	232.50	145.16	105.78	64.84
Gross loan and lease losses / Average loans and leases	0.10	0.48	0.53	0.80	1.21
Recoveries / Average loans and leases	0.09	0.37	0.20	0.19	0.19
Net losses / Average loans and leases	0.01	0.12	0.33	0.57	0.97
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	24.21	52.36	31.54	21.02	12.70
Earnings coverage of net losses (X)	22.50	5.96	5.64	4.79	2.12
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	-0.18	0.11	0.29	0.53	1.00
Real estate loans secured by 1-4 family	0.10	1.14	0.27	0.53	0.88
Revolving	0.00	0.89	0.25	0.50	0.69
Closed-end	0.10	1.10	0.25	0.53	0.88
Commercial real estate loans	-0.22	-0.04	0.34	0.56	1.12
Construction and land development	-0.15	-0.79	1.29	1.70	2.86
1-4 family	-0.15	0.07	0.00	0.05	0.24
Other	0.00	-0.86	1.23	1.44	2.31
Multifamily	-0.08	0.00	0.29	0.20	1.21
Nonfarm nonresidential	-0.10	-0.06	0.17	0.42	0.75
Owner-occupied	-0.10	0.22	0.08	0.17	0.27
Other	0.00	-0.29	0.07	0.20	0.47
Real estate loans secured by farmland	0.00	-1.28	0.00	0.25	0.21
Commercial and industrial loans	-0.02	0.26	0.29	0.89	1.58
Loans to depository institutions			0.00	0.00	0.00
Loans to individuals	0.31	0.29	0.77	0.97	1.37
Credit card loans		0.00	2.69	1.67	2.04
Agricultural loans	0.09	0.00	0.04	0.04	0.00
Loans to foreign governments and institutions					
Other loans and leases	3.07	3.05	0.75	1.56	0.75

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 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	1.08	1.27	0.75	0.96	1.22
90+ days past due loans and leases	0.00	0.07	0.04	0.04	0.08
Nonaccrual loans and leases	0.89	1.69	2.00	3.03	4.99
90+ days past due and nonaccrual loans and leases	0.90	1.76	2.08	3.08	5.13
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	1.08	1.27	0.75	0.96	1.22
90+ days past due assets	0.00	0.07	0.04	0.04	0.08
Nonaccrual assets	0.89	1.69	2.00	3.04	4.99
30+ days past due and nonaccrual assets	1.98	3.03	2.89	4.11	6.42
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.39	0.72	1.30	1.95	3.05
90+ past due and nonaccrual assets + other real estate owned	5.13	4.92	3.01	4.22	5.64
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	5.29	5.18	4.11	5.81	7.42
Allowance for loan and leases losses	550.22	550.85	355.41	432.99	495.99
Equity cap + allowance for loan and lease losses	18.60	49.41	49.05	71.17	85.50
Tier 1 cap + allowance for loan and lease losses	18.44	47.49	44.52	60.79	89.22
Loans and Leases + other real estate owned	13.44	9.21	6.24	8.79	11.53

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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	1.25	1.48	0.72	0.92	1.29
	90+ days past due	0.00	0.08	0.04	0.04	0.08
	Nonaccrual	1.23	2.05	2.13	3.26	5.47
Commercial and industrial	30-89 days past due	1.52	0.58	0.38	0.47	0.72
	90+ days past due	0.00	0.00	0.00	0.01	0.06
	Nonaccrual	0.01	0.48	0.96	1.71	2.79
Individuals	30-89 days past due	0.94	1.63	1.02	1.12	0.92
	90+ days past due	0.04	0.10	0.06	0.05	0.07
	Nonaccrual	0.13	0.32	0.36	0.37	0.40
Depository institution loans	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
Agricultural	30-89 days past due	0.08	0.03	0.20	0.21	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.00	0.06	0.11	0.24
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.91	0.40	0.28	0.17
	90+ days past due	0.00	0.00	0.00	0.03	0.00
	Nonaccrual	0.00	0.00	0.28	0.03	0.00

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: 5  
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	2.82	1.88	1.09	1.45	1.75
	90+ days past due	0.00	0.35	0.07	0.03	0.09
	Nonaccrual	1.70	2.12	1.99	2.48	3.35
Revolving	30-89 days past due	0.00	1.25	0.40	0.56	0.80
	90+ days past due	0.00	0.03	0.00	0.01	0.02
	Nonaccrual	0.00	2.46	1.00	1.14	1.34
Closed-End	30-89 days past due	2.84	1.80	1.18	1.55	1.91
	90+ days past due	0.00	0.45	0.07	0.03	0.09
	Nonaccrual	1.71	1.84	2.03	2.82	3.90
Junior Lien	30-89 days past due	0.38	0.00	0.08	0.09	0.14
	90+ days past due	0.00	0.04	0.00	0.00	0.00
	Nonaccrual	0.09	0.01	0.11	0.14	0.18
Commercial real estate	30-89 days past due	0.83	1.27	0.41	0.60	0.89
	90+ days past due	0.00	0.02	0.01	0.01	0.06
	Nonaccrual	1.54	2.13	1.97	3.46	6.31
Construction and development	30-89 days past due	0.08	0.14	0.28	0.33	0.58
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.20	1.59	5.08	7.58	13.35
1-4 family	30-89 days past due	0.02	0.04	0.00	0.02	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.06	0.12	0.52	0.90
Other	30-89 days past due	0.06	0.10	0.19	0.24	0.43
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	1.53	4.75	6.66	11.77
Multifamily	30-89 days past due	0.00	0.00	0.19	0.56	0.15
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.28	0.43	1.21	2.35
Nonfarm non-residential	30-89 days past due	1.30	1.68	0.41	0.49	0.96
	90+ days past due	0.00	0.04	0.00	0.00	0.05
	Nonaccrual	2.13	2.31	1.36	2.40	4.59
Owner occupied	30-89 days past due	1.30	0.50	0.25	0.34	0.45
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	2.13	1.85	0.52	1.00	1.78
Other	30-89 days past due	0.00	1.18	0.12	0.09	0.39
	90+ days past due	0.00	0.04	0.00	0.00	0.01
	Nonaccrual	0.00	0.46	0.70	1.25	2.20
Farmland	30-89 days past due	0.00	0.24	0.30	0.86	0.33
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	1.51	0.92	2.34	2.48
Credit card	30-89 days past due		0.00	1.65	1.78	1.34
	90+ days past due		0.00	0.47	0.35	0.24
	Nonaccrual		0.00	0.21	1.14	0.00

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: 5  
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	15.10			11.27			9.19			8.21			7.56		
Tier 1 risk-based capital ratio							13.52			12.20			11.73		
Total risk-based capital ratio							15.32			14.10			13.44		
Tangible tier 1 leverage ratio							9.16			8.18			7.50		
Tangible common equity capital / Tangible assets							8.00			6.48			6.18		
Tier 1 common equity capital / Total risk-weighted assets	32.90			16.56			11.39			9.76			9.27		
<b>Other Ratios</b>															
Mortgage serving assets / Principal balance 1-4 family others							0.34			0.51			6.69		
Estimated FV of mortgage serving assets / Mortgage service assets							111.70			448.53			144.55		

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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		32.90		16.56						
Common equity tier 1 capital, column B		0.00		0.00						
Tier 1 capital, column A		32.90		18.64						
Tier 1 capital, column B		0.00		0.00						
Total capital, column A		34.03		21.69						
Total capital, column B		0.00		0.00						
Tier 1 leverage		15.09		11.27						

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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	0.04	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets		100.00	0.00	50.00	50.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets		0.00	100.00	50.00	50.00
Seperate account assets (L/H) / Total life assets			0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	1.80	1.49	0.17	0.24	0.12
Premium income / Insurance activities revenue	0.00	33.33	0.00	1.76	1.75
Credit related premium income / Total premium income		0.00	0.00	0.00	0.00
Other premium income / Total premium income		100.00	100.00	100.00	100.00
Insurance underwriting net income / Consolidated net income	0.00	0.82	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)		56.03		22.28	23.94
Insurance net income (L/H) / Equity (L/H)			1.06	2.51	3.30
Insurance benefits, losses, expenses / Insurance premiums		24.57	20.75	23.36	29.80
Reinsurance recovery (P/C) / Total assets (P/C)		0.00		0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)			1.15	1.92	2.02
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.04	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.06	9.43	13.46	13.29	12.57
<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: 5  
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			0.66	0.68	0.00
Cost: Interest-bearing deposits			0.13	0.10	
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans			0.98		
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases			-73.87	19.50	-100.00
Total selected assets			-64.12	-2.53	-50.00
Deposits			77.86	-4.95	



**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 Date: 12/31/2016

**Parent Company Analysis - Part 1**

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	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Profitability</b>					
Net income / Average equity capital	4.11	16.43	5.00	1.01	0.03
Bank net income / Average equity investment in banks	5.90	11.51	5.31	2.86	0.11
Nonbank net income / Average equity investment in nonbanks	1.89	4.06	3.20	1.45	3.24
Sub BHCs net income / Average equity investment in sub BHCs		20.75	2.73	0.84	4.94
Bank net income / Parent net income	147.19	167.32	110.62	109.15	116.43
Nonbank net income / Parent net income	5.48	27.81	1.43	2.52	3.46
Sub BHCs net income / Parent net income		110.93	59.96	83.05	83.75
<b>Leverage</b>					
Total liabilities / Equity capital	8.58	25.34	27.41	36.78	32.41
Total debt / Equity capital	0.00	4.68	2.87	3.96	3.56
Total debt + NP to subs that issued trust preferred / Equity capital	0.00	15.38	21.31	18.82	9.14
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	4.68	2.78	2.61	1.67
Total debt / Equity capital - excess over fair value	0.00	4.68	2.88	3.97	3.57
Long-term debt / Equity capital	0.00	2.84	2.37	3.05	1.76
Short-term debt / Equity capital	0.00	1.84	0.09	0.34	0.69
Current portion of long-term debt / Equity capital	0.00	4.19	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.03	0.00	0.00
Long-term debt / Consolidated long-term debt	0.00	3.18	17.87	17.58	8.52
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	102.48	118.08	123.06	132.59	128.21
Total investment in subs / Equity capital	103.67	118.83	123.64	133.23	128.81
Equity investment in subs / Equity cap, Qual TPS + other PS in T1			109.18	103.59	92.24
Total investment in subs / Equity cap, Qual TPS + other PS in T1			109.98	104.39	92.67
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	7.32	-4.56	1.74	2.13	2.16
Equity investment in subs - equity cap / Net income-div (X)	34.16	1.99	4.78	11.92	6.73
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	62.52	180.36	104.99	75.06	55.87
Cash flow from operations + noncash + op exchange / Op exchange + div	82.43	135.23	99.86	102.44	84.92
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	84.21	163.80	105.45	87.10	94.03
Pretax operating income + interest expenses / Interest expense	-6.45	47.89	1,090.83	2,516.72	-105.89
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	-6.45	47.89	571.76	286.66	14.80
Dividends + interest from subs / Interest expenses + dividends	79.22	204.93	191.46	113.31	75.91
Fees + other income from subs / Salary + other expenses	10.83	18.70	7.48	7.61	7.76
Net income / Current part of long-term debt + preferred dividends (X)		1.00	15.30	13.20	10.19
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	2.48	-4.42	-0.59	-3.34	-4.18
<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	0.00	0.00	0.00	20.00	34.01
Total	0.00	0.00	0.00	20.00	34.01
<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	1.77	2.45	0.14	0.27	0.38
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: 5  
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	111.74	35.85	54.67	59.86	62.20
Dividends paid / Net income	22.33	12.74	23.65	24.60	16.66
Net income - dividends / Average equity	3.03	15.89	2.93	-1.08	-0.83
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	42.02	187.42	186.80	140.42	100.87
Dividends from nonbank subsidiaries	55.56	0.00	2.52	2.40	1.13
Dividends from subsidiary BHCs	0.00	0.00	0.66	0.00	0.00
Dividends from all subsidiaries	97.57	187.42	193.87	146.31	120.16
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	14.29	74.40	44.42	30.75	19.06
Interest income from bank subsidiaries	0.22	0.19	0.03	0.05	0.06
Mortgage and service fees from bank subsidiaries	0.00	18.01	1.35	6.32	3.47
Other income from bank subsidiaries	0.86	1.63	0.16	0.09	0.03
Operating income from bank subsidiaries	15.37	94.24	55.59	41.82	24.97
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	35.86	132.29	120.00	108.39	66.59
Interest income from nonbank subsidiaries	370.00	5.66	3.82	5.13	0.59
Mortgage and serv fees from nonbank subsidiaries	52.39	92.16	9.99	12.17	1.03
Other income from nonbank subsidiaries	500.00	0.00	0.11	0.44	0.35
Operating income from nonbank subsidiaries	958.25	230.12	133.92	126.13	78.41
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs		0.00	8.30	8.78	11.28
Interest income from subsidiary BHCs		0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs		0.00	1.45	0.59	0.53
Other income from subsidiary BHCs		0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs		0.00	9.75	9.37	11.81
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	25.84	46.19	52.95	46.31	33.76
Interest income from bank subsidiaries	33.75	0.12	1.87	10.39	19.96
Mortgage and service fees from bank subsidiaries	0.00	4.78	1.74	4.11	7.49
Other income from bank subsidiaries	4.46	0.43	0.22	0.01	1.57
Operating income from bank subsidiaries	64.05	51.52	72.39	68.24	68.27
Dividends from nonbank subsidiaries	10.70	22.01	3.57	2.03	5.81
Interest income from nonbank subsidiaries	3.19	2.10	0.03	0.00	0.00
Mortgage and service fees from nonbank subsidiaries	15.63	5.73	0.00	0.05	0.05
Other income from nonbank subsidiaries	4.31	20.00	0.02	0.02	0.04
Operating income from nonbank subsidiaries	33.82	49.85	5.25	4.76	6.93
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		651.40	222.83	586.66	8,849.22
Loans and advances from subsidiaries / Total debt		256.13	64.20	256.91	186.91

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 5  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									4
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.78	2.02	2.03	2.05	2.63	3.36	3.66	3.76	4
+ Non-interest income	1.99	0.78	0.82	0.93	1.03	2.09	3.93	4.55	4
- Overhead expense	4.33	3.49	3.52	3.60	3.66	4.39	5.68	6.11	4
- Provision for loan and lease losses	-0.33	-1.22	-1.01	-0.36	0.02	0.05	0.07	0.08	4
+ Securities gains (losses)	-0.05	-0.33	-0.28	-0.12	0.01	0.07	0.12	0.14	4
+ Other tax equivalent adjustments	-0.01	-0.03	-0.02	-0.01	0.00	0.00	0.00	0.00	4
= Pretax net operating income (tax equivalent)	0.71	0.21	0.28	0.51	0.65	0.85	1.18	1.29	4
Net operating income	0.47	0.15	0.19	0.32	0.42	0.56	0.79	0.86	4
Net income	0.47	0.15	0.19	0.32	0.42	0.56	0.79	0.86	4
Net income (sub-chapter S adjusted)	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	3.55	2.48	2.63	3.11	3.68	4.12	4.37	4.46	4
Interest expense	0.46	0.14	0.18	0.32	0.41	0.55	0.79	0.87	4
Net interest income (tax equivalent)	3.09	2.26	2.29	2.38	3.00	3.71	3.97	4.05	4
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.01	-0.11	-0.11	-0.09	-0.03	0.08	0.17	0.20	4
Earnings coverage of net losses (X)	22.50	-16.35	-12.49	-0.90	15.20	38.60	63.31	71.55	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.86	1.10	1.14	1.24	2.68	4.30	4.72	4.86	4
Allowance for loan and lease losses / Total loans and leases	2.86	1.10	1.14	1.24	2.68	4.30	4.72	4.86	4
Nonaccrued loans and leases + ORE / Loans and leases + ORE	13.10	0.42	0.71	1.58	2.91	14.43	33.64	40.05	4
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	1.08	0.01	0.02	0.05	0.73	1.75	2.43	2.65	4
<b>Liquidity and Funding</b>									
Net noncore funding dependence	-11.93	-41.68	-39.09	-31.34	-7.98	11.43	12.07	12.29	4
Net short-term noncore funding dependence	-15.15	-44.32	-41.54	-33.23	-12.22	5.85	8.89	9.90	4
Net loans and leases / Total assets	41.22	22.41	25.15	33.38	40.35	48.19	57.99	61.26	4
<b>Capitalization</b>									
Tier 1 leverage ratio	15.10	9.63	10.40	12.69	14.02	16.42	20.66	22.07	4
Equity capital / Total assets	17.82	9.28	9.99	12.11	14.40	20.10	28.39	31.15	4
Equity capital + minority interest / Total assets	17.95	9.28	9.99	12.11	14.67	20.51	28.55	31.23	4
Tier 1 common equity capital / Total risk-weighted assets	32.90	14.55	16.06	20.61	24.09	36.38	56.77	63.57	4
Net Loans and leases / Equity capital (X)	3.44	0.86	1.14	1.98	2.83	4.29	6.24	6.88	4
Cash dividends / Net income	22.33	1.34	2.68	6.71	17.73	33.35	45.65	49.75	4
Cash dividends / Net income (sub-chapter S adjusted)	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	1
Retained earnings / Average equity capital	3.03	0.91	1.00	1.27	1.79	3.55	6.06	6.89	4
<b>Growth Rates</b>									
Assets	-13.27	-61.17	-50.17	-17.19	4.62	8.54	9.32	9.58	4
Equity capital	0.73	-4.66	-3.91	-1.65	0.94	3.32	5.19	5.81	4
Net loans and leases	-15.00	-75.38	-61.51	-19.88	6.22	11.10	14.52	15.67	4
Noncore funding	-18.00	-67.15	-56.05	-22.76	-2.10	2.67	7.34	8.90	4
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equity investment in subs / Equity capital	102.48	93.08	93.39	94.32	95.06	103.22	117.50	122.26	4
Cash FR op + noncash + op expenses / Op expenses + dividends	82.43	12.72	17.58	32.17	66.98	117.24	159.62	173.75	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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)	3.19	2.24	2.34	2.63	3.18	3.73	4.03	4.13	4
Less: Interest expense	0.40	0.13	0.17	0.30	0.37	0.48	0.66	0.72	4
Equals: Net interest income (tax equivalent)	2.78	2.02	2.03	2.05	2.63	3.36	3.66	3.76	4
Plus: Non-interest income	1.99	0.78	0.82	0.93	1.03	2.09	3.93	4.55	4
Equals: adjusted operating income (tax equivalent)	4.77	2.98	3.21	3.88	4.56	5.45	6.51	6.87	4
Less: Overhead Expense	4.33	3.49	3.52	3.60	3.66	4.39	5.68	6.11	4
Less: Provision for loan and lease losses	-0.33	-1.22	-1.01	-0.36	0.02	0.05	0.07	0.08	4
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	4
Plus: Realized Gains / Losses on available-for-sale securities	-0.05	-0.33	-0.28	-0.12	0.01	0.07	0.12	0.14	4
Plus: other tax equivalent adjustments	-0.01	-0.03	-0.02	-0.01	0.00	0.00	0.00	0.00	4
Equals: Pretax net operating income (tax equivalent)	0.71	0.21	0.28	0.51	0.65	0.85	1.18	1.29	4
Less: Applicable income taxes (tax equivalent)	0.23	0.05	0.07	0.16	0.23	0.31	0.40	0.43	4
Less: Minority interest	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.02	4
Equals: Net operating income	0.47	0.15	0.19	0.32	0.42	0.56	0.79	0.86	4
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equals: Net income	0.47	0.15	0.19	0.32	0.42	0.56	0.79	0.86	4
Memo: Net income (last four quarters)	0.47	0.15	0.19	0.32	0.42	0.56	0.79	0.86	4
Net income-BHC and noncontrolling (minority) interest	0.47	0.16	0.20	0.34	0.43	0.56	0.79	0.86	4
<b>Margin Analysis</b>									
Average earning assets / Average assets	89.56	83.83	84.84	87.87	91.13	92.83	93.03	93.10	4
Average interest-bearing funds / Average assets	53.02	15.52	24.08	49.75	65.74	69.01	71.80	72.73	4
Interest income (tax equivalent) / Average earning assets	3.55	2.48	2.63	3.11	3.68	4.12	4.37	4.46	4
Interest expense / Average earning assets	0.46	0.14	0.18	0.32	0.41	0.55	0.79	0.87	4
Net interest income (tax equivalent) / Average earning assets	3.09	2.26	2.29	2.38	3.00	3.71	3.97	4.05	4
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.14	4.25	4.43	4.99	5.39	5.55	5.64	5.67	4
Interest-bearing bank balances	0.67	0.59	0.59	0.59	0.60	0.68	0.80	0.83	4
Fed funds sold and reverse repos	0.70	0.61	0.62	0.65	0.70	0.74	0.77	0.78	2
Trading assets	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1
Total earning assets	3.44	2.48	2.63	3.11	3.55	3.87	4.15	4.24	4
Investment securities (tax equivalent)	2.22	0.89	1.06	1.56	2.49	3.15	3.17	3.18	4
US Treasury and agency securities (excluding Mortgage-backed securities)	2.17	1.56	1.66	1.96	2.47	2.53	2.57	2.58	3
Mortgage-backed securities	1.95	1.01	1.15	1.58	1.90	2.27	2.79	2.97	4
All other securities	3.33	2.33	2.46	2.85	3.51	3.90	4.14	4.21	3
Interest-bearing deposits	0.67	0.41	0.44	0.51	0.71	0.87	0.88	0.88	4
Time deposits of \$100K or more	0.76	0.59	0.59	0.60	0.74	0.90	0.95	0.97	4
Time deposits < \$100K	0.77	0.67	0.67	0.70	0.74	0.83	0.88	0.90	3
Other domestic deposits	0.18	0.00	0.00	0.00	0.12	0.30	0.41	0.45	4
Foreign deposits									
Fed funds purchased and repos	0.29	0.03	0.06	0.15	0.29	0.44	0.52	0.55	2
Other borrowed funds and trading liabilities	1.06	0.49	0.53	0.64	0.82	1.36	1.67	1.78	3
All interest-bearing funds	0.85	0.55	0.56	0.58	0.82	1.09	1.15	1.17	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Overhead expenses / Net Interest Income + non-interest income	97.21	76.66	79.10	86.39	90.58	101.40	120.63	127.03	4
<b>Percent of Average Assets</b>									
Total overhead expense	4.33	3.49	3.52	3.60	3.66	4.39	5.68	6.11	4
Personnel expense	2.38	1.67	1.73	1.93	2.08	2.53	3.27	3.51	4
Net occupancy expense	0.38	0.24	0.27	0.36	0.42	0.45	0.46	0.46	4
Other operating expenses	1.57	0.98	1.00	1.05	1.47	1.99	2.22	2.29	4
Overhead less non-interest income	2.34	1.54	1.70	2.19	2.53	2.67	2.83	2.88	4
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	95.22	73.45	75.62	82.11	88.08	101.20	120.54	126.99	4
Personnel expense	50.52	43.10	44.31	47.91	50.95	53.56	56.38	57.32	4
Net occupancy expense	8.31	5.95	6.26	7.18	8.62	9.76	10.12	10.24	4
Other operating expenses	36.39	20.67	21.51	24.03	29.12	41.48	57.09	62.29	4
Total non-interest income	35.97	21.17	21.84	23.84	25.98	38.12	58.10	64.76	4
Fiduciary activities income	0.25	0.00	0.00	0.00	0.00	0.25	0.70	0.85	4
Service charges on domestic deposit accounts	11.78	0.81	1.58	3.90	12.33	20.21	21.53	21.97	4
Trading revenue	10.79	0.00	0.00	0.00	0.00	10.79	30.20	36.67	4
Investment banking fees and commissions	0.41	0.00	0.00	0.00	0.00	0.41	1.14	1.39	4
Insurance activities revenue	1.80	0.00	0.00	0.00	0.07	1.87	4.99	6.03	4
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net servicing fees	0.18	0.00	0.00	0.00	0.14	0.32	0.41	0.43	4
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net gain (loss) - sales of loans, OREO, and other assets	6.62	-0.42	-0.34	-0.12	0.09	6.84	18.82	22.81	4
Other non-interest income	4.14	0.93	1.67	3.91	5.28	5.51	5.70	5.76	4
Overhead less non-interest income	59.25	23.79	28.56	42.85	55.78	72.18	92.73	99.57	4
Applicable income taxes / Pretax net operating income (tax equivalent)	17.87	2.09	4.19	10.47	16.55	23.95	32.60	35.48	4
Applicable income tax + TE / Pretax net operating income + TE	29.18	16.58	19.21	27.09	32.20	34.29	36.73	37.55	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	28.88	16.30	17.07	19.41	25.75	35.22	43.20	45.86	4
Commercial and industrial loans	3.91	0.20	0.40	1.00	4.23	7.15	7.17	7.18	4
Loans to individuals	1.45	0.00	0.00	0.01	0.42	1.86	3.71	4.33	4
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	4
Agricultural loans	2.19	0.00	0.01	0.01	0.22	2.40	5.96	7.15	4
Other loans and leases	5.76	0.05	0.11	0.27	0.39	5.88	15.72	19.00	4
Net loans and leases	41.22	22.41	25.15	33.38	40.35	48.19	57.99	61.26	4
Debt securities over 1 year	18.46	2.64	5.29	13.22	19.69	24.94	30.65	32.56	4
Mutual funds and equity securities	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.02	4
Subtotal	59.69	25.05	30.44	46.60	66.39	79.48	83.58	84.95	4
Interest-bearing bank balances	23.73	4.90	5.60	7.71	15.60	31.61	48.34	53.92	4
Federal funds sold and reverse repos	2.11	0.00	0.00	0.00	0.00	2.11	5.92	7.18	4
Debt securities 1 year or less	1.15	0.16	0.32	0.80	1.14	1.49	1.99	2.16	4
Trading assets	1.00	0.00	0.00	0.00	0.00	1.00	2.81	3.41	4
Total earning assets	87.68	80.36	81.56	85.16	89.36	91.88	92.46	92.65	4
Non-interest cash and due from depository institutions	1.26	0.01	0.03	0.07	0.91	2.10	2.78	3.00	4
Other real estate owned	4.73	0.04	0.06	0.10	0.48	5.11	12.82	15.39	4
All other assets	11.06	5.88	6.31	7.62	8.97	12.41	17.47	19.15	4
<b>Memoranda</b>									
Short-term investments	26.99	7.04	7.56	9.10	20.97	38.86	51.24	55.37	4
US Treasury securities	0.05	0.00	0.00	0.00	0.00	0.05	0.15	0.18	4
US agency securities (excluding Mortgage-backed securities)	5.05	0.33	0.66	1.65	5.53	8.93	9.06	9.10	4
Municipal securities	9.14	0.97	1.94	4.84	9.57	13.87	16.00	16.71	4
Mortgage-backed securities	4.86	0.22	0.45	1.12	1.76	5.50	11.75	13.84	4
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other debt securities	0.51	0.00	0.00	0.00	0.28	0.79	1.20	1.34	4
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans not held-for-sale	42.20	23.53	26.36	34.85	41.43	48.78	58.65	61.93	4
Real estate loans secured by 1-4 family	8.23	0.34	0.68	1.70	7.17	13.69	16.62	17.59	4
Revolving	0.08	0.00	0.00	0.00	0.03	0.10	0.20	0.23	4
Closed-end, secured by first liens	7.95	0.34	0.68	1.70	6.80	13.05	16.13	17.16	4
Closed-end, secured by junior liens	0.20	0.00	0.00	0.00	0.06	0.26	0.51	0.60	4
Commercial real estate loans	18.32	12.24	12.63	13.80	17.58	22.09	24.59	25.42	4
Construction and land development	6.87	0.18	0.31	0.69	3.35	9.52	16.24	18.47	4
Multifamily	1.14	0.00	0.00	0.00	0.73	1.87	2.60	2.85	4
Nonfarm nonresidential	10.31	1.55	3.10	7.76	11.94	14.50	16.21	16.78	4
Real estate loans secured by farmland	2.34	0.21	0.42	1.05	2.55	3.84	4.10	4.19	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	71.19	44.00	48.79	63.14	72.74	80.80	92.35	96.20	4
Real estate loans secured by 1-4 family	15.52	0.86	1.72	4.30	16.81	28.02	28.29	28.38	4
Revolving	0.13	0.00	0.00	0.00	0.06	0.19	0.32	0.36	4
Closed-end	15.39	0.86	1.72	4.30	16.75	27.83	27.97	28.02	4
Commercial real estate loans	50.90	30.47	30.98	32.51	36.81	55.20	82.11	91.08	4
Construction and land development	27.79	0.43	0.72	1.61	5.49	31.68	72.70	86.37	4
1-4 family	20.97	0.03	0.07	0.17	1.61	22.40	57.35	69.00	4
Other	6.82	0.39	0.65	1.43	3.89	9.28	15.35	17.37	4
Multifamily	2.11	0.00	0.00	0.00	1.84	3.94	4.43	4.59	4
Nonfarm nonresidential	21.01	3.92	7.84	19.61	26.38	27.78	29.87	30.57	4
Owner-occupied	13.50	0.84	1.67	4.19	12.09	21.40	26.47	28.15	4
Other	7.50	0.21	0.43	1.07	4.73	11.16	16.80	18.68	4
Real estate loans secured by farmland	4.76	0.53	1.06	2.64	4.60	6.72	8.61	9.24	4
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	4
Commercial and industrial loans	7.73	0.50	1.01	2.52	7.15	12.36	14.90	15.75	4
Loans to individuals	3.18	0.01	0.01	0.03	0.66	3.81	8.37	9.89	4
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural loans	3.47	0.01	0.01	0.03	0.56	4.00	9.26	11.02	4
Other loans and leases	14.44	0.09	0.19	0.47	0.73	14.70	39.67	47.99	4
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	218.94	66.86	73.74	94.36	156.71	281.29	413.93	458.15	4
Real estate loans secured by 1-4 family	72.28	2.32	4.64	11.61	48.43	109.10	158.99	175.62	4
Revolving	0.77	0.00	0.00	0.00	0.17	0.94	2.01	2.37	4
Closed-end	71.51	2.32	4.64	11.61	48.26	108.16	156.98	173.26	4
Commercial real estate loans	127.51	63.12	66.24	75.62	89.12	141.02	219.50	245.66	4
Construction and land development	31.62	1.22	2.09	4.68	33.05	60.00	60.02	60.02	4
1-4 family	17.29	0.10	0.20	0.51	10.40	27.18	39.89	44.13	4
Other	14.33	1.12	1.88	4.17	8.53	18.70	31.42	35.66	4
Multifamily	10.50	0.00	0.00	0.00	4.96	15.46	25.43	28.75	4
Nonfarm nonresidential	85.39	10.58	21.16	52.91	80.92	113.40	153.19	166.46	4
Owner-occupied	56.93	2.26	4.52	11.30	51.09	96.73	114.02	119.78	4
Other	28.46	0.63	1.25	3.13	29.18	54.51	55.09	55.29	4
Real estate loans secured by farmland	19.15	1.43	2.85	7.13	19.16	31.17	35.44	36.86	4
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	4
Commercial and industrial loans	32.87	1.36	2.72	6.80	28.77	54.83	66.29	70.11	4
Loans to individuals	10.51	0.02	0.03	0.08	4.35	14.78	25.90	29.61	4
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural loans	22.32	0.02	0.04	0.10	1.51	23.73	61.26	73.78	4
Other loans and leases	39.66	0.37	0.73	1.83	3.35	41.18	107.63	129.78	4
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	37.40	6.25	8.97	17.13	23.02	43.29	77.34	88.70	4
Non-owner occupied CRE loans / Total risk based capital	70.58	17.75	25.20	47.57	62.88	85.89	122.13	134.20	4
Construction and land development loans / Total risk based capital	31.62	1.22	2.09	4.68	33.05	60.00	60.02	60.02	4
Total CRE loans / Total risk based capital	127.51	63.12	66.24	75.62	89.12	141.02	219.50	245.66	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	26.99	7.04	7.56	9.10	20.97	38.86	51.24	55.37	4
Liquid assets	38.06	18.78	20.80	26.86	38.00	49.20	55.38	57.44	4
Investment securities	19.62	2.82	5.65	14.12	21.47	26.97	32.11	33.82	4
Net loans and leases	41.22	22.41	25.15	33.38	40.35	48.19	57.99	61.26	4
Net loans, leases and standby letters of credit	41.40	22.41	25.15	33.38	40.40	48.41	58.44	61.78	4
Core deposits	53.67	15.34	24.38	51.50	67.59	69.76	71.82	72.50	4
Noncore funding	23.04	8.55	10.10	14.75	17.92	26.22	40.08	44.71	4
Time deposits of \$100K or more	21.12	7.40	7.80	8.98	14.08	26.22	40.08	44.71	4
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net federal funds purchased (sold)	-2.11	-7.18	-5.92	-2.11	0.00	0.00	0.00	0.00	4
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other borrowings w/remaining maturity of 1 year or less	0.47	0.00	0.00	0.00	0.00	0.47	1.32	1.60	4
Earning assets repriceable in 1 year	45.11	22.83	22.91	23.16	38.75	60.70	72.40	76.31	4
Interest-bearing liabilities repriceable in 1 year	24.46	6.71	8.00	11.88	21.78	34.35	43.06	45.96	4
Long-term debt repriceable in 1 year	1.03	0.00	0.00	0.00	0.00	1.03	2.88	3.50	4
Net assets repriceable in 1 year	19.63	-4.98	-3.19	2.16	18.24	35.70	43.55	46.17	4
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	-11.93	-41.68	-39.09	-31.34	-7.98	11.43	12.07	12.29	4
Net ST noncore funding dependence	-15.15	-44.32	-41.54	-33.23	-12.22	5.85	8.89	9.90	4
Short-term investment / ST noncore funding	207.88	55.67	57.23	61.89	93.28	239.27	450.21	520.52	4
Liquid assets-ST noncore funding / Nonliquid assets	31.48	9.32	10.67	14.71	21.77	38.53	60.06	67.24	4
Net loans and leases / Total deposits	53.42	37.58	39.80	46.48	50.22	57.16	69.60	73.75	4
Net loans and leases / Core deposits	129.93	56.66	57.99	61.99	76.19	144.12	244.85	278.43	4
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.65	0.06	0.13	0.32	0.65	0.97	1.16	1.23	2
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.95	-6.34	-5.82	-4.27	-1.68	-1.00	-0.60	-0.46	3
Structured notes appreciation (depreciation) / T1 cap	-0.12	-0.12	-0.12	-0.12	-0.12	-0.12	-0.12	-0.12	1
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	17.11	0.09	0.17	0.43	0.85	25.67	40.55	45.52	3
Available-for-sale securities	82.89	54.48	59.45	74.33	99.15	99.57	99.83	99.91	3
US Treasury securities	0.30	0.00	0.00	0.00	0.00	0.44	0.71	0.80	3
US agency securities (excluding Mortgage-backed securities)	30.38	9.35	12.52	22.03	37.89	42.48	45.24	46.16	3
Municipal securities	45.31	35.77	37.24	41.66	49.02	50.81	51.88	52.24	3
Mortgage-backed securities	20.60	6.65	7.11	8.49	10.80	27.80	38.00	41.40	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	3.39	0.23	0.47	1.17	2.33	5.08	6.73	7.28	3
Mutual funds and equity securities	0.03	0.00	0.00	0.00	0.00	0.05	0.08	0.09	3
Debt securities 1 year or less	6.36	3.35	3.68	4.70	6.39	8.03	9.02	9.35	3
Debt securities 1 to 5 years	26.96	11.12	13.65	21.24	33.89	36.14	37.49	37.95	3
Debt securities over 5 years	66.65	55.32	55.44	55.77	56.34	72.37	81.99	85.19	3
Pledged securities	35.61	4.77	9.54	23.85	47.70	53.42	56.85	57.99	3
Structured notes, fair value	1.96	0.00	0.00	0.00	0.00	2.94	4.70	5.29	3
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	-12.27	-33.73	-33.14	-31.39	-18.87	0.25	13.89	18.44	4
Investment securities	-19.63	-85.56	-71.12	-27.80	0.77	8.94	15.53	17.72	4
Core deposits	-15.39	-78.26	-63.71	-20.08	5.94	10.63	15.88	17.62	4
Noncore funding	-18.00	-67.15	-56.05	-22.76	-2.10	2.67	7.34	8.90	4



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	9.88	4.82	5.13	6.04	7.07	10.90	16.87	18.85	4
Standby letters of credit	0.17	0.00	0.00	0.00	0.05	0.22	0.45	0.52	4
Commercial and similar letters of credit	0.30	0.00	0.00	0.00	0.00	0.30	0.84	1.02	4
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
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	4
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	4
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
<b>Percent of Average Loans and Leases</b>									
Loan commitments	20.94	6.58	7.34	9.62	11.50	22.82	42.09	48.51	4



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	-0.33	-1.22	-1.01	-0.36	0.02	0.05	0.07	0.08	4
Provision for loan and lease losses / Average loans and leases	-0.71	-2.64	-2.17	-0.78	0.03	0.10	0.17	0.19	4
Provision for loan and lease losses / Net losses	765.69	14.06	28.13	70.31	166.28	861.65	1982.77	2356.48	4
Allowance for loan and lease losses / Total loans and leases not held for sale	2.86	1.10	1.14	1.24	2.68	4.30	4.72	4.86	4
Allowance for loan and lease losses / Total loans and leases	2.86	1.10	1.14	1.24	2.68	4.30	4.72	4.86	4
Allowance for loan and lease losses / Net loans and leases losses (X)	26.22	7.83	9.88	16.00	26.22	36.43	42.56	44.60	2
Allowance for loan and lease losses / Nonaccrual assets	651.17	98.57	159.97	344.17	651.17	958.18	1142.38	1203.78	2
ALLL/90+ days past due + nonaccrual loans and leases	651.10	98.43	159.83	344.06	651.10	958.14	1142.37	1203.77	2
Gross loan and lease losses / Average loans and leases	0.10	0.01	0.01	0.03	0.05	0.13	0.24	0.27	4
Recoveries / Average loans and leases	0.09	0.03	0.04	0.06	0.08	0.11	0.15	0.17	4
Net losses / Average loans and leases	0.01	-0.11	-0.11	-0.09	-0.03	0.08	0.17	0.20	4
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	4
Recoveries / Prior year-end losses	24.21	15.85	16.34	17.81	20.82	27.23	34.80	37.32	4
Earnings coverage of net losses (X)	22.50	-16.35	-12.49	-0.90	15.20	38.60	63.31	71.55	4
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	-0.18	-0.56	-0.50	-0.31	-0.11	0.03	0.09	0.11	4
Real estate loans secured by 1-4 family	0.10	-0.02	-0.01	-0.01	0.00	0.16	0.26	0.29	3
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	0.10	-0.02	-0.01	-0.01	0.00	0.16	0.26	0.29	3
Commercial real estate loans	-0.22	-0.57	-0.52	-0.36	-0.14	0.00	0.00	0.00	4
Construction and land development	-0.15	-0.53	-0.43	-0.15	0.00	0.00	0.00	0.00	4
1-4 family	-0.15	-0.53	-0.43	-0.15	0.00	0.00	0.00	0.00	4
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Multifamily	-0.08	-0.15	-0.14	-0.12	-0.08	-0.04	-0.02	-0.01	2
Nonfarm nonresidential	-0.10	-0.27	-0.24	-0.15	0.00	0.00	0.00	0.00	3
Owner-occupied	-0.10	-0.27	-0.24	-0.15	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	-0.02	-0.06	-0.06	-0.04	0.00	0.00	0.00	0.00	3
Loans to depository institutions									
Loans to individuals	0.31	0.15	0.17	0.22	0.31	0.40	0.45	0.47	2
Credit card loans									
Agricultural loans	0.09	0.00	0.00	0.00	0.00	0.13	0.21	0.24	3
Loans to foreign governments and institutions									
Other loans and leases	3.07	0.00	0.00	0.00	0.00	4.61	7.37	8.30	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 5  
 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	1.08	0.01	0.02	0.05	0.73	1.75	2.43	2.65	4
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	4
Nonaccrual loans and leases	0.89	0.00	0.00	0.00	0.04	0.93	2.46	2.97	4
90+ days past due and nonaccrual loans and leases	0.90	0.00	0.00	0.00	0.04	0.94	2.47	2.99	4
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	1.08	0.01	0.02	0.05	0.73	1.75	2.43	2.65	4
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	4
Nonaccrual assets	0.89	0.00	0.00	0.00	0.04	0.93	2.46	2.97	4
30+ days past due and nonaccrual assets	1.98	0.01	0.02	0.05	0.77	2.69	4.90	5.64	4
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.39	0.00	0.00	0.00	0.03	0.42	1.08	1.30	4
90+ past due and nonaccrual assets + other real estate owned	5.13	0.20	0.31	0.64	1.23	5.72	13.06	15.51	4
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	5.29	0.37	0.45	0.70	1.46	6.05	13.20	15.58	4
Allowance for loan and leases losses	550.22	42.82	44.39	49.09	211.82	712.95	1326.77	1531.38	4
Equity cap + allowance for loan and lease losses	18.60	3.37	3.63	4.42	9.96	24.13	40.48	45.93	4
Tier 1 cap + allowance for loan and lease losses	18.44	3.33	3.69	4.76	9.71	23.39	40.18	45.78	4
Loans and Leases + other real estate owned	13.44	0.68	0.93	1.65	3.43	15.21	33.96	40.20	4

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	1.25	0.01	0.02	0.05	0.66	1.85	2.94	3.30	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	1.23	0.00	0.00	0.00	0.05	1.28	3.41	4.13	4
Commercial and industrial	30-89 days past due	1.52	0.09	0.17	0.43	0.87	2.28	3.12	3.40	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.01	3
Individuals	30-89 days past due	0.94	0.11	0.22	0.54	1.08	1.41	1.61	1.68	3
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.10	0.11	3
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.19	0.31	0.35	3
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.12	0.18	0.21	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.07	0.08	3
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 5  
Date: 12/31/2016

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	2.82	0.17	0.33	0.83	1.65	4.24	5.78	6.30	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.70	0.00	0.00	0.00	0.00	2.55	4.08	4.59	3
Revolving	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-End	30-89 days past due	2.84	0.17	0.34	0.84	1.68	4.26	5.81	6.33	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.71	0.00	0.00	0.00	0.00	2.56	4.10	4.61	3
Junior Lien	30-89 days past due	0.38	0.00	0.00	0.00	0.00	0.57	0.92	1.03	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.13	0.21	0.24	3
Commercial real estate	30-89 days past due	0.83	0.01	0.02	0.05	0.60	1.38	1.82	1.97	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	1.54	0.00	0.00	0.00	0.09	1.63	4.25	5.12	4
Construction and development	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.12	0.20	0.23	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.20	0.56	0.68	4
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.05	0.06	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.18	0.22	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.20	0.56	0.68	4
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonfarm non-residential	30-89 days past due	1.30	0.16	0.33	0.81	1.63	1.94	2.13	2.19	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.13	0.00	0.00	0.00	0.00	3.20	5.12	5.76	3
Owner occupied	30-89 days past due	1.30	0.16	0.33	0.81	1.63	1.94	2.13	2.19	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.13	0.00	0.00	0.00	0.00	3.20	5.12	5.76	3
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Farmland	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.08	0.13	0.15	3
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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



**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 5  
Date: 12/31/2016**Regulatory Capital Components and Ratios (Beginning March  
2015, Page 14 Applies to all Institutions)**FR BHCPR  
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	32.90	14.55	16.06	20.61	24.09	36.38	56.77	63.57	4
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Tier 1 capital, column A	32.90	14.55	16.06	20.61	24.09	36.38	56.77	63.57	4
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Total capital, column A	34.03	15.60	17.15	21.82	25.22	37.43	57.94	64.78	4
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Tier 1 leverage	15.09	9.63	10.40	12.69	14.02	16.42	20.66	22.07	4











## BHCPR Reporters for Quarter Ending 12/31/2016

Peer Group 5 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>
2595939	41,378	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1995523	99,168	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	311,745	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
1081538	448,501	SOUTHWEST GEORGIA FINANCIAL CORPORATION	MOULTRIE, GA	

Note: Peer Group 5 has 4 bank holding companies.