

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 12/31/2017

Summary Ratios

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	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.41	3.33	3.33	3.37	3.33
+ Non-interest income	0.86	0.91	0.93	0.93	1.00
- Overhead expense	2.83	2.89	2.95	3.05	3.11
- Provision for loan and lease losses	0.11	0.12	0.09	0.09	0.12
+ Securities gains (losses)	0.01	0.02	0.02	0.02	0.03
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.38	1.31	1.31	1.27	1.22
Net operating income	0.87	0.92	0.92	0.91	0.88
Net income	0.87	0.92	0.92	0.91	0.88
Net income (sub-chapter S adjusted)	1.01	0.95	1.00	0.98	0.90
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.17	4.03	4.04	4.10	4.17
Interest expense	0.52	0.45	0.43	0.46	0.54
Net interest income (tax equivalent)	3.65	3.58	3.60	3.64	3.61
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.10	0.10	0.09	0.15	0.25
Earnings coverage of net losses (X)	22.99	19.31	18.13	18.32	12.56
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.20	1.23	1.36	1.56
Allowance for loan and lease losses / Total loans and leases	1.11	1.19	1.22	1.35	1.55
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.80	1.00	1.14	1.46	2.06
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.39	0.41	0.41	0.45	0.53
Liquidity and Funding					
Net noncore funding dependence	9.53	13.98	14.28	14.18	13.83
Net short-term noncore funding dependence	4.57	6.50	6.60	6.07	5.08
Net loans and leases / Total assets	71.35	69.95	68.69	67.04	64.41
Capitalization					
Tier 1 leverage ratio	10.21	10.12	10.13	10.10	9.95
Equity capital / Total assets	10.24	10.12	10.16	10.19	9.85
Equity capital + minority interest / Total assets	10.27	10.15	10.19	10.23	9.91
Tier 1 common equity capital / Total risk-weighted assets	12.57	12.50	12.50	12.37	12.18
Net Loans and leases / Equity capital (X)	7.08	7.03	6.88	6.78	6.72
Cash dividends / Net income	27.53	24.42	23.33	23.70	22.88
Cash dividends / Net income (sub-chapter S adjusted)	24.88	20.54	15.73	14.74	19.51
Retained earnings / Average equity capital	5.75	6.35	6.42	6.37	6.48
Growth Rates					
Assets	7.50	7.24	9.07	8.13	4.22
Equity capital	9.02	6.03	8.60	11.93	4.26
Net loans and leases	9.86	9.80	11.46	12.43	7.94
Noncore funding	-18.63	5.04	7.48	7.29	1.04
Parent Company Ratios					
Short-term debt / Equity capital	0.02	0.04	0.05	0.06	0.07
Long-term debt / Equity capital	2.87	2.64	2.18	1.60	1.49
Equity investment in subs / Equity capital	105.09	105.46	105.36	106.00	106.28
Cash FR op + noncash + op expenses / Op expenses + dividends	117.84	135.94	133.59	121.82	134.71

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Relative Income Statement and Margin Analysis

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	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Average Assets					
Interest income (tax equivalent)	3.89	3.75	3.73	3.80	3.85
Less: Interest expense	0.48	0.42	0.40	0.42	0.50
Equals: Net interest income (tax equivalent)	3.41	3.33	3.33	3.37	3.33
Plus: Non-interest income	0.86	0.91	0.93	0.93	1.00
Equals: adjusted operating income (tax equivalent)	4.31	4.31	4.31	4.35	4.39
Less: Overhead Expense	2.83	2.89	2.95	3.05	3.11
Less: Provision for loan and lease losses	0.11	0.12	0.09	0.09	0.12
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	0.01	0.02	0.02	0.02	0.03
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.38	1.31	1.31	1.27	1.22
Less: Applicable income taxes (tax equivalent)	0.50	0.38	0.38	0.36	0.33
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.87	0.92	0.92	0.91	0.88
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.87	0.92	0.92	0.91	0.88
Memo: Net income (last four quarters)	0.87	0.92	0.93	0.91	0.88
Net income-BHC and noncontrolling (minority) interest	0.87	0.92	0.92	0.91	0.89
Margin Analysis					
Average earning assets / Average assets	93.69	93.39	93.01	92.91	92.61
Average interest-bearing funds / Average assets	71.99	72.11	71.94	72.71	73.97
Interest income (tax equivalent) / Average earning assets	4.17	4.03	4.04	4.10	4.17
Interest expense / Average earning assets	0.52	0.45	0.43	0.46	0.54
Net interest income (tax equivalent) / Average earning assets	3.65	3.58	3.60	3.64	3.61
Yield or Cost					
Total loans and leases (tax equivalent)	4.75	4.67	4.72	4.87	5.07
Interest-bearing bank balances	1.14	0.59	0.34	0.31	0.27
Fed funds sold and reverse repos	0.80	0.39	0.21	0.23	0.24
Trading assets	0.52	0.80	0.92	1.26	1.20
Total earning assets	4.08	3.95	3.95	4.02	4.08
Investment securities (tax equivalent)	2.49	2.38	2.42	2.43	2.37
US Treasury and agency securities (excluding Mortgage-backed securities)	1.70	1.61	1.50	1.41	1.39
Mortgage-backed securities	2.13	2.03	2.09	2.22	2.06
All other securities	3.48	3.44	3.53	3.63	3.76
Interest-bearing deposits	0.53	0.44	0.41	0.43	0.50
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.26	0.23	0.23	0.24
Foreign deposits	0.19	0.17	0.44	0.53	0.99
Fed funds purchased and repos	0.55	0.41	0.37	0.42	0.46
Other borrowed funds and trading liabilities	1.82	1.70	1.74	1.98	2.28
All interest-bearing funds	0.67	0.59	0.55	0.58	0.65

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Non-interest Income & Expenses

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.71	1.66	1.91	1.92	1.89
Overhead expenses / Net Interest Income + non-interest income	66.76	68.42	69.81	70.99	71.77
Percent of Average Assets					
Total overhead expense	2.83	2.89	2.95	3.05	3.11
Personnel expense	1.63	1.65	1.65	1.69	1.69
Net occupancy expense	0.34	0.35	0.37	0.39	0.39
Other operating expenses	0.84	0.87	0.91	0.96	1.00
Overhead less non-interest income	1.92	1.93	1.97	2.06	2.03
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	65.60	67.14	68.59	69.80	70.57
Personnel expense	37.78	38.36	38.58	38.79	38.73
Net occupancy expense	7.92	8.12	8.48	8.77	8.82
Other operating expenses	19.55	20.30	21.11	21.81	22.59
Total non-interest income	19.48	20.62	21.02	20.84	22.11
Fiduciary activities income	1.38	1.37	1.56	1.67	1.48
Service charges on domestic deposit accounts	4.07	4.31	4.60	4.79	5.09
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.61	0.58	0.69	0.74	0.75
Insurance activities revenue	0.55	0.57	0.50	0.59	0.46
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.47	0.41	0.40	0.43	0.48
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.46	2.90	2.39	1.83	2.44
Other non-interest income	6.83	7.05	7.41	7.10	7.68
Overhead less non-interest income	45.44	45.87	46.87	48.01	47.59
Applicable income taxes / Pretax net operating income (tax equivalent)	30.90	23.02	23.25	22.43	21.48
Applicable income tax + TE / Pretax net operating income + TE	37.40	29.99	29.97	29.42	27.94

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Percent Composition of Assets

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Total Assets					
Real estate loans	55.36	53.51	52.33	51.02	49.99
Commercial and industrial loans	9.49	9.71	9.86	9.74	8.84
Loans to individuals	1.81	1.85	1.82	1.82	1.75
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.93	0.99	0.98	0.82	0.71
Other loans and leases	1.43	1.54	1.47	1.25	1.17
Net loans and leases	71.35	69.95	68.69	67.04	64.41
Debt securities over 1 year	15.36	15.96	17.61	18.23	19.25
Mutual funds and equity securities	0.07	0.08	0.07	0.08	0.10
Subtotal	87.20	86.67	86.93	86.24	84.84
Interest-bearing bank balances	3.04	3.19	3.16	3.45	3.93
Federal funds sold and reverse repos	0.05	0.04	0.06	0.08	0.10
Debt securities 1 year or less	1.73	1.88	1.52	1.58	1.78
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.71	92.52	92.32	92.06	91.59
Non-interest cash and due from depository institutions	1.51	1.46	1.45	1.56	1.60
Other real estate owned	0.10	0.14	0.21	0.29	0.46
All other assets	5.64	5.92	6.11	6.28	6.68
Memoranda					
Short-term investments	5.23	5.56	5.14	5.57	6.42
US Treasury securities	0.19	0.26	0.22	0.21	0.14
US agency securities (excluding Mortgage-backed securities)	2.45	2.57	2.98	3.05	3.28
Municipal securities	4.75	4.81	4.72	3.96	4.34
Mortgage-backed securities	7.57	8.05	8.81	9.76	10.61
Asset-backed securities	0.06	0.08	0.09	0.10	0.11
Other debt securities	0.38	0.45	0.46	0.45	0.60
Loans held-for-sale	0.20	0.27	0.29	0.30	0.21
Loans not held-for-sale	71.62	70.11	68.69	67.22	64.85
Real estate loans secured by 1-4 family	17.85	17.88	17.94	17.66	16.77
Revolving	2.52	2.56	2.69	2.71	2.66
Closed-end, secured by first liens	14.46	14.39	14.31	13.93	13.05
Closed-end, secured by junior liens	0.50	0.52	0.57	0.61	0.67
Commercial real estate loans	33.58	31.91	30.75	29.98	29.84
Construction and land development	5.56	5.22	4.96	4.43	4.12
Multifamily	3.41	3.08	2.94	2.91	2.95
Nonfarm nonresidential	23.49	22.52	21.71	21.50	21.71
Real estate loans secured by farmland	1.68	1.69	1.54	1.37	1.31

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	77.78	76.56	76.25	76.22	77.38
Real estate loans secured by 1-4 family	25.19	25.70	26.28	26.46	26.12
Revolving	3.52	3.66	3.92	4.04	4.11
Closed-end	21.26	21.54	21.91	21.96	21.58
Commercial real estate loans	47.25	45.54	44.87	44.59	45.96
Construction and land development	7.86	7.51	7.25	6.66	6.43
1-4 family	2.19	2.04	1.89	1.64	1.50
Other	5.49	5.31	5.21	4.87	4.81
Multifamily	4.72	4.35	4.25	4.30	4.51
Nonfarm nonresidential	33.14	32.29	31.84	32.15	33.49
Owner-occupied	13.85	13.70	13.99	14.19	14.92
Other	18.78	17.83	17.22	17.30	17.89
Real estate loans secured by farmland	2.46	2.53	2.38	2.19	2.15
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.36	13.98	14.40	14.55	13.55
Loans to individuals	2.61	2.72	2.69	2.84	2.84
Credit card loans	0.05	0.04	0.04	0.04	0.04
Agricultural loans	1.32	1.45	1.46	1.30	1.19
Other loans and leases	2.04	2.26	2.20	1.90	1.84
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	502.73	484.80	475.83	466.76	460.57
Real estate loans secured by 1-4 family	163.26	162.79	163.57	153.17	147.44
Revolving	23.42	23.51	24.70	25.73	25.19
Closed-end	137.58	136.46	136.42	125.72	120.22
Commercial real estate loans	305.62	289.67	280.70	283.99	282.69
Construction and land development	50.79	47.52	45.46	42.81	40.08
1-4 family	14.05	12.93	11.96	10.22	8.93
Other	35.54	33.45	32.48	31.73	30.47
Multifamily	31.00	27.93	26.85	26.05	25.65
Nonfarm nonresidential	214.69	205.53	199.22	207.19	209.35
Owner-occupied	89.61	87.50	87.33	91.60	94.87
Other	122.05	113.65	108.22	111.63	111.01
Real estate loans secured by farmland	15.88	15.92	14.42	14.15	13.96
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.01	0.00	0.01
Commercial and industrial loans	86.93	89.06	91.01	95.70	88.84
Loans to individuals	17.02	17.29	16.79	17.68	17.92
Credit card loans	0.29	0.26	0.24	0.26	0.26
Agricultural loans	8.80	9.21	8.97	8.78	7.94
Other loans and leases	13.13	14.03	13.46	12.24	11.65
Supplemental					
Non-owner occupied CRE loans / Gross loans	33.04	31.25	30.43	29.93	30.55
Non-owner occupied CRE loans / Total risk based capital	214.03	198.36	191.06	190.02	185.54
Construction and land development loans / Total risk based capital	50.79	47.52	45.46	42.81	40.08
Total CRE loans / Total risk based capital	307.80	291.50	282.55	285.92	284.87

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Liquidity and Funding

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Total Assets					
Short-term investments	5.23	5.56	5.14	5.57	6.42
Liquid assets	16.43	17.39	18.59	20.27	22.12
Investment securities	17.57	18.43	19.62	20.31	21.63
Net loans and leases	71.35	69.95	68.69	67.04	64.41
Net loans, leases and standby letters of credit	71.86	70.42	69.18	67.52	64.96
Core deposits	74.14	69.99	69.86	69.33	69.20
Noncore funding	13.73	17.89	17.85	18.16	18.53
Time deposits of \$250K or more	4.06				
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.80	0.98	1.19	1.33	1.39
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.76	0.96	1.15	1.28	1.32
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.25	2.13	1.94	1.87	1.24
Earning assets repriceable in 1 year	28.57	28.26	27.08	26.33	26.46
Interest-bearing liabilities repriceable in 1 year	16.69	16.70	17.45	18.82	19.66
Long-term debt repriceable in 1 year	0.25	0.28	0.25	0.34	0.24
Net assets repriceable in 1 year	11.11	10.64	9.04	6.66	5.95
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.53	13.98	14.28	14.18	13.83
Net ST noncore funding dependence	4.57	6.50	6.60	6.07	5.08
Short-term investment / ST noncore funding	88.64	64.23	58.49	63.37	72.86
Liquid assets-ST noncore funding / Nonliquid assets	9.08	8.08	10.15	12.41	15.18
Net loans and leases / Total deposits	87.09	85.68	84.84	82.87	79.12
Net loans and leases / Core deposits	97.30	101.93	100.26	98.45	94.47
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.12	-0.19	0.47	0.69	-0.39
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.83	-1.28	0.56	1.38	-2.21
Structured notes appreciation (depreciation) / T1 cap	-0.09	-0.10	-0.03	-0.04	-0.26
Percent of Investment Securities					
Held-to-maturity securities	9.08	9.36	10.64	10.75	9.67
Available-for-sale securities	90.74	90.64	89.36	89.25	90.33
US Treasury securities	1.14	1.58	1.33	1.22	0.71
US agency securities (excluding Mortgage-backed securities)	15.27	15.20	17.02	16.75	17.14
Municipal securities	26.84	25.58	23.85	19.26	19.68
Mortgage-backed securities	44.70	45.23	45.34	48.17	48.98
Asset-backed securities	0.35	0.45	0.52	0.53	0.56
Other debt securities	2.43	2.62	2.53	2.55	3.02
Mutual funds and equity securities	0.52	0.65	0.51	0.53	0.56
Debt securities 1 year or less	11.43	11.98	8.87	9.07	9.72
Debt securities 1 to 5 years	26.06	27.38	28.81	27.89	25.16
Debt securities over 5 years	58.63	56.33	58.47	58.93	60.80
Pledged securities	44.55	46.60	47.28	48.35	46.02
Structured notes, fair value	0.29	0.35	0.52	0.85	1.01
Percent Change from Prior Like Quarter					
Short-term investments	18.53	22.55	16.43	6.28	0.32
Investment securities	3.39	1.86	6.26	2.39	6.64
Core deposits	14.96	7.92	9.65	8.15	5.18
Noncore funding	-18.63	5.04	7.48	7.29	1.04

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Derivatives and Off-Balance-Sheet Transactions

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Total Assets					
Loan commitments	15.33	15.34	15.16	14.40	13.68
Standby letters of credit	0.41	0.40	0.42	0.43	0.46
Commercial and similar letters of credit	0.00	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.39	1.71	1.68	1.72	1.47
Interest rate contracts	1.39	1.71	1.67	1.71	1.45
Interest rate futures and forward contracts	0.19	0.28	0.22	0.17	0.13
Written options contracts (interest rate)	0.16	0.22	0.19	0.16	0.13
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.66	0.71	0.71	0.75	0.65
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	22.67	23.12	23.61	22.98	22.40

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Derivatives Analysis

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
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	30.03	22.75	20.90	19.52	21.53
Written options	20.21	19.37	18.33	17.91	17.53
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	20.18	19.37	18.19	17.89	17.53
Purchased options	0.03	0.11	0.21	0.52	0.43
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.03	0.11	0.21	0.52	0.43
Swaps	40.24	41.89	43.59	47.14	43.78
Held for trading	2.31	3.24	4.26	4.19	5.40
Interest rate contracts	2.31	3.24	4.24	4.17	5.37
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	97.69	96.76	95.74	95.81	94.60
Interest rate contracts	97.17	96.16	95.28	95.11	93.87
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)	73.11	74.60	75.74	75.06	77.74
One year or less	29.22	22.40	28.69	17.61	23.18
Over 1 year to 5 years	12.53	12.51	13.24	16.31	15.14
Over 5 years	14.92	17.23	17.28	19.21	16.00
Gross negative fair value (absolute value)	0.36	0.61	0.94	1.07	0.85
Gross positive fair value	0.63	0.70	0.71	0.70	0.90
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	0.00	0.01	0.01	0.01	0.01

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 12/31/2017

Allowance and Net Loan and Lease Losses

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.11	0.12	0.09	0.09	0.12
Provision for loan and lease losses / Average loans and leases	0.15	0.16	0.13	0.14	0.18
Provision for loan and lease losses / Net losses	177.83	190.58	131.05	113.47	92.07
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.20	1.23	1.36	1.56
Allowance for loan and lease losses / Total loans and leases	1.11	1.19	1.22	1.35	1.55
Allowance for loan and lease losses / Net loans and leases losses (X)	22.44	22.83	20.43	17.31	11.41
Allowance for loan and lease losses / Nonaccrual assets	317.94	271.43	258.18	227.13	180.35
ALLL/90+ days past due + nonaccrual loans and leases	276.44	239.71	232.84	207.42	161.37
Gross loan and lease losses / Average loans and leases	0.16	0.16	0.18	0.25	0.38
Recoveries / Average loans and leases	0.05	0.06	0.08	0.09	0.12
Net losses / Average loans and leases	0.10	0.10	0.09	0.15	0.25
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	47.06	53.00	45.83	33.26	23.88
Earnings coverage of net losses (X)	22.99	19.31	18.13	18.32	12.56
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.04	0.05	0.10	0.21
Real estate loans secured by 1-4 family	0.04	0.05	0.08	0.12	0.24
Revolving	0.03	0.05	0.08	0.13	0.23
Closed-end	0.04	0.04	0.08	0.11	0.23
Commercial real estate loans	0.03	0.03	0.04	0.10	0.19
Construction and land development	-0.02	-0.02	-0.02	0.11	0.26
1-4 family	0.00	0.00	0.00	0.00	0.01
Other	-0.02	-0.02	0.00	0.10	0.23
Multifamily	0.00	0.00	0.01	0.03	0.10
Nonfarm nonresidential	0.04	0.04	0.05	0.09	0.17
Owner-occupied	0.02	0.02	0.02	0.05	0.07
Other	0.01	0.01	0.01	0.03	0.08
Real estate loans secured by farmland	0.01	0.00	0.00	0.00	0.03
Commercial and industrial loans	0.20	0.17	0.10	0.18	0.27
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.71	0.78	0.70	0.75	0.74
Credit card loans	1.32	1.54	1.06	1.79	1.04
Agricultural loans	0.03	0.02	0.01	0.00	0.03
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.13
Other loans and leases	0.44	0.37	0.33	0.31	0.30

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 12/31/2017

Past Due and Nonaccrual Assets

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Loans and Leases					
30-89 days past due loans and leases	0.39	0.41	0.41	0.45	0.53
90+ days past due loans and leases	0.02	0.03	0.03	0.03	0.06
Nonaccrual loans and leases	0.61	0.73	0.76	0.93	1.26
90+ days past due and nonaccrual loans and leases	0.67	0.79	0.83	1.03	1.46
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.02
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.15	0.19	0.20	0.26	0.37
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.39	0.41	0.41	0.45	0.53
90+ days past due assets	0.02	0.03	0.03	0.03	0.06
Nonaccrual assets	0.62	0.75	0.78	0.95	1.29
30+ days past due and nonaccrual assets	1.09	1.25	1.30	1.54	2.07
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.48	0.56	0.58	0.69	0.94
90+ past due and nonaccrual assets + other real estate owned	0.61	0.76	0.84	1.04	1.45
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.87	1.05	1.18	1.44	1.91
Allowance for loan and leases losses	114.96	134.81	149.73	167.21	193.31
Equity cap + allowance for loan and lease losses	7.96	9.67	10.73	12.91	17.35
Tier 1 cap + allowance for loan and lease losses	8.00	9.61	10.76	12.82	17.00
Loans and Leases + other real estate owned	1.21	1.51	1.73	2.17	2.97

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 12/31/2017

Past Due and Nonaccrual Loans and Leases

		12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.37	0.39	0.40	0.43	0.53
	90+ days past due	0.02	0.03	0.03	0.03	0.06
	Nonaccrual	0.59	0.72	0.81	1.02	1.40
Commercial and industrial	30-89 days past due	0.23	0.29	0.25	0.28	0.33
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.69	0.81	0.61	0.60	0.89
Individuals	30-89 days past due	0.61	0.68	0.63	0.68	0.77
	90+ days past due	0.02	0.03	0.03	0.03	0.03
	Nonaccrual	0.18	0.21	0.19	0.20	0.24
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.10	0.11	0.07	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.18	0.07	0.09	0.14
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.18	0.15	0.19	0.13	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.06	0.05	0.04	0.07

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 3
Date: 12/31/2017

		12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Memoranda						
1-4 Family	30-89 days past due	0.63	0.63	0.67	0.75	0.88
	90+ days past due	0.03	0.04	0.04	0.05	0.07
	Nonaccrual	0.70	0.81	0.90	1.05	1.36
Revolving	30-89 days past due	0.37	0.25	0.30	0.37	0.42
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.35	0.37	0.45	0.51	0.66
Closed-End	30-89 days past due	0.69	0.70	0.73	0.73	0.98
	90+ days past due	0.03	0.04	0.05	0.05	0.07
	Nonaccrual	0.75	0.91	0.97	1.13	1.52
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.03	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.05	0.07	0.09
Commercial real estate	30-89 days past due	0.19	0.20	0.21	0.23	0.34
	90+ days past due	0.01	0.01	0.01	0.02	0.05
	Nonaccrual	0.50	0.66	0.76	1.03	1.43
Construction and development	30-89 days past due	0.19	0.20	0.16	0.21	0.36
	90+ days past due	0.00	0.00	0.01	0.01	0.03
	Nonaccrual	0.32	0.51	0.70	1.40	2.77
1-4 family	30-89 days past due	0.06	0.06	0.05	0.04	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.04	0.07	0.12
Other	30-89 days past due	0.09	0.08	0.08	0.13	0.20
	90+ days past due	0.00	0.00	0.00	0.01	0.03
	Nonaccrual	0.22	0.42	0.58	1.20	2.41
Multifamily	30-89 days past due	0.04	0.02	0.04	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.13	0.23	0.34	0.51
Nonfarm non-residential	30-89 days past due	0.18	0.19	0.21	0.22	0.32
	90+ days past due	0.01	0.01	0.01	0.02	0.04
	Nonaccrual	0.51	0.62	0.80	0.98	1.22
Owner occupied	30-89 days past due	0.11	0.11	0.11	0.12	0.17
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.27	0.33	0.37	0.44	0.54
Other	30-89 days past due	0.05	0.06	0.06	0.08	0.13
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.18	0.23	0.29	0.40	0.53
Farmland	30-89 days past due	0.15	0.19	0.15	0.11	0.20
	90+ days past due	0.00	0.01	0.00	0.00	0.02
	Nonaccrual	0.54	0.55	0.50	0.56	0.78
Credit card	30-89 days past due	0.90	0.89	0.66	0.84	0.71
	90+ days past due	0.21	0.19	0.13	0.13	0.18
	Nonaccrual	0.00	0.02	0.01	0.01	0.01

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

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 12/31/2017

Regulatory Capital Components and Ratios (Beginning March 2015, Page 14)
Applies to all Institutions)

	12/31/2017		12/31/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A	12.57		12.50		12.50					
Common equity tier 1 capital, column B	0.00		0.00		0.00					
Tier 1 capital, column A	13.30		13.34		13.49					
Tier 1 capital, column B	0.00		0.00		0.00					
Total capital, column A	14.63		14.70		14.83					
Total capital, column B	0.00		0.00		0.00					
Tier 1 leverage	10.21		10.12		10.13					

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 12/31/2017

Insurance and Broker-Dealer Activities

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	87.50	84.97	87.04	58.19	61.94
Insurance underwriting assets (L/H) / Total insurance underwriting assets	12.50	15.03	12.96	41.81	38.06
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.55	0.57	0.50	0.59	0.46
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	50.00	33.33	57.14	99.98	80.00
Other premium income / Total premium income	50.00	66.67	42.86	0.02	20.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	67.03	84.22	34.32	13.43	0.46
Insurance net income (L/H) / Equity (L/H)	1.63	1.47	1.56	18.70	25.97
Insurance benefits, losses, expenses / Insurance premiums	27.07	22.02	35.16	77.43	72.36
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.10	-0.15	20.09
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	50.00	16.08	25.00
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.12	12.22	12.28	11.34	10.95
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: 3
Date: 12/31/2017

Foreign Activities

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.19	0.17	0.44	0.53	0.99
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans		0.20	0.03	0.59	0.11
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.13
Growth Rates					
Net loans and leases	-24.58	34.13	-33.05	-21.47	-0.96
Total selected assets	-25.34	1.43	15.99	-19.21	38.23
Deposits	-4.13	32.98	-41.47	-8.56	-12.05

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 12/31/2017

Parent Company Analysis - Part 1

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	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Profitability					
Net income / Average equity capital	7.99	8.52	8.53	8.49	8.57
Bank net income / Average equity investment in banks	9.01	9.43	9.44	9.29	9.27
Nonbank net income / Average equity investment in nonbanks	5.77	4.47	3.78	2.73	3.48
Sub BHCs net income / Average equity investment in sub BHCs	6.91	7.96	6.07	7.54	6.64
Bank net income / Parent net income	107.02	104.60	105.78	105.24	104.81
Nonbank net income / Parent net income	0.69	0.54	0.41	0.39	0.52
Sub BHCs net income / Parent net income	95.68	92.43	95.49	93.10	83.90
Leverage					
Total liabilities / Equity capital	10.79	10.17	11.48	11.79	12.96
Total debt / Equity capital	3.16	3.10	2.57	1.99	1.79
Total debt + NP to subs that issued trust preferred / Equity capital	8.68	9.13	9.44	9.66	10.28
Total debt + Loans guaranteed for affiliate / Equity capital	3.23	3.17	2.66	2.00	1.84
Total debt / Equity capital - excess over fair value	3.18	3.13	2.58	1.99	1.80
Long-term debt / Equity capital	2.87	2.64	2.18	1.60	1.49
Short-term debt / Equity capital	0.02	0.04	0.05	0.06	0.07
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.03	0.03	0.02	0.02	0.02
Long-term debt / Consolidated long-term debt	13.33	10.66	8.94	6.42	5.31
Double Leverage					
Equity investment in subs / Equity capital	105.09	105.46	105.36	106.00	106.28
Total investment in subs / Equity capital	105.24	105.63	105.67	106.29	106.75
Equity investment in subs / Equity cap, Qual TPS + other PS in T1				98.76	98.56
Total investment in subs / Equity cap, Qual TPS + other PS in T1				98.97	98.92
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.56	0.53	0.48	0.49	0.49
Equity investment in subs - equity cap / Net income-div (X)	2.04	2.09	1.98	2.09	2.26
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	112.51	135.23	137.17	124.99	125.79
Cash flow from operations + noncash + op exchange / Op exchange + div	117.84	135.94	133.59	121.82	134.71
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	112.96	103.03	109.55	118.40	124.59
Pretax operating income + interest expenses / Interest expense	3,679.31	5,951.50	6,358.24	5,045.89	4,440.39
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,376.66	1,619.74	1,468.38	1,181.15	1,175.91
Dividends + interest from subs / Interest expenses + dividends	149.69	176.40	213.57	201.34	201.10
Fees + other income from subs / Salary + other expenses	5.01	5.86	7.12	7.02	7.05
Net income / Current part of long-term debt + preferred dividends (X)	164.63	370.52	60.95	40.33	33.85
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.09	0.97	1.02	0.85	0.92
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	12.73	13.25	7.77	5.05
Total	0.00	12.73	13.25	7.77	5.05
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.10	0.12	0.12	0.18	0.19
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 12/31/2017

Parent Company Analysis - Part 2

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	82.44	65.85	62.27	68.55	65.59
Dividends paid / Net income	27.52	24.29	23.31	23.70	22.86
Net income - dividends / Average equity	5.74	6.38	6.44	6.38	6.49
Percent of Dividends Paid					
Dividends from bank subsidiaries	138.12	153.86	193.14	166.86	162.72
Dividends from nonbank subsidiaries	1.23	0.96	0.96	0.93	1.30
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.04
Dividends from all subsidiaries	160.89	180.87	231.03	196.23	176.06
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	40.81	40.27	41.19	38.80	37.48
Interest income from bank subsidiaries	0.03	0.03	0.04	0.04	0.06
Mortgage and service fees from bank subsidiaries	0.79	0.82	1.15	1.09	1.08
Other income from bank subsidiaries	0.02	0.02	0.02	0.03	0.02
Operating income from bank subsidiaries	44.73	44.10	45.96	43.55	41.84
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	64.43	66.96	66.97	70.60	72.42
Interest income from nonbank subsidiaries	0.04	0.07	0.31	0.13	0.00
Mortgage and serv fees from nonbank subsidiaries	0.11	0.16	0.20	0.13	0.34
Other income from nonbank subsidiaries	0.00	0.04	0.45	0.10	0.06
Operating income from nonbank subsidiaries	69.80	82.23	87.26	81.59	83.87
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	9.20	10.01	15.73	16.32	22.85
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.03	0.06	0.10	0.08
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	9.26	11.00	16.13	16.89	23.36
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	74.51	72.76	70.26	67.86	61.33
Interest income from bank subsidiaries	0.63	0.18	1.43	0.81	1.77
Mortgage and service fees from bank subsidiaries	1.30	1.37	1.96	2.17	2.00
Other income from bank subsidiaries	0.05	0.04	0.05	0.07	0.04
Operating income from bank subsidiaries	93.95	92.71	82.71	80.67	75.16
Dividends from nonbank subsidiaries	0.93	0.55	0.50	0.99	1.48
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.26	1.12	0.95	1.62	3.59
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	1,539.64	2,082.13	649.04	692.85	943.80
Loans and advances from subsidiaries / Total debt	119.20	126.15	162.82	239.76	287.90

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									320
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.41	2.66	2.91	3.13	3.41	3.67	3.96	4.13	320
+ Non-interest income	0.86	0.22	0.33	0.52	0.82	1.15	1.58	1.94	320
- Overhead expense	2.83	1.78	2.07	2.43	2.77	3.20	3.77	4.23	320
- Provision for loan and lease losses	0.11	-0.03	0.00	0.04	0.09	0.16	0.26	0.35	320
+ Securities gains (losses)	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.09	320
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.04	320
= Pretax net operating income (tax equivalent)	1.38	0.67	0.83	1.08	1.39	1.65	1.96	2.32	320
Net operating income	0.87	0.19	0.39	0.62	0.83	1.10	1.46	1.67	320
Net income	0.87	0.19	0.39	0.62	0.83	1.10	1.46	1.67	320
Net income (sub-chapter S adjusted)	1.01	0.65	0.74	0.87	0.99	1.18	1.31	1.46	55
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.17	3.45	3.63	3.89	4.15	4.47	4.79	5.01	320
Interest expense	0.52	0.14	0.20	0.33	0.51	0.69	0.87	0.96	320
Net interest income (tax equivalent)	3.65	2.87	3.11	3.33	3.66	3.92	4.22	4.42	320
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.10	-0.05	-0.02	0.01	0.07	0.16	0.31	0.43	320
Earnings coverage of net losses (X)	22.99	-136.53	-62.61	5.21	16.36	38.90	117.30	227.74	318
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	0.59	0.70	0.91	1.08	1.30	1.61	1.86	320
Allowance for loan and lease losses / Total loans and leases	1.11	0.59	0.69	0.90	1.08	1.29	1.59	1.86	320
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.80	0.09	0.20	0.36	0.66	1.19	1.87	2.36	320
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.39	0.02	0.06	0.16	0.33	0.59	0.92	1.21	320
Liquidity and Funding									
Net noncore funding dependence	9.53	-7.50	-4.44	1.03	9.33	17.86	24.33	29.74	320
Net short-term noncore funding dependence	4.57	-10.68	-6.14	-1.65	4.12	10.24	17.22	20.91	320
Net loans and leases / Total assets	71.35	49.48	55.06	64.48	72.73	79.03	82.23	84.08	320
Capitalization									
Tier 1 leverage ratio	10.21	7.79	8.11	8.84	10.04	11.33	12.94	14.36	320
Equity capital / Total assets	10.24	7.33	7.98	8.98	9.96	11.55	13.20	14.76	320
Equity capital + minority interest / Total assets	10.27	7.38	8.02	8.99	10.00	11.61	13.24	14.81	320
Tier 1 common equity capital / Total risk-weighted assets	12.57	8.35	9.34	10.58	12.00	14.50	17.43	20.57	320
Net Loans and leases / Equity capital (X)	7.08	4.15	4.62	5.90	7.10	8.23	9.49	10.12	320
Cash dividends / Net income	27.53	0.00	0.00	3.86	28.22	46.12	71.49	93.69	314
Cash dividends / Net income (sub-chapter S adjusted)	24.88	-8.80	-8.24	1.68	20.24	42.97	67.38	82.78	55
Retained earnings / Average equity capital	5.75	-0.94	1.34	3.69	6.02	7.53	9.67	11.12	320
Growth Rates									
Assets	7.50	-1.10	0.18	2.29	6.00	10.91	21.22	28.07	288
Equity capital	9.02	-2.42	1.18	4.37	7.46	10.95	26.99	38.26	288
Net loans and leases	9.86	-0.94	1.29	4.29	8.20	13.08	24.14	35.88	288
Noncore funding	-18.63	-63.64	-57.10	-42.07	-20.25	-0.11	24.21	46.41	288
Parent Company Ratios									
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.45	320
Long-term debt / Equity capital	2.87	0.00	0.00	0.00	0.00	3.91	16.06	22.01	320
Equity investment in subs / Equity capital	105.09	87.47	92.93	98.57	101.83	113.24	120.82	126.79	320
Cash FR op + noncash + op expenses / Op expenses + dividends	117.84	8.86	34.68	84.06	105.08	149.90	226.21	305.75	308

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

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)	3.89	3.22	3.37	3.61	3.88	4.17	4.46	4.71	320
Less: Interest expense	0.48	0.13	0.19	0.31	0.48	0.65	0.81	0.90	320
Equals: Net interest income (tax equivalent)	3.41	2.66	2.91	3.13	3.41	3.67	3.96	4.13	320
Plus: Non-interest income	0.86	0.22	0.33	0.52	0.82	1.15	1.58	1.94	320
Equals: adjusted operating income (tax equivalent)	4.31	3.25	3.45	3.85	4.26	4.76	5.33	5.87	320
Less: Overhead Expense	2.83	1.78	2.07	2.43	2.77	3.20	3.77	4.23	320
Less: Provision for loan and lease losses	0.11	-0.03	0.00	0.04	0.09	0.16	0.26	0.35	320
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	320
Plus: Realized Gains / Losses on available-for-sale securities	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.09	320
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.04	320
Equals: Pretax net operating income (tax equivalent)	1.38	0.67	0.83	1.08	1.39	1.65	1.96	2.32	320
Less: Applicable income taxes (tax equivalent)	0.50	0.01	0.08	0.28	0.54	0.69	0.88	1.00	320
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Equals: Net operating income	0.87	0.19	0.39	0.62	0.83	1.10	1.46	1.67	320
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Equals: Net income	0.87	0.19	0.39	0.62	0.83	1.10	1.46	1.67	320
Memo: Net income (last four quarters)	0.87	0.23	0.40	0.62	0.83	1.11	1.46	1.67	313
Net income-BHC and noncontrolling (minority) interest	0.87	0.19	0.39	0.62	0.83	1.10	1.46	1.67	320
Margin Analysis									
Average earning assets / Average assets	93.69	88.87	90.44	92.13	93.86	95.21	96.73	97.44	320
Average interest-bearing funds / Average assets	71.99	55.07	58.55	65.65	72.69	77.91	83.50	85.54	320
Interest income (tax equivalent) / Average earning assets	4.17	3.45	3.63	3.89	4.15	4.47	4.79	5.01	320
Interest expense / Average earning assets	0.52	0.14	0.20	0.33	0.51	0.69	0.87	0.96	320
Net interest income (tax equivalent) / Average earning assets	3.65	2.87	3.11	3.33	3.66	3.92	4.22	4.42	320
Yield or Cost									
Total loans and leases (tax equivalent)	4.75	3.93	4.10	4.40	4.74	5.09	5.46	5.66	320
Interest-bearing bank balances	1.14	0.46	0.74	0.91	1.08	1.32	1.75	2.09	319
Fed funds sold and reverse repos	0.80	0.00	0.00	0.24	0.92	1.18	1.66	2.53	154
Trading assets	0.52	0.00	0.00	0.00	0.00	0.00	2.83	3.19	28
Total earning assets	4.08	3.38	3.54	3.77	4.05	4.39	4.71	4.96	320
Investment securities (tax equivalent)	2.49	1.67	1.87	2.12	2.46	2.84	3.25	3.57	319
US Treasury and agency securities (excluding Mortgage-backed securities)	1.70	0.86	1.11	1.37	1.67	2.06	2.38	2.67	299
Mortgage-backed securities	2.13	1.59	1.70	1.90	2.11	2.35	2.58	2.97	314
All other securities	3.48	2.00	2.21	2.83	3.45	4.13	4.95	5.31	313
Interest-bearing deposits	0.53	0.15	0.21	0.34	0.52	0.70	0.90	1.02	319
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.19	0.16	0.16	0.17	0.19	0.21	0.23	0.23	2
Fed funds purchased and repos	0.55	0.00	0.00	0.16	0.40	0.90	1.62	2.50	241
Other borrowed funds and trading liabilities	1.82	0.79	1.02	1.23	1.64	2.33	3.38	4.02	299
All interest-bearing funds	0.67	0.24	0.31	0.46	0.65	0.88	1.07	1.19	320

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.71	0.00	0.00	0.00	0.51	3.23	6.78	9.70	320
Overhead expenses / Net Interest Income + non-interest income	66.76	51.21	54.65	60.45	66.86	72.95	79.13	83.65	320
Percent of Average Assets									
Total overhead expense	2.83	1.78	2.07	2.43	2.77	3.20	3.77	4.23	320
Personnel expense	1.63	1.00	1.17	1.38	1.61	1.85	2.19	2.47	320
Net occupancy expense	0.34	0.19	0.21	0.27	0.33	0.42	0.51	0.58	320
Other operating expenses	0.84	0.49	0.57	0.68	0.83	0.98	1.19	1.34	320
Overhead less non-interest income	1.92	1.24	1.40	1.64	1.91	2.20	2.45	2.63	320
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	65.60	50.05	53.49	59.68	65.32	71.75	78.38	83.60	320
Personnel expense	37.78	27.29	30.30	33.69	37.48	41.73	46.18	49.01	320
Net occupancy expense	7.92	4.32	4.94	6.33	7.72	9.36	11.13	12.80	320
Other operating expenses	19.55	13.23	14.49	16.77	19.30	22.11	25.39	28.93	320
Total non-interest income	19.48	5.46	8.50	13.86	19.20	24.71	31.65	37.22	320
Fiduciary activities income	1.38	0.00	0.00	0.00	0.00	2.93	5.89	9.64	320
Service charges on domestic deposit accounts	4.07	0.66	1.15	2.05	3.55	5.58	8.73	10.04	320
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	320
Investment banking fees and commissions	0.61	0.00	0.00	0.00	0.41	1.16	2.12	3.02	320
Insurance activities revenue	0.55	0.00	0.00	0.00	0.02	0.33	3.70	7.36	320
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Net servicing fees	0.47	0.00	0.00	0.00	0.11	0.81	2.06	3.54	320
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Net gain (loss) - sales of loans, OREO, and other assets	2.46	-0.69	-0.20	0.21	1.30	3.62	8.99	17.13	320
Other non-interest income	6.83	2.22	2.79	4.05	6.73	9.01	11.42	13.10	320
Overhead less non-interest income	45.44	25.34	33.12	38.02	44.71	53.43	59.62	64.12	320
Applicable income taxes / Pretax net operating income (tax equivalent)	30.90	0.00	0.00	19.30	36.33	43.86	53.32	62.88	318
Applicable income tax + TE / Pretax net operating income + TE	37.40	1.05	5.35	28.58	41.84	47.80	58.66	67.40	318

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	55.36	32.85	38.66	46.56	54.99	63.77	72.07	75.76	320
Commercial and industrial loans	9.49	1.94	2.83	5.22	8.71	13.23	19.00	23.36	320
Loans to individuals	1.81	0.03	0.07	0.43	1.15	2.64	5.59	10.19	320
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	320
Agricultural loans	0.93	0.00	0.00	0.00	0.14	1.34	5.47	9.00	320
Other loans and leases	1.43	0.00	0.01	0.16	0.87	2.18	5.15	6.38	320
Net loans and leases	71.35	49.48	55.06	64.48	72.73	79.03	82.23	84.08	320
Debt securities over 1 year	15.36	2.32	4.38	8.49	13.85	22.42	30.05	34.95	320
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.00	0.09	0.38	1.01	320
Subtotal	87.20	78.86	81.07	83.88	88.08	90.09	91.99	92.71	320
Interest-bearing bank balances	3.04	0.10	0.31	0.78	1.99	4.72	9.17	10.71	320
Federal funds sold and reverse repos	0.05	0.00	0.00	0.00	0.00	0.01	0.31	0.91	320
Debt securities 1 year or less	1.73	0.03	0.13	0.54	1.16	2.72	5.10	6.19	320
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	320
Total earning assets	92.71	88.13	89.80	91.13	92.87	94.20	95.56	96.24	320
Non-interest cash and due from depository institutions	1.51	0.45	0.63	1.04	1.48	1.95	2.55	3.04	320
Other real estate owned	0.10	0.00	0.00	0.01	0.05	0.16	0.37	0.65	320
All other assets	5.64	2.77	3.13	4.41	5.54	6.93	8.30	9.94	320
Memoranda									
Short-term investments	5.23	0.75	1.12	2.34	4.64	7.68	11.79	13.87	320
US Treasury securities	0.19	0.00	0.00	0.00	0.00	0.13	1.20	2.48	320
US agency securities (excluding Mortgage-backed securities)	2.45	0.00	0.00	0.48	1.76	4.68	7.35	10.14	320
Municipal securities	4.75	0.00	0.09	1.10	3.72	7.33	12.07	15.59	320
Mortgage-backed securities	7.57	0.08	0.56	2.81	6.85	11.42	17.29	19.55	320
Asset-backed securities	0.06	0.00	0.00	0.00	0.00	0.00	0.49	1.11	320
Other debt securities	0.38	0.00	0.00	0.00	0.07	0.61	1.86	2.89	320
Loans held-for-sale	0.20	0.00	0.00	0.00	0.07	0.25	0.96	2.64	320
Loans not held-for-sale	71.62	49.64	55.57	64.79	72.80	79.08	82.65	84.46	320
Real estate loans secured by 1-4 family	17.85	4.28	6.19	10.43	17.11	23.95	33.25	40.89	320
Revolving	2.52	0.04	0.18	0.94	2.25	3.94	5.82	6.81	320
Closed-end, secured by first liens	14.46	3.04	4.09	8.07	13.00	19.88	28.75	36.31	320
Closed-end, secured by junior liens	0.50	0.05	0.08	0.21	0.42	0.72	1.24	1.69	320
Commercial real estate loans	33.58	14.82	20.04	25.48	33.40	41.69	48.86	55.63	320
Construction and land development	5.56	1.47	1.86	3.21	5.16	7.73	10.05	12.41	320
Multifamily	3.41	0.49	0.81	1.59	2.76	4.92	7.73	12.51	320
Nonfarm nonresidential	23.49	9.30	12.35	17.37	23.55	29.41	34.60	40.23	320
Real estate loans secured by farmland	1.68	0.00	0.00	0.04	0.59	2.98	7.27	10.84	320

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

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	77.78	54.28	61.11	69.40	78.50	87.02	92.55	95.74	320
Real estate loans secured by 1-4 family	25.19	6.27	9.11	15.15	24.12	33.48	46.49	52.99	320
Revolving	3.52	0.06	0.25	1.45	3.14	5.33	7.87	8.83	320
Closed-end	21.26	4.71	5.94	12.37	20.29	29.03	41.28	49.51	320
Commercial real estate loans	47.25	23.47	28.81	37.02	46.85	56.81	67.29	70.79	320
Construction and land development	7.86	1.97	2.71	4.65	7.30	10.81	14.18	16.89	320
1-4 family	2.19	0.13	0.34	0.90	2.02	3.36	4.84	6.26	320
Other	5.49	0.97	1.57	2.95	5.11	7.87	10.54	11.72	320
Multifamily	4.72	0.68	1.18	2.36	3.83	6.74	10.57	15.18	320
Nonfarm nonresidential	33.14	11.63	17.97	25.74	33.03	40.93	48.43	56.36	320
Owner-occupied	13.85	2.78	5.08	9.57	14.06	17.96	22.61	25.69	320
Other	18.78	6.38	8.83	12.74	17.99	24.17	32.56	37.18	320
Real estate loans secured by farmland	2.46	0.00	0.00	0.05	0.85	4.34	9.61	14.87	320
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	320
Commercial and industrial loans	13.36	2.51	4.25	7.66	11.93	18.32	26.76	31.84	320
Loans to individuals	2.61	0.04	0.11	0.59	1.67	3.79	8.49	15.16	320
Credit card loans	0.05	0.00	0.00	0.00	0.00	0.05	0.30	0.42	320
Agricultural loans	1.32	0.00	0.00	0.00	0.19	2.07	7.59	11.90	320
Other loans and leases	2.04	0.00	0.02	0.21	1.23	3.16	7.24	9.06	320
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	502.73	281.26	338.03	409.69	502.01	598.46	676.17	723.43	320
Real estate loans secured by 1-4 family	163.26	39.81	53.13	91.23	157.71	229.90	293.48	374.13	320
Revolving	23.42	0.33	1.42	7.80	20.77	36.43	54.38	68.35	320
Closed-end	137.58	27.81	38.11	74.25	129.26	199.63	260.92	341.53	320
Commercial real estate loans	305.62	123.94	168.97	231.12	306.14	372.13	454.22	498.48	320
Construction and land development	50.79	13.91	17.48	28.83	48.01	71.36	91.05	109.21	320
1-4 family	14.05	0.84	2.52	5.61	12.64	20.91	30.14	42.47	320
Other	35.54	6.63	8.78	20.07	34.00	50.72	69.24	78.00	320
Multifamily	31.00	4.37	7.11	14.81	25.11	43.71	70.67	106.14	320
Nonfarm nonresidential	214.69	74.57	98.26	162.25	215.78	268.69	330.75	377.80	320
Owner-occupied	89.61	17.48	30.02	61.57	89.56	117.42	150.78	172.22	320
Other	122.05	37.28	53.13	81.30	117.73	158.74	210.22	245.71	320
Real estate loans secured by farmland	15.88	0.00	0.00	0.31	5.46	28.51	69.64	102.81	320
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	320
Commercial and industrial loans	86.93	11.49	26.41	46.97	79.52	122.54	178.22	212.27	320
Loans to individuals	17.02	0.25	0.66	3.86	10.67	22.87	50.71	105.48	320
Credit card loans	0.29	0.00	0.00	0.00	0.00	0.32	1.85	2.60	320
Agricultural loans	8.80	0.00	0.00	0.00	1.10	13.07	46.50	89.33	320
Other loans and leases	13.13	0.02	0.12	1.38	8.23	21.05	46.04	60.34	320
Supplemental									
Non-owner occupied CRE loans / Gross loans	33.04	14.50	18.56	24.09	32.76	40.48	50.16	57.19	320
Non-owner occupied CRE loans / Total risk based capital	214.03	89.74	109.12	150.70	212.02	267.08	330.66	382.37	320
Construction and land development loans / Total risk based capital	50.79	13.91	17.48	28.83	48.01	71.36	91.05	109.21	320
Total CRE loans / Total risk based capital	307.80	123.94	173.38	232.41	308.82	374.82	457.31	498.48	320

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	5.23	0.75	1.12	2.34	4.64	7.68	11.79	13.87	320
Liquid assets	16.43	6.21	7.99	10.96	15.30	20.80	29.01	34.02	320
Investment securities	17.57	3.38	6.04	10.43	16.15	24.75	32.73	36.64	320
Net loans and leases	71.35	49.48	55.06	64.48	72.73	79.03	82.23	84.08	320
Net loans, leases and standby letters of credit	71.86	49.84	55.57	65.03	73.16	79.79	82.87	84.37	320
Core deposits	74.14	56.65	62.59	68.90	74.75	80.27	83.82	85.62	320
Noncore funding	13.73	2.09	3.90	6.94	12.56	19.70	25.45	30.89	320
Time deposits of \$250K or more	4.06	0.82	1.12	1.97	3.46	5.79	8.91	12.50	320
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Federal funds purchased and repos	0.80	0.00	0.00	0.00	0.18	1.54	3.51	4.35	320
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Net federal funds purchased (sold)	0.76	-0.31	-0.04	0.00	0.07	1.46	3.36	4.12	320
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Other borrowings w/remaining maturity of 1 year or less	2.25	0.00	0.00	0.01	1.43	4.08	7.89	11.57	320
Earning assets repriceable in 1 year	28.57	13.87	16.07	21.02	27.10	35.38	45.80	53.98	320
Interest-bearing liabilities repriceable in 1 year	16.69	3.83	4.91	7.88	11.90	20.44	49.59	56.29	320
Long-term debt repriceable in 1 year	0.25	0.00	0.00	0.00	0.00	0.11	1.73	3.24	320
Net assets repriceable in 1 year	11.11	-26.77	-13.65	3.47	12.60	21.03	28.97	34.73	320
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.53	-7.50	-4.44	1.03	9.33	17.86	24.33	29.74	320
Net ST noncore funding dependence	4.57	-10.68	-6.14	-1.65	4.12	10.24	17.22	20.91	320
Short-term investment / ST noncore funding	88.64	5.33	9.54	20.91	54.64	127.56	295.73	508.08	320
Liquid assets-ST noncore funding / Nonliquid assets	9.08	-11.67	-8.25	-1.62	7.47	17.68	33.40	42.90	320
Net loans and leases / Total deposits	87.09	59.67	66.44	77.77	88.50	97.10	105.30	110.02	319
Net loans and leases / Core deposits	97.30	62.88	70.74	83.58	96.88	110.96	124.94	138.81	319
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.12	-2.45	-1.19	-0.19	0.00	0.10	0.54	1.15	160
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.83	-3.78	-2.88	-1.71	-0.69	-0.03	0.97	2.62	319
Structured notes appreciation (depreciation) / T1 cap	-0.09	-0.47	-0.31	-0.15	-0.04	0.00	0.00	0.01	75
Percent of Investment Securities									
Held-to-maturity securities	9.08	0.00	0.00	0.00	0.00	18.11	46.50	61.45	319
Available-for-sale securities	90.74	38.55	53.50	81.89	100.00	100.00	100.00	100.00	319
US Treasury securities	1.14	0.00	0.00	0.00	0.00	0.70	8.67	15.98	319
US agency securities (excluding Mortgage-backed securities)	15.27	0.00	0.00	3.48	12.81	26.33	44.64	59.59	319
Municipal securities	26.84	0.00	0.95	9.71	26.37	40.00	55.30	63.20	319
Mortgage-backed securities	44.70	0.92	7.13	26.63	47.40	60.99	78.40	89.10	319
Asset-backed securities	0.35	0.00	0.00	0.00	0.00	0.02	2.76	4.89	319
Other debt securities	2.43	0.00	0.00	0.00	0.45	4.32	11.84	18.58	319
Mutual funds and equity securities	0.52	0.00	0.00	0.00	0.00	0.58	2.84	8.15	319
Debt securities 1 year or less	11.43	0.13	0.91	3.55	8.78	18.01	31.27	39.98	319
Debt securities 1 to 5 years	26.06	2.61	4.70	11.72	23.04	40.53	54.69	62.77	319
Debt securities over 5 years	58.63	12.87	22.66	43.05	60.90	76.52	90.04	93.64	319
Pledged securities	44.55	1.20	6.44	22.73	46.15	65.44	80.53	92.22	319
Structured notes, fair value	0.29	0.00	0.00	0.00	0.00	0.00	2.01	5.16	319
Percent Change from Prior Like Quarter									
Short-term investments	18.53	-65.23	-48.87	-22.09	12.99	51.93	113.27	186.89	288
Investment securities	3.39	-18.41	-13.95	-6.73	1.95	11.06	26.40	45.97	287
Core deposits	14.96	-3.26	2.03	5.96	13.09	21.61	38.52	51.91	287
Noncore funding	-18.63	-63.64	-57.10	-42.07	-20.25	-0.11	24.21	46.41	288

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	15.33	6.38	8.14	11.28	14.68	18.93	23.71	28.49	320
Standby letters of credit	0.41	0.01	0.04	0.16	0.32	0.60	1.14	1.47	320
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.15	320
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
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	320
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	320
Derivative contracts	1.39	0.00	0.00	0.00	0.25	2.47	7.13	11.84	320
Interest rate contracts	1.39	0.00	0.00	0.00	0.24	2.47	7.13	11.84	320
Interest rate futures and forward contracts	0.19	0.00	0.00	0.00	0.00	0.19	1.21	2.26	320
Written options contracts (interest rate)	0.16	0.00	0.00	0.00	0.00	0.24	0.90	2.09	320
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Interest rate swaps	0.66	0.00	0.00	0.00	0.00	0.70	4.14	7.62	320
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Percent of Average Loans and Leases									
Loan commitments	22.67	9.93	13.02	16.77	21.74	28.30	35.11	42.20	320

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 3
Date:12/31/2017

	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	204
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Futures and forwards									
Futures and forwards	30.03	0.00	0.00	0.00	10.52	56.70	100.00	100.00	204
Written options									
Written options	20.21	0.00	0.00	0.00	13.38	45.88	96.68	100.00	204
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Over-the-counter									
Over-the-counter	20.18	0.00	0.00	0.00	13.38	45.88	96.68	100.00	204
Purchased options									
Purchased options	0.03	0.00	0.00	0.00	0.00	0.00	0.00	3.68	204
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Over-the-counter									
Over-the-counter	0.03	0.00	0.00	0.00	0.00	0.00	0.00	3.68	204
Swaps									
Swaps	40.24	0.00	0.00	0.00	2.48	96.86	100.00	100.00	204
Held for trading									
Held for trading	2.31	0.00	0.00	0.00	0.00	0.00	8.23	100.00	204
Interest rate contracts									
Interest rate contracts	2.31	0.00	0.00	0.00	0.00	0.00	8.23	100.00	204
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Non-traded									
Non-traded	97.69	0.00	91.77	100.00	100.00	100.00	100.00	100.00	204
Interest rate contracts									
Interest rate contracts	97.17	0.00	58.66	100.00	100.00	100.00	100.00	100.00	204
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	204
Derivative contracts (excluding futures and FX 14 days or less)									
Derivative contracts (excluding futures and FX 14 days or less)	73.11	0.00	2.69	46.87	75.66	100.00	100.00	100.00	204
One year or less									
One year or less	29.22	0.00	0.00	0.00	9.55	55.52	96.51	100.00	204
Over 1 year to 5 years									
Over 1 year to 5 years	12.53	0.00	0.00	0.00	0.00	26.84	77.31	100.00	204
Over 5 years									
Over 5 years	14.92	0.00	0.00	0.00	0.00	31.62	83.46	99.86	204
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	0.36	0.00	0.00	0.00	0.10	0.64	1.67	2.30	204
Gross positive fair value									
Gross positive fair value	0.63	0.00	0.00	0.04	0.49	1.09	2.03	2.62	204
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	320
Gross positive fair value (X)									
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	320
Held for trading (X)									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Non-traded (X)									
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	320
Current credit exposure (X)									
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	320
Credit losses on derivative contracts									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)									
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	320
90+ days past due									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Other Ratios									
Current credit exposure / Risk-weighted assets									
Current credit exposure / Risk-weighted assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	320

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

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	-0.03	0.00	0.04	0.09	0.16	0.26	0.35	320
Provision for loan and lease losses / Average loans and leases	0.15	-0.05	0.00	0.06	0.12	0.23	0.38	0.54	320
Provision for loan and lease losses / Net losses	177.83	-467.72	-71.21	55.39	136.21	229.96	583.79	1398.69	318
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	0.59	0.70	0.91	1.08	1.30	1.61	1.86	320
Allowance for loan and lease losses / Total loans and leases	1.11	0.59	0.69	0.90	1.08	1.29	1.59	1.86	320
Allowance for loan and lease losses / Net loans and leases losses (X)	22.44	2.26	3.22	6.08	12.41	30.06	76.52	190.63	263
Allowance for loan and lease losses / Nonaccrual assets	317.94	59.03	77.24	113.51	205.64	371.51	940.67	2530.35	319
ALLL/90+ days past due + nonaccrual loans and leases	276.44	52.03	71.02	108.25	188.67	328.96	791.35	2358.29	319
Gross loan and lease losses / Average loans and leases	0.16	0.01	0.02	0.06	0.12	0.23	0.43	0.55	320
Recoveries / Average loans and leases	0.05	0.00	0.01	0.02	0.04	0.08	0.15	0.22	320
Net losses / Average loans and leases	0.10	-0.05	-0.02	0.01	0.07	0.16	0.31	0.43	320
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	320
Recoveries / Prior year-end losses	47.06	7.75	11.13	18.74	32.19	60.07	135.87	225.73	287
Earnings coverage of net losses (X)	22.99	-136.53	-62.61	5.21	16.36	38.90	117.30	227.74	318
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.06	-0.04	0.00	0.02	0.06	0.17	0.23	319
Real estate loans secured by 1-4 family	0.04	-0.07	-0.03	0.00	0.02	0.08	0.18	0.26	319
Revolving	0.03	-0.17	-0.06	0.00	0.00	0.06	0.22	0.37	305
Closed-end	0.04	-0.05	-0.03	0.00	0.01	0.07	0.18	0.29	319
Commercial real estate loans	0.03	-0.11	-0.05	-0.01	0.00	0.06	0.23	0.33	318
Construction and land development	-0.02	-0.53	-0.27	-0.02	0.00	0.00	0.12	0.29	317
1-4 family	0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.03	317
Other	-0.02	-0.39	-0.22	-0.02	0.00	0.00	0.08	0.25	317
Multifamily	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.15	316
Nonfarm nonresidential	0.04	-0.08	-0.04	0.00	0.00	0.06	0.23	0.43	317
Owner-occupied	0.02	-0.05	-0.01	0.00	0.00	0.02	0.09	0.20	317
Other	0.01	-0.05	-0.02	0.00	0.00	0.01	0.10	0.23	317
Real estate loans secured by farmland	0.01	-0.02	0.00	0.00	0.00	0.00	0.05	0.26	266
Commercial and industrial loans	0.20	-0.32	-0.08	0.00	0.09	0.34	0.87	1.46	318
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to individuals	0.71	0.05	0.09	0.22	0.48	0.98	2.09	3.31	250
Credit card loans	1.32	0.00	0.00	0.32	1.02	2.23	3.52	4.49	99
Agricultural loans	0.03	-0.02	0.00	0.00	0.00	0.00	0.14	0.72	220
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.44	-0.08	0.00	0.00	0.00	0.28	1.79	10.20	308

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 3
 Date: 12/31/2017

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	0.39	0.02	0.06	0.16	0.33	0.59	0.92	1.21	320
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.23	320
Nonaccrual loans and leases	0.61	0.04	0.12	0.27	0.51	0.88	1.46	1.87	320
90+ days past due and nonaccrual loans and leases	0.67	0.04	0.15	0.31	0.56	0.93	1.61	2.10	320
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.39	0.02	0.06	0.16	0.33	0.59	0.92	1.21	320
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.26	320
Nonaccrual assets	0.62	0.04	0.12	0.27	0.51	0.89	1.48	1.91	320
30+ days past due and nonaccrual assets	1.09	0.14	0.29	0.57	0.99	1.47	2.29	2.93	320
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.48	0.03	0.11	0.21	0.40	0.70	1.11	1.34	320
90+ past due and nonaccrual assets + other real estate owned	0.61	0.06	0.16	0.29	0.48	0.91	1.42	1.73	320
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	0.87	0.13	0.23	0.40	0.75	1.27	1.84	2.50	320
Allowance for loan and leases losses	114.96	17.86	30.98	57.12	102.03	167.29	247.41	325.38	320
Equity cap + allowance for loan and lease losses	7.96	1.21	2.08	3.48	6.74	12.41	17.49	23.04	320
Tier 1 cap + allowance for loan and lease losses	8.00	1.25	2.12	3.68	6.88	11.98	16.97	21.93	320
Loans and Leases + other real estate owned	1.21	0.18	0.33	0.58	1.06	1.74	2.64	3.38	320

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2017

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	0.37	0.01	0.04	0.14	0.31	0.57	0.92	1.17	319
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.25	319
	Nonaccrual	0.59	0.03	0.10	0.26	0.47	0.87	1.37	2.14	319
Commercial and industrial	30-89 days past due	0.23	0.00	0.00	0.02	0.15	0.39	0.83	1.10	318
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.12	318
	Nonaccrual	0.69	0.00	0.00	0.07	0.40	1.19	2.52	3.88	318
Individuals	30-89 days past due	0.61	0.00	0.00	0.16	0.51	1.03	1.79	2.46	316
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.16	0.29	316
	Nonaccrual	0.18	0.00	0.00	0.00	0.05	0.27	0.83	1.42	316
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.09	0.65	1.07	220
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	220
	Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.13	1.15	2.60	220
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.09	1.04	3.84	308
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	308
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.27	1.04	308

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: 3
Date: 12/31/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.63	0.01	0.06	0.23	0.54	1.02	1.47	1.78	319
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.21	0.33	319
	Nonaccrual	0.70	0.00	0.06	0.26	0.54	1.04	1.72	2.07	319
Revolving	30-89 days past due	0.37	0.00	0.00	0.00	0.26	0.67	1.22	1.86	305
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.14	305
	Nonaccrual	0.35	0.00	0.00	0.00	0.24	0.68	1.26	1.74	305
Closed-End	30-89 days past due	0.69	0.00	0.03	0.21	0.57	1.07	1.62	1.93	319
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.22	0.36	319
	Nonaccrual	0.75	0.00	0.04	0.24	0.57	1.16	1.85	2.25	319
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.09	0.13	319
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	319
	Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.06	0.16	0.34	319
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.02	0.13	0.31	0.64	0.98	318
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.18	318
	Nonaccrual	0.50	0.00	0.02	0.10	0.36	0.76	1.37	2.00	318
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.01	0.32	0.91	1.46	317
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	317
	Nonaccrual	0.32	0.00	0.00	0.00	0.02	0.36	1.76	3.61	317
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.00	0.41	0.68	317
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	317
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.60	317
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.10	0.50	1.02	317
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	317
	Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.18	1.37	3.05	317
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.26	0.96	316
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	316
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.43	1.23	316
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.01	0.10	0.32	0.63	0.87	317
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.18	317
	Nonaccrual	0.51	0.00	0.00	0.10	0.34	0.84	1.69	2.16	317
Owner occupied	30-89 days past due	0.11	0.00	0.00	0.00	0.05	0.20	0.41	0.59	317
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	317
	Nonaccrual	0.27	0.00	0.00	0.04	0.16	0.45	1.03	1.46	317
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.28	0.42	317
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	317
	Nonaccrual	0.18	0.00	0.00	0.00	0.06	0.30	0.78	1.15	317
Farmland	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.17	0.92	1.67	266
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	266
	Nonaccrual	0.54	0.00	0.00	0.00	0.00	0.68	3.00	5.73	266
Credit card	30-89 days past due	0.90	0.00	0.00	0.03	0.75	1.45	2.91	5.06	99
	90+ days past due	0.21	0.00	0.00	0.00	0.00	0.39	0.91	1.70	99
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	99

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 3
Date: 12/31/2017**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	12.57	8.35	9.34	10.58	12.00	14.49	17.43	20.57	320
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Tier 1 capital, column A	13.30	9.29	10.15	11.40	12.57	15.02	17.93	21.23	320
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Total capital, column A	14.63	10.95	11.79	12.77	14.04	16.04	19.38	22.53	320
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	320
Tier 1 leverage	10.21	7.79	8.11	8.84	10.04	11.33	12.94	14.36	320

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 3
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Cost: Interest-bearing deposits	0.19	0.16	0.16	0.17	0.19	0.21	0.23	0.23	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-24.58	-100.00	-100.00	-100.00	-15.19	26.19	88.30	142.59	40
Total selected assets	-25.34	-100.00	-100.00	-57.40	-7.15	3.23	55.56	98.25	67
Deposits	-4.13	-20.53	-18.71	-13.24	-4.13	4.98	10.44	12.27	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	82.44	0.00	9.62	43.05	82.67	105.13	146.33	211.44	237
Dividends paid / Net income	27.52	0.00	0.00	3.89	28.12	46.04	71.52	93.76	313
Net income - dividends / Average equity	5.74	-0.94	1.34	3.69	6.02	7.54	9.66	11.12	320
Percent of Dividends Paid									
Dividends from bank subsidiaries	138.12	0.00	0.00	97.30	116.88	191.68	352.61	544.95	247
Dividends from nonbank subsidiaries	1.23	0.00	0.00	0.00	0.00	0.46	8.47	21.88	247
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	247
Dividends from all subsidiaries	160.89	0.00	14.17	100.00	121.38	196.49	379.24	669.03	247
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	40.81	0.00	0.00	9.76	43.18	67.18	100.00	144.70	294
Interest income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.01	0.16	0.43	294
Mortgage and service fees from bank subsidiaries	0.79	0.00	0.00	0.00	0.00	0.00	4.93	18.87	294
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.64	294
Operating income from bank subsidiaries	44.73	0.00	0.00	13.60	45.52	70.33	112.87	154.07	294
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	64.43	0.00	0.00	0.00	100.00	100.00	127.02	149.87	138
Interest income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.05	138
Mortgage and serv fees from nonbank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.00	0.00	5.61	138
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating income from nonbank subsidiaries	69.80	0.00	0.00	4.05	100.00	100.00	134.24	209.16	138
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	9.20	0.00	0.00	0.00	0.00	17.01	45.68	51.93	23
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating income from subsidiary BHCs	9.26	0.00	0.00	0.00	0.00	17.01	45.68	51.93	23
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	74.51	0.00	0.00	67.08	97.25	99.81	100.00	100.00	289
Interest income from bank subsidiaries	0.63	0.00	0.00	0.00	0.00	0.03	0.94	37.17	289
Mortgage and service fees from bank subsidiaries	1.30	0.00	0.00	0.00	0.00	0.00	9.90	29.79	289
Other income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.34	1.73	289
Operating income from bank subsidiaries	93.95	0.00	33.14	94.26	99.34	100.00	100.00	100.00	289
Dividends from nonbank subsidiaries	0.93	0.00	0.00	0.00	0.00	0.23	5.64	16.96	289
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	289
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	289
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	289
Operating income from nonbank subsidiaries	1.26	0.00	0.00	0.00	0.00	0.56	9.33	21.58	289
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	289
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	289
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	289
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	289
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	289
Loans and advances from subsidiaries / Short term debt	1539.64	0.00	0.00	16.11	300.84	1505.83	2613.65	15896.89	30
Loans and advances from subsidiaries / Total debt	119.20	0.00	0.00	0.00	49.98	180.52	327.86	1317.55	132

BHCPR Reporters for Quarter Ending 12/31/2017

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2017 and Other Notes</u>
2784920	1,079,274	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	1,041,013	1ST SUMMIT BANCORP OF JOHNSTOWN, INC.	JOHNSTOWN, PA	
3109904	2,873,893	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,595,432	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,057,339	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,484,750	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	2,137,058	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,861,921	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,243,748	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1201457	1,177,785	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,483,064	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,733,559	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,091,863	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,390,327	AMERICAN BANK HOLDING CORPORATION	CORPUS CHRISTI, TX	
1076691	1,816,078	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1117316	1,167,655	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,375,007	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,887,121	ANB CORPORATION, THE	TERRELL, TX	
2454380	1,538,186	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,760,465	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,522,832	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,644,081	ATBANCORP	DUBUQUE, IA	
3555686	2,891,421	ATLANTIC CAPITAL BANCSHARES, INC.	ATLANTA, GA	
1108350	1,694,129	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,810,024	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,494,017	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,714,204	BANCPLUS CORPORATION	RIDGELAND, MS	
1135002	1,242,485	BANCTENN CORP.	KINGSPORT, TN	
1208009	1,753,404	BANK FIRST NATIONAL CORPORATION	MANITOWOC, WI	
1202762	1,299,310	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,639,214	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,269,421	BANK OF COMMERCE HOLDINGS	SACRAMENTO, CA	
1205398	1,612,523	BANK OF HIGHLAND PARK FINANCIAL CORP	HIGHLAND PARK, IL	
3590388	2,468,154	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,625,650	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,965,720	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,796,607	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	1,571,710	BANTERRA CORP	ELDORADO, IL	
5069897	1,245,794	BAYCOM CORP	WALNUT CREEK, CA	
3170539	1,942,837	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	2,078,459	BEACON BANCORP	TAUNTON, MA	
4297853	2,161,558	BEAR STATE FINANCIAL HOLDINGS, LLC	LITTLE ROCK, AR	
1823345	1,305,602	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,669,973	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,538,927	BNH FINANCIAL	LACONIA, NH	
2835514	1,713,734	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2935142	1,211,709	BOU BANCORP, INC.	OGDEN, UT	
3244113	2,409,151	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	

1209145	1,178,887	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL
3378764	1,616,612	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN
3929791	2,676,623	BSB BANCORP INC.	BELMONT, MA
3488681	1,697,716	BT HOLDINGS, INC.	QUITMAN, TX
3488850	1,322,042	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA
2183493	1,508,671	C&F FINANCIAL CORPORATION	WEST POINT, VA
2324997	1,102,450	CACHE VALLEY BANKING COMPANY	LOGAN, UT
1115013	1,949,934	CAMBRIDGE BANCORP	CAMBRIDGE, MA
1133503	2,661,716	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY
1085509	2,889,575	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL
4933272	1,344,429	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN
5124938	1,078,854	CBB BANCORP, INC.	LOS ANGELES, CA
1493654	1,599,917	CBS BANC-CORP.	RUSSELLVILLE, AL
1860863	1,596,083	CBX CORPORATION	CARROLLTON, IL
1053496	1,431,540	CCB FINANCIAL CORPORATION	KANSAS CITY, MO
3836880	1,155,964	CENLAR CAPITAL CORPORATION	EWING, NJ
2158156	2,408,725	CENTRAL BANCSHARES, INC.	LEXINGTON, KY
1832048	1,429,691	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX
2935405	1,661,655	CENTRAL VALLEY COMMUNITY BANCORP	FRESNO, CA
1209042	1,125,300	CENTRE 1 BANCORP, INC.	BELOIT, WI
4459839	1,648,427	CHARTER FINANCIAL CORPORATION	WEST POINT, GA
1133594	1,710,596	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY
1125030	1,251,509	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND
1143623	1,276,959	CITIZENS AND NORTHERN CORPORATION	WELLSBORO, PA
1118368	1,361,886	CITIZENS FINANCIAL SERVICES, INC.	MANSFIELD, PA
3186576	1,336,069	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS
1246533	1,525,857	CIVISTA BANCSHARES, INC	SANDUSKY, OH
3264764	1,669,723	CLIFTON BANCORP INC.	CLIFTON, NJ
1134108	1,147,821	CNB CORPORATION	CONWAY, SC
1118340	2,768,773	CNB FINANCIAL CORPORATION	CLEARFIELD, PA
1142475	1,709,205	CODORUS VALLEY BANCORP, INC.	YORK, PA
1085170	1,232,755	COLONY BANCORP, INC.	FITZGERALD, GA
1838974	1,068,011	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX
3687046	1,336,190	COMMUNITY BANKERS TRUST CORPORATION	RICHMOND, VA
2523389	1,405,960	COMMUNITY FINANCIAL CORPORATION, THE	WALDORF, MD
2524788	1,397,045	COUNTY BANCORP, INC.	MANITOWOC, WI
1081239	1,446,476	CREWS BANKING CORPORATION	WAUCHULA, FL
3903661	2,958,505	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS
1201112	1,261,707	CUMMINS-AMERICAN CORP.	GLENVIEW, IL
2242523	1,463,228	D.L. EVANS BANCORP	BURLEY, ID
1121229	2,406,665	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	2,352,705	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
1117455	1,083,260	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA
1135824	1,773,096	EMPRISE FINANCIAL CORPORATION	WICHITA, KS
2427665	1,577,139	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC
2461016	2,817,565	ENTERPRISE BANCORP, INC.	LOWELL, MA
3854268	1,822,416	ESSA BANCORP, INC.	STROUDSBURG, PA
1401190	1,295,633	EVANS BANCORP, INC.	ANGOLA, NY
1104923	1,405,947	EXTRACO CORPORATION	WACO, TX
3824373	1,507,851	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT
2270254	1,120,008	FALCON BANCSHARES INCORPORATED	LAREDO, TX
1134630	1,107,010	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1098732	1,673,872	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY
1071191	2,155,212	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1249002	1,931,027	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY VARINA, NC

3223967	2,113,822	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
3547159	1,579,551	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1108967	1,074,972	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,713,231	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,842,537	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
3121344	1,110,404	FIRST BANCSHARES OF TEXAS, INC.	MIDLAND, TX	
2385493	1,813,126	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,734,033	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,138,125	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON, KY	
1247428	1,794,066	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1098796	1,656,250	FIRST CITIZENS BANCSHARES, INC.	DYERSBURG, TN	
1203509	1,260,189	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,398,904	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1478017	2,388,458	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA	
1108097	1,984,455	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
2641694	1,342,227	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR	
2337401	1,050,854	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	Moved from Peer 4
3602245	1,612,174	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	1,600,753	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD	
3316917	2,993,604	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
2339656	1,146,106	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	1,375,819	FIRST FARMERS AND MERCHANTS CORPORATION	COLUMBIA, TN	
1249039	1,676,654	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	1,381,077	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,559,564	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3843628	1,210,229	FIRST FINANCIAL NORTHWEST, INC.	RENTON, WA	
3589560	1,750,430	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	2,767,687	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	2,841,539	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	
4843090	1,833,808	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2880626	1,217,658	FIRST NORTHERN COMMUNITY BANCORP	DIXON, CA	
4438366	1,216,341	FIRST NORTHWEST BANCORP	PORT ANGELES, WA	
1119383	1,322,709	FIRST PARAGOULD BANKSHARES, INC.	PARAGOULD, AR	
1099917	2,328,585	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1100813	1,057,583	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	1,340,839	FIRST UNITED CORPORATION	OAKLAND, MD	
1050646	1,634,251	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,240,890	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1123072	2,715,283	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,330,502	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,265,475	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
2560263	1,162,305	FNCB BANCORP, INC.	DUNMORE, PA	
3446346	1,068,895	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	1,164,202	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,733,725	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	1,179,813	FRANKLIN FINANCIAL SERVICES CORPORATION	CHAMBERSBURG, PA	
3444717	1,088,921	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	1,962,624	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2453084	1,195,061	H BANCORP LLC	IRVINE, CA	
3392331	1,786,636	HAMILTON STATE BANCSHARES, INC.	HOSCHTON, GA	
4973362	2,688,603	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,429,216	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	2,182,465	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,968,375	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,733,642	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	

2634874	2,843,452	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1245291	2,963,360	HILLS BANCORPORATION	HILLS, IA	
3851191	2,228,121	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,297,396	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	2,052,126	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,491,068	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	2,175,888	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,789,355	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
3121193	1,005,185	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	Moved from Peer 4
2944144	1,034,772	INLAND BANCORP, INC.	OAK BROOK, IL	
4090054	1,622,734	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,615,431	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,272,652	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,483,001	IRONHORSE FINANCIAL GROUP, INC.	MUSKOGEE, OK	
1401118	1,813,130	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,732,325	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
5039724	1,175,092	JOHN MARSHALL BANCORP, INC.	RESTON, VA	
5117323	1,148,654	KENNEBUNK SAVINGS BANCORP, MHC	KENNEBUNK, ME	
1070831	1,053,007	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1123915	2,007,777	KLEIN FINANCIAL, INC.	CHASKA, MN	
2128917	1,602,365	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,798,878	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,271,339	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,295,638	LCNB CORP.	LEBANON, OH	
3439236	1,223,633	LEADER BANCORP, INC	ARLINGTON, MA	
3612543	1,301,291	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1210169	1,120,716	LINCOLN BANCORP	REINBECK, IA	
3884863	2,758,473	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,240,139	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	2,437,744	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2909554	1,177,210	LOUISIANA COMMUNITY BANCORP, INC.	HOUMA, LA	
4268349	1,107,786	LOWELL FIVE BANCORP MHC	TEWKSBURY, MA	
2634696	1,890,232	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,350,446	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,381,630	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,788,722	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,166,879	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,580,771	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,684,512	MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	LEBANON, NH	
2589714	1,235,815	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2907822	1,347,420	MBT FINANCIAL CORP.	MONROE, MI	
1128769	1,659,234	MERCHANTS FINANCIAL GROUP, INC.	WINONA, MN	
2820211	1,759,855	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	1,170,354	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1398740	1,112,116	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	1,211,393	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	1,881,152	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,876,513	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,147,231	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,757,056	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,394,285	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,057,282	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,588,936	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,533,922	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,460,294	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	

3841941	2,011,431	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	2,118,534	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	
1139925	1,256,757	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	2,737,676	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,305,386	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
1202052	1,901,255	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,760,387	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,257,751	NEXTIER INCORPORATED	KITTANNING, PA	
3103603	2,933,251	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2324111	1,034,446	NORTHEAST BANCORP	LEWISTON, ME	
1246935	2,069,721	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,519,109	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,785,451	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,134,345	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	1,133,578	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
5045444	1,233,752	NSB MUTUAL HOLDING COMPANY	NEWTOWN, CT	
3297481	1,545,548	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT, RI	
2320618	1,137,519	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1200311	1,149,033	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	2,109,227	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,383,429	OLD SECOND BANCORP, INC.	AURORA, IL	
2603991	1,137,774	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,558,849	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
3595084	1,441,999	PACIFIC CITY FINANCIAL CORPORATION	LOS ANGELES, CA	
2869733	1,322,604	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3021800	1,765,304	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,510,717	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
5079476	1,443,053	PCSB FINANCIAL CORPORATION	YORKTOWN HEIGHTS, NY	
3200463	2,009,849	PENN COMMUNITY MUTUAL HOLDINGS INC	DOYLESTOWN, PA	
1117688	1,474,492	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	2,123,529	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,665,528	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,092,166	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1139541	2,169,031	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	2,358,674	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,299,401	PIONEER BANCSHARES, INC.	AUSTIN, TX	
1108163	1,275,427	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,024,444	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,131,874	PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	SCOTTSBLUFF, NE	
3802250	1,430,559	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,493,424	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
4503901	1,020,811	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
3632493	1,162,131	PROVIDENT FINANCIAL HOLDINGS, INC.	RIVERSIDE, CA	
1118434	1,152,337	QNB CORP.	QUAKERTOWN, PA	
4176855	1,691,059	RBB BANCORP	LOS ANGELES, CA	
1130584	2,794,861	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,724,264	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,572,102	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
2787118	1,412,951	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,926,367	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	2,322,347	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,257,430	RIVER VALLEY BANCORPORATION, INC.	WAUSAU, WI	
3180060	1,128,342	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2727495	1,163,607	RIVERVIEW FINANCIAL CORPORATION	HARRISBURG, PA	New Y-9C/BHCPR reporter
1200348	1,397,723	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	

3207659	1,194,135	SELECT BANCORP INC.	DUNN, NC	New Y-9C/BHCPR reporter
2429838	1,393,860	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,581,133	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	2,340,298	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,813,468	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
1131497	1,723,385	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2914857	1,143,349	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	1,167,206	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
2033226	2,573,375	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,344,277	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1248939	1,236,888	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,655,335	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	1,624,725	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	1,776,911	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
3325740	2,615,977	SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	MC LEAN, VA	
3547010	1,132,575	SSB COMMUNITY BANCORP MHC	SPENCER, MA	
1141647	1,934,531	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,262,995	STARION BANCORPORATION	BISMARCK, ND	
1097771	1,130,150	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	2,129,266	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3852031	2,963,376	STERLING BANCORP, INC.	SOUTHFIELD, MI	
3283587	1,274,038	STERLING BANCSHARES, INC.	POPLAR BLUFF, MO	
2942702	2,629,681	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1247679	2,134,240	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,142,506	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1246467	1,593,178	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	2,003,810	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1103878	1,088,099	TEXAS INDEPENDENT BANCSHARES, INC.	TEXAS CITY, TX	
4360113	1,364,261	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	1,732,381	THREE SHORES BANCORPORATION, INC.	ORLANDO, FL	
1070420	1,414,193	TRADITIONAL BANCORPORATION, INC.	MOUNT STERLING, KY	
1203974	1,416,263	TRI CITY BANKSHARES CORPORATION	OAK CREEK, WI	
1056161	1,289,573	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2465519	1,601,077	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,338,133	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	2,545,290	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	2,654,108	UNITED COMMUNITY FINANCIAL CORPORATION	YOUNGSTOWN, OH	
2181426	1,455,530	UNITY BANCORP, INC.	CLINTON, NJ	
1050712	2,999,714	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 2
4105266	2,946,366	VERITEX HOLDINGS, INC.	DALLAS, TX	
3211012	1,342,290	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	2,105,559	WASHINGTONFIRST BANKSHARES, INC.	RESTON, VA	
4523431	1,804,261	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,464,402	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	2,114,377	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,269,263	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1127650	1,075,601	WESTBRAND, INC.	MINOT, ND	
3866382	2,083,070	WESTERN NEW ENGLAND BANCORP, INC.	WESTFIELD, MA	
3122051	1,667,883	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
3831326	1,092,147	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,719,348	WHITAKER BANK CORPORATION OF KENTUCKY	LEXINGTON, KY	
2004141	2,305,262	WILSON BANK HOLDING COMPANY	LEBANON, TN	

Note: Peer Group 3 has 320 bank holding companies.