

BHCPR PEER GROUP DATA

 Peer Group: 4
 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)	3.40	3.37	3.41	3.38	3.34
+ Non-interest income	1.11	1.12	1.12	0.85	0.94
- Overhead expense	3.31	3.18	3.25	3.03	3.15
- Provision for loan and lease losses	0.08	0.11	0.09	0.11	0.16
+ Securities gains (losses)	0.02	0.05	0.04	0.03	0.03
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.21	1.24	1.29	1.18	1.07
Net operating income	0.96	0.92	0.94	0.87	0.79
Net income	0.96	0.92	0.94	0.87	0.79
Net income (sub-chapter S adjusted)	0.63	0.50	0.98	0.93	0.87
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.20	4.15	4.16	4.17	4.22
Interest expense	0.51	0.50	0.48	0.52	0.60
Net interest income (tax equivalent)	3.67	3.62	3.67	3.64	3.61
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.11	0.13	0.12	0.19	0.32
Earnings coverage of net losses (X)	13.30	28.15	24.15	15.37	11.51
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.30	1.28	1.43	1.61
Allowance for loan and lease losses / Total loans and leases	1.22	1.29	1.27	1.42	1.59
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.13	1.31	1.21	1.70	2.39
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.59	0.54	0.53	0.63	0.73
Liquidity and Funding					
Net noncore funding dependence	6.80	15.38	15.72	14.13	14.17
Net short-term noncore funding dependence	2.54	7.62	7.01	5.19	4.92
Net loans and leases / Total assets	66.71	65.65	66.33	65.73	63.90
Capitalization					
Tier 1 leverage ratio	9.99	10.01	10.24	10.24	10.05
Equity capital / Total assets	10.06	9.64	10.06	10.13	9.65
Equity capital + minority interest / Total assets	10.07	9.73	10.07	10.21	9.74
Tier 1 common equity capital / Total risk-weighted assets	12.67	12.36	12.68	13.12	12.83
Net Loans and leases / Equity capital (X)	6.85	7.02	6.73	6.75	6.94
Cash dividends / Net income	33.23	25.48	24.81	24.31	22.44
Cash dividends / Net income (sub-chapter S adjusted)	68.97	79.12	41.44	15.05	14.13
Retained earnings / Average equity capital	6.50	6.77	6.68	6.14	5.77
Growth Rates					
Assets	3.62	4.31	5.49	4.51	1.33
Equity capital	9.65	4.10	6.23	10.24	0.76
Net loans and leases	5.68	6.06	9.59	7.60	4.07
Noncore funding	-31.85	4.19	6.73	1.31	-1.17
Parent Company Ratios					
Short-term debt / Equity capital	0.14	0.19	0.09	0.13	0.12
Long-term debt / Equity capital	3.57	3.40	2.35	1.99	1.94
Equity investment in subs / Equity capital	111.76	113.30	108.82	107.31	108.99
Cash FR op + noncash + op expenses / Op expenses + dividends	92.76	99.26	108.84	128.06	134.70

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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)	3.90	3.85	3.86	3.87	3.90
Less: Interest expense	0.48	0.46	0.45	0.48	0.55
Equals: Net interest income (tax equivalent)	3.40	3.37	3.41	3.38	3.34
Plus: Non-interest income	1.11	1.12	1.12	0.85	0.94
Equals: adjusted operating income (tax equivalent)	4.54	4.51	4.56	4.28	4.35
Less: Overhead Expense	3.31	3.18	3.25	3.03	3.15
Less: Provision for loan and lease losses	0.08	0.11	0.09	0.11	0.16
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.02	0.05	0.04	0.03	0.03
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.21	1.24	1.29	1.18	1.07
Less: Applicable income taxes (tax equivalent)	0.27	0.34	0.35	0.29	0.28
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.96	0.92	0.94	0.87	0.79
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.96	0.92	0.94	0.87	0.79
Memo: Net income (last four quarters)	0.96	0.92	0.94	0.86	0.79
Net income-BHC and noncontrolling (minority) interest	0.96	0.92	0.94	0.88	0.80
Margin Analysis					
Average earning assets / Average assets	93.37	93.10	93.06	93.10	92.74
Average interest-bearing funds / Average assets	71.18	71.71	72.34	74.39	75.54
Interest income (tax equivalent) / Average earning assets	4.20	4.15	4.16	4.17	4.22
Interest expense / Average earning assets	0.51	0.50	0.48	0.52	0.60
Net interest income (tax equivalent) / Average earning assets	3.67	3.62	3.67	3.64	3.61
Yield or Cost					
Total loans and leases (tax equivalent)	4.88	4.84	4.97	5.01	5.21
Interest-bearing bank balances	1.23	0.71	0.47	0.32	0.30
Fed funds sold and reverse repos	0.71	0.34	0.13	0.17	0.17
Trading assets		0.00	0.81	1.21	0.49
Total earning assets	4.10	4.04	4.06	4.07	4.12
Investment securities (tax equivalent)	2.51	2.65	2.47	2.49	2.38
US Treasury and agency securities (excluding Mortgage-backed securities)	1.82	1.93	1.67	1.62	1.48
Mortgage-backed securities	2.12	2.03	2.10	2.15	1.96
All other securities	3.54	4.12	3.57	3.86	3.85
Interest-bearing deposits	0.51	0.49	0.49	0.50	0.57
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.26	0.25	0.24	0.27
Foreign deposits					0.20
Fed funds purchased and repos	0.66	0.33	0.32	0.35	0.43
Other borrowed funds and trading liabilities	1.98	1.92	1.93	2.16	2.50
All interest-bearing funds	0.69	0.65	0.63	0.63	0.73

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	74.07	71.82	72.16	72.52	74.12
Percent of Average Assets					
Total overhead expense	3.31	3.18	3.25	3.03	3.15
Personnel expense	1.80	1.76	1.77	1.66	1.70
Net occupancy expense	0.38	0.38	0.38	0.37	0.39
Other operating expenses	1.12	1.04	1.03	0.97	1.04
Overhead less non-interest income	2.17	2.08	2.10	2.13	2.16
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	72.59	70.34	70.74	71.11	72.70
Personnel expense	40.34	38.52	39.49	39.18	39.54
Net occupancy expense	8.29	8.24	8.29	8.68	8.88
Other operating expenses	23.67	23.17	22.45	22.73	23.89
Total non-interest income	23.16	23.25	22.59	19.32	20.77
Fiduciary activities income	1.33	1.70	1.15	0.82	0.78
Service charges on domestic deposit accounts	4.51	4.18	4.26	5.00	5.14
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.57	0.67	0.72	0.59	0.58
Insurance activities revenue	0.22	0.38	0.71	0.29	0.33
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.71	0.37	0.92	0.41	0.53
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	3.76	4.37	3.96	1.74	2.30
Other non-interest income	8.75	8.96	7.27	7.27	7.46
Overhead less non-interest income	48.59	47.06	47.26	50.84	51.07
Applicable income taxes / Pretax net operating income (tax equivalent)	5.07	17.84	20.50	18.48	18.06
Applicable income tax + TE / Pretax net operating income + TE	13.06	25.47	27.74	25.66	25.94

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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	53.24	52.16	50.87	51.46	50.69
Commercial and industrial loans	8.95	9.19	9.50	7.93	7.82
Loans to individuals	1.46	1.42	1.46	1.90	1.83
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.19	1.32	1.65	1.39	1.07
Other loans and leases	1.03	1.04	1.56	0.89	0.79
Net loans and leases	66.71	65.65	66.33	65.73	63.90
Debt securities over 1 year	17.49	20.61	19.54	18.98	19.56
Mutual funds and equity securities	0.07	0.11	0.17	0.08	0.08
Subtotal	84.76	86.13	86.58	85.44	84.33
Interest-bearing bank balances	3.42	3.26	3.10	3.90	4.15
Federal funds sold and reverse repos	0.13	0.31	0.21	0.15	0.18
Debt securities 1 year or less	2.76	1.73	1.55	1.72	1.93
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.34	92.30	92.54	92.29	91.76
Non-interest cash and due from depository institutions	1.45	1.60	1.42	1.67	1.73
Other real estate owned	0.16	0.23	0.18	0.33	0.52
All other assets	6.13	6.00	5.97	5.94	6.43
Memoranda					
Short-term investments	7.02	5.80	5.33	6.52	7.05
US Treasury securities	0.54	0.44	0.46	0.23	0.16
US agency securities (excluding Mortgage-backed securities)	4.45	3.53	4.31	4.31	4.42
Municipal securities	5.69	6.69	5.96	5.33	5.19
Mortgage-backed securities	8.45	10.19	8.83	7.98	8.70
Asset-backed securities	0.16	0.08	0.06	0.04	0.05
Other debt securities	0.26	0.14	0.31	0.27	0.35
Loans held-for-sale	0.31	0.30	0.42	0.19	0.19
Loans not held-for-sale	66.82	66.10	66.50	65.99	64.37
Real estate loans secured by 1-4 family	19.44	17.38	17.97	18.62	18.41
Revolving	2.27	2.20	2.43	2.38	2.42
Closed-end, secured by first liens	16.39	14.36	14.74	15.28	14.80
Closed-end, secured by junior liens	0.62	0.64	0.64	0.64	0.72
Commercial real estate loans	31.11	31.92	29.74	28.22	28.23
Construction and land development	4.64	5.38	4.64	4.34	4.09
Multifamily	3.43	3.08	2.83	2.36	2.27
Nonfarm nonresidential	22.62	23.15	21.69	20.67	21.06
Real estate loans secured by farmland	1.98	1.94	2.15	2.20	1.83

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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	79.25	78.41	76.47	78.39	79.13
Real estate loans secured by 1-4 family	28.39	26.58	26.92	28.43	28.81
Revolving	3.34	3.31	3.57	3.61	3.76
Closed-end	24.88	23.11	23.21	24.46	24.61
Commercial real estate loans	45.95	48.02	44.16	43.12	44.20
Construction and land development	6.78	7.96	6.88	6.54	6.35
1-4 family	2.22	2.26	1.89	1.69	1.53
Other	4.44	5.61	4.82	4.68	4.66
Multifamily	5.15	4.82	4.22	3.54	3.49
Nonfarm nonresidential	33.83	34.83	32.35	31.74	33.11
Owner-occupied	13.90	14.98	14.92	14.79	15.61
Other	19.47	19.42	16.49	16.38	16.86
Real estate loans secured by farmland	3.12	2.98	3.20	3.40	2.89
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.28	14.11	14.12	12.10	12.14
Loans to individuals	2.35	2.33	2.36	3.08	3.00
Credit card loans	0.04	0.05	0.07	0.08	0.07
Agricultural loans	2.01	2.11	2.52	2.13	1.68
Other loans and leases	1.61	1.86	2.42	1.37	1.23
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	495.67	490.02	462.55	468.69	465.97
Real estate loans secured by 1-4 family	181.94	164.95	167.04	165.92	162.71
Revolving	20.74	20.46	22.44	22.28	23.02
Closed-end	160.02	143.02	143.96	141.65	137.38
Commercial real estate loans	288.85	299.33	270.92	263.32	269.32
Construction and land development	42.45	49.82	41.74	41.34	39.53
1-4 family	13.74	14.46	11.35	10.64	9.54
Other	27.72	34.44	29.20	29.67	29.22
Multifamily	32.68	29.09	26.17	21.35	20.69
Nonfarm nonresidential	209.89	215.40	198.10	195.79	204.47
Owner-occupied	87.47	93.52	93.24	92.26	97.88
Other	122.47	121.35	100.63	100.83	103.70
Real estate loans secured by farmland	18.96	19.23	20.34	22.64	19.68
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	85.65	87.01	88.67	77.76	78.24
Loans to individuals	13.73	13.66	13.61	17.73	17.18
Credit card loans	0.27	0.33	0.42	0.48	0.45
Agricultural loans	11.70	13.37	15.80	14.77	11.70
Other loans and leases	9.87	9.62	14.48	9.99	8.97
Supplemental					
Non-owner occupied CRE loans / Gross loans	32.05	32.90	28.39	27.89	28.13
Non-owner occupied CRE loans / Total risk based capital	202.85	204.50	173.12	170.06	170.37
Construction and land development loans / Total risk based capital	42.45	49.82	41.74	41.34	39.53
Total CRE loans / Total risk based capital	290.48	300.45	272.10	264.91	271.01

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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	7.02	5.80	5.33	6.52	7.05
Liquid assets	19.26	20.50	19.45	20.67	22.02
Investment securities	20.94	22.82	21.99	21.44	22.19
Net loans and leases	66.71	65.65	66.33	65.73	63.90
Net loans, leases and standby letters of credit	67.08	66.07	66.73	66.13	64.32
Core deposits	74.60	68.85	68.70	68.79	68.76
Noncore funding	13.03	19.19	19.18	19.04	19.44
Time deposits of \$250K or more	3.45				
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.14	1.08	1.16	1.07	1.20
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.04	0.79	0.98	0.96	1.05
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.84	2.04	1.67	1.41	1.20
Earning assets repriceable in 1 year	28.99	26.33	27.34	26.73	27.24
Interest-bearing liabilities repriceable in 1 year	20.51	21.69	19.79	20.50	21.43
Long-term debt repriceable in 1 year	0.20	0.70	0.23	0.31	0.29
Net assets repriceable in 1 year	8.10	3.65	6.88	5.49	5.17
Other Liquidity and Funding Ratios					
Net noncore funding dependence	6.80	15.38	15.72	14.13	14.17
Net ST noncore funding dependence	2.54	7.62	7.01	5.19	4.92
Short-term investment / ST noncore funding	134.85	56.72	59.22	70.89	74.33
Liquid assets-ST noncore funding / Nonliquid assets	13.05	11.13	10.35	13.09	14.58
Net loans and leases / Total deposits	80.97	79.37	81.09	80.43	77.75
Net loans and leases / Core deposits	90.19	96.23	98.45	97.28	94.40
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	-0.66	0.66	0.49	-0.32
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.03	-1.33	1.35	1.69	-2.28
Structured notes appreciation (depreciation) / T1 cap	-0.11	-0.12	-0.16	-0.08	-0.74
Percent of Investment Securities					
Held-to-maturity securities	6.15	11.79	13.86	7.91	7.43
Available-for-sale securities	93.85	88.21	86.14	92.09	92.57
US Treasury securities	2.87	3.04	2.49	1.04	0.70
US agency securities (excluding Mortgage-backed securities)	23.22	18.93	22.63	20.85	20.81
Municipal securities	23.53	26.15	25.47	24.28	22.63
Mortgage-backed securities	41.53	44.72	41.35	40.31	42.52
Asset-backed securities	0.69	0.42	0.34	0.18	0.24
Other debt securities	1.64	0.88	1.48	1.38	1.75
Mutual funds and equity securities	0.74	0.93	1.18	0.45	0.49
Debt securities 1 year or less	13.12	7.81	8.24	8.50	9.62
Debt securities 1 to 5 years	26.57	29.11	31.40	26.86	23.58
Debt securities over 5 years	57.91	61.09	56.04	60.78	62.47
Pledged securities	48.55	47.32	47.86	45.07	43.37
Structured notes, fair value	0.29	0.35	0.58	1.49	1.80
Percent Change from Prior Like Quarter					
Short-term investments	13.56	51.61	14.62	9.43	-12.38
Investment securities	-1.12	-1.19	0.44	-0.96	3.85
Core deposits	11.08	4.64	4.93	4.63	2.15
Noncore funding	-31.85	4.19	6.73	1.31	-1.17

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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	12.11	12.13	13.19	12.02	11.42
Standby letters of credit	0.35	0.42	0.37	0.34	0.34
Commercial and similar letters of credit	0.00	0.01	0.00	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.81	1.49	1.58	0.70	0.69
Interest rate contracts	1.81	1.49	1.58	0.69	0.67
Interest rate futures and forward contracts	0.24	0.22	0.26	0.09	0.10
Written options contracts (interest rate)	0.50	0.24	0.25	0.09	0.11
Purchased options contracts (interest rate)	0.00	0.15	0.03	0.00	0.00
Interest rate swaps	0.53	0.25	0.40	0.17	0.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments	18.64	18.90	20.62	19.24	18.46

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Derivatives Analysis

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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	36.19	30.34	32.33	32.88	31.59
Written options	21.07	23.64	26.54	31.77	32.86
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	21.07	23.64	26.54	31.22	31.85
Purchased options	0.00	8.63	5.01	0.12	0.41
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	8.63	5.01	0.02	0.18
Swaps	38.05	29.40	33.33	31.93	31.45
Held for trading	2.58	1.00	0.82	1.56	2.50
Interest rate contracts	2.58	1.00	0.82	1.56	2.50
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	92.29	99.00	99.18	98.44	97.50
Interest rate contracts	92.29	99.00	99.13	88.97	97.20
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)	76.57	72.67	73.99	63.47	63.31
One year or less	50.11	31.08	37.41	31.36	30.88
Over 1 year to 5 years	13.68	18.47	11.97	8.31	7.38
Over 5 years	4.45	19.66	22.02	11.24	11.03
Gross negative fair value (absolute value)	0.43	0.69	1.30	1.12	1.01
Gross positive fair value	0.82	1.10	0.96	0.64	0.61
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	0.00	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 12/31/2017

Allowance and Net Loan and Lease Losses

 FR BHCPR
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	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	0.08	0.11	0.09	0.11	0.16
Provision for loan and lease losses / Average loans and leases	0.12	0.17	0.14	0.17	0.25
Provision for loan and lease losses / Net losses	190.96	209.58	112.93	124.03	96.86
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.30	1.28	1.43	1.61
Allowance for loan and lease losses / Total loans and leases	1.22	1.29	1.27	1.42	1.59
Allowance for loan and lease losses / Net loans and leases losses (X)	16.34	24.27	20.91	14.50	10.08
Allowance for loan and lease losses / Nonaccrual assets	171.95	215.84	246.90	232.08	170.88
ALLL/90+ days past due + nonaccrual loans and leases	165.05	176.34	204.56	206.73	155.97
Gross loan and lease losses / Average loans and leases	0.17	0.21	0.20	0.29	0.44
Recoveries / Average loans and leases	0.07	0.08	0.09	0.10	0.11
Net losses / Average loans and leases	0.11	0.13	0.12	0.19	0.32
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	54.55	46.10	51.82	30.59	20.00
Earnings coverage of net losses (X)	13.30	28.15	24.15	15.37	11.51
Net Loan and Lease Losses By Type					
Real estate loans	0.05	0.07	0.06	0.13	0.28
Real estate loans secured by 1-4 family	0.06	0.10	0.07	0.14	0.26
Revolving	0.03	0.12	0.09	0.11	0.21
Closed-end	0.07	0.10	0.08	0.14	0.26
Commercial real estate loans	0.03	0.04	0.03	0.12	0.31
Construction and land development	-0.04	-0.02	-0.28	0.09	0.63
1-4 family	0.00	-0.01	0.00	0.00	0.04
Other	-0.04	-0.01	-0.30	0.06	0.49
Multifamily	0.00	0.04	0.02	0.02	0.08
Nonfarm nonresidential	0.04	0.05	0.05	0.12	0.23
Owner-occupied	0.01	0.04	0.05	0.05	0.11
Other	0.02	0.01	0.01	0.05	0.10
Real estate loans secured by farmland	0.00	0.18	0.02	0.00	0.02
Commercial and industrial loans	0.25	0.25	0.18	0.27	0.37
Loans to depository institutions	0.00		0.00	0.00	0.00
Loans to individuals	1.08	0.56	0.75	0.69	0.83
Credit card loans	0.70	1.43	2.56	1.47	1.68
Agricultural loans	0.01	0.03	-0.01	0.00	0.01
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.16	2.48	1.03	0.48	0.54

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	0.59	0.54	0.53	0.63	0.73
90+ days past due loans and leases	0.06	0.06	0.08	0.05	0.05
Nonaccrual loans and leases	0.84	0.93	0.89	1.12	1.55
90+ days past due and nonaccrual loans and leases	0.92	1.05	1.03	1.21	1.66
30-89 days past due restructured	0.01	0.01	0.01	0.02	0.02
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.15	0.23	0.24	0.29	0.43
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	0.59	0.54	0.53	0.63	0.74
90+ days past due assets	0.06	0.06	0.08	0.05	0.05
Nonaccrual assets	0.86	0.94	0.91	1.13	1.57
30+ days past due and nonaccrual assets	1.56	1.63	1.60	1.91	2.48
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.62	0.69	0.71	0.80	1.06
90+ past due and nonaccrual assets + other real estate owned	0.82	0.93	0.95	1.18	1.62
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	1.09	1.33	1.33	1.63	2.18
Allowance for loan and leases losses	142.70	162.05	170.57	179.62	215.59
Equity cap + allowance for loan and lease losses	10.24	12.94	12.18	15.13	20.95
Tier 1 cap + allowance for loan and lease losses	10.25	12.83	12.07	14.65	19.68
Loans and Leases + other real estate owned	1.60	2.05	1.93	2.50	3.39

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.52	0.52	0.56	0.62	0.75
	90+ days past due	0.03	0.05	0.08	0.04	0.05
	Nonaccrual	0.93	0.75	0.92	1.23	1.70
Commercial and industrial	30-89 days past due	0.58	0.31	0.34	0.34	0.41
	90+ days past due	0.02	0.02	0.01	0.01	0.01
	Nonaccrual	0.56	1.10	0.90	0.71	1.04
Individuals	30-89 days past due	0.92	0.63	0.72	0.85	0.99
	90+ days past due	0.33	0.03	0.03	0.05	0.05
	Nonaccrual	0.14	0.26	0.50	0.25	0.27
Depository institution loans	30-89 days past due	0.00		0.00	0.00	0.00
	90+ days past due	0.00		0.00	0.00	0.00
	Nonaccrual	0.00		0.00	0.00	0.00
Agricultural	30-89 days past due	0.21	0.04	0.07	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.30	0.14	0.08	0.04	0.05
Foreign governments	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Other loans and leases	30-89 days past due	0.25	0.45	0.29	0.29	0.14
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.53	0.10	0.05	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: 4
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	0.91	0.79	0.84	0.95	1.07
	90+ days past due	0.04	0.05	0.08	0.06	0.06
	Nonaccrual	0.97	0.83	0.91	1.16	1.46
Revolving	30-89 days past due	0.50	0.35	0.42	0.37	0.45
	90+ days past due	0.01	0.03	0.02	0.00	0.00
	Nonaccrual	0.25	0.39	0.44	0.40	0.54
Closed-End	30-89 days past due	0.96	0.86	0.91	0.93	1.16
	90+ days past due	0.04	0.05	0.08	0.06	0.06
	Nonaccrual	1.08	0.83	0.97	1.26	1.60
Junior Lien	30-89 days past due	0.03	0.05	0.02	0.04	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.04	0.06	0.09
Commercial real estate	30-89 days past due	0.25	0.29	0.32	0.37	0.49
	90+ days past due	0.02	0.03	0.03	0.02	0.02
	Nonaccrual	0.74	0.66	0.83	1.26	1.90
Construction and development	30-89 days past due	0.29	0.19	0.30	0.23	0.33
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	0.40	0.53	0.97	1.70	3.07
1-4 family	30-89 days past due	0.09	0.04	0.17	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.03	0.10	0.06	0.13
Other	30-89 days past due	0.15	0.11	0.09	0.12	0.21
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	0.33	0.43	0.67	1.41	2.68
Multifamily	30-89 days past due	0.04	0.09	0.51	0.08	0.09
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.26	0.10	0.18	0.42
Nonfarm non-residential	30-89 days past due	0.26	0.32	0.26	0.36	0.48
	90+ days past due	0.03	0.04	0.04	0.01	0.01
	Nonaccrual	0.81	0.74	0.87	1.12	1.49
Owner occupied	30-89 days past due	0.16	0.21	0.16	0.19	0.25
	90+ days past due	0.02	0.03	0.01	0.00	0.00
	Nonaccrual	0.53	0.41	0.45	0.52	0.68
Other	30-89 days past due	0.06	0.12	0.06	0.11	0.17
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.26	0.30	0.34	0.47	0.69
Farmland	30-89 days past due	0.61	0.69	0.17	0.21	0.18
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.91	1.99	0.68	0.55	0.59
Credit card	30-89 days past due	1.32	0.99	1.73	0.98	0.97
	90+ days past due	0.33	0.04	0.14	0.22	0.28
	Nonaccrual	0.00	0.01	0.06	0.02	0.01

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

BHCPR PEER GROUP DATAPeer Group: 4
Date: 12/31/2017**Risk-Based Capital (Beginning March 2015, Replaced by Page 14)**

	12/31/2017			12/31/2016			12/31/2015			12/31/2014			12/31/2013		
Capital Ratios															
Tier 1 leverage ratio			9.99			10.01			10.24			10.24			10.05
Tier 1 risk-based capital ratio											14.73			14.64	
Total risk-based capital ratio											16.11			16.08	
Tangible tier 1 leverage ratio											10.14			9.96	
Tangible common equity capital / Tangible assets											9.10			8.50	
Tier 1 common equity capital / Total risk-weighted assets			12.67			12.36			12.68			13.12			12.83
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others											0.47			0.49	
Estimated FV of mortgage serving assets / Mortgage service assets											115.67			115.68	

BHCPR PEER GROUP DATAPeer Group: 4
Date: 12/31/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**FR BHCPR
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	12/31/2017		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios								
Common equity tier 1 capital, column A	12.67		12.36		12.68			
Common equity tier 1 capital, column B	0.00		0.00		0.00			
Tier 1 capital, column A	14.06		13.87		14.11			
Tier 1 capital, column B	0.00		0.00		0.00			
Total capital, column A	15.62		15.26		15.42			
Total capital, column B	0.00		0.00		0.00			
Tier 1 leverage	9.99		10.01		10.24			

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.01	0.01	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	72.64	43.48	34.78	28.18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	27.36	56.52	65.22	71.82
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.22	0.38	0.71	0.29	0.33
Premium income / Insurance activities revenue	0.10	0.07	0.00	0.11	0.08
Credit related premium income / Total premium income	76.32	40.00	78.33	40.25	51.62
Other premium income / Total premium income	23.68	60.00	21.67	59.75	48.38
Insurance underwriting net income / Consolidated net income	0.01	0.11	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	68.43	43.57	29.71	24.66	31.35
Insurance net income (L/H) / Equity (L/H)	1.91	1.41	0.87	0.83	0.14
Insurance benefits, losses, expenses / Insurance premiums	47.37	45.56	111.67	290.65	80.10
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	4.74	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.95	0.89
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	15.83	14.16	13.80	11.88	11.52
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2017

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					0.20
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					0.01
Foreign governments and institutions				0.00	0.00
Growth Rates					
Net loans and leases	-21.39	310.95	-5.91	-8.55	-12.56
Total selected assets	-17.61	26.66	-11.54	-20.05	-20.10
Deposits					-100.00

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	8.73	8.93	8.89	8.12	7.61
Bank net income / Average equity investment in banks	9.51	9.03	9.46	9.00	8.59
Nonbank net income / Average equity investment in nonbanks	0.41	2.25	5.86	3.91	3.67
Sub BHCs net income / Average equity investment in sub BHCs	8.02	11.80	6.21	5.70	5.31
Bank net income / Parent net income	111.48	96.36	104.70	105.87	107.42
Nonbank net income / Parent net income	0.50	1.20	1.27	0.29	0.24
Sub BHCs net income / Parent net income	100.11	106.41	100.65	96.36	93.23
Leverage					
Total liabilities / Equity capital	15.69	17.40	13.96	11.45	13.09
Total debt / Equity capital	4.13	3.68	2.79	2.53	2.45
Total debt + NP to subs that issued trust preferred / Equity capital	14.33	15.18	11.74	9.89	11.39
Total debt + Loans guaranteed for affiliate / Equity capital	4.15	3.70	2.80	2.54	2.47
Total debt / Equity capital - excess over fair value	4.14	3.69	2.80	2.54	2.46
Long-term debt / Equity capital	3.57	3.40	2.35	1.99	1.94
Short-term debt / Equity capital	0.14	0.19	0.09	0.13	0.12
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.03	0.10	0.09	0.02	0.03
Long-term debt / Consolidated long-term debt	8.79	8.33	6.95	8.96	7.36
Double Leverage					
Equity investment in subs / Equity capital	111.76	113.30	108.82	107.31	108.99
Total investment in subs / Equity capital	112.01	113.55	109.28	107.63	109.36
Equity investment in subs / Equity cap, Qual TPS + other PS in T1				100.29	100.59
Total investment in subs / Equity cap, Qual TPS + other PS in T1				100.59	100.90
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	1.40	1.11	0.87	0.72	1.01
Equity investment in subs - equity cap / Net income-div (X)	3.37	2.14	2.74	2.84	3.51
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	101.12	106.67	127.31	126.92	124.22
Cash flow from operations + noncash + op exchange / Op exchange + div	92.76	99.26	108.84	128.06	134.70
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.50	90.41	121.81	114.14	108.70
Pretax operating income + interest expenses / Interest expense	6,214.44	2,206.21	5,804.08	3,948.53	4,068.39
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	643.72	794.66	1,596.43	1,154.20	962.75
Dividends + interest from subs / Interest expenses + dividends	98.97	136.19	155.85	145.80	181.02
Fees + other income from subs / Salary + other expenses	8.35	7.33	7.13	3.50	2.95
Net income / Current part of long-term debt + preferred dividends (X)	14.68	99.31	31.58	30.98	26.31
Other Ratios					
Net assets repriceable in 1 year / Total assets	-1.91	-0.79	-0.03	0.29	0.01
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	100.00	0.00	50.00	9.52	14.42
Total	100.00	0.00	50.00	9.52	14.42
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.02	0.02	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.02	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.19	0.32	0.30	0.12	0.15
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 12/31/2017

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	86.65	79.53	76.14	65.30	62.33
Dividends paid / Net income	33.23	25.48	24.75	24.27	22.14
Net income - dividends / Average equity	6.50	6.77	6.69	6.13	5.80
Percent of Dividends Paid					
Dividends from bank subsidiaries	125.32	150.16	170.21	148.57	181.83
Dividends from nonbank subsidiaries	0.70	0.26	1.49	0.29	0.28
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	133.34	153.14	176.22	154.44	186.14
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	36.01	36.90	35.98	37.36	37.80
Interest income from bank subsidiaries	0.04	0.02	0.06	0.01	0.02
Mortgage and service fees from bank subsidiaries	2.40	1.68	0.47	0.11	0.15
Other income from bank subsidiaries	0.11	0.12	0.10	0.01	0.01
Operating income from bank subsidiaries	40.90	40.21	38.17	39.22	40.38
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	56.89	210.66	73.21	67.58	63.11
Interest income from nonbank subsidiaries	0.00	1.35	0.09	0.03	0.32
Mortgage and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	1.46	0.00	0.00
Operating income from nonbank subsidiaries	56.89	212.00	112.49	82.79	71.96
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	35.84	0.00	13.52	3.30	4.36
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	35.84	0.00	13.52	3.83	4.36
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	69.02	69.74	70.89	73.76	72.98
Interest income from bank subsidiaries	0.51	2.07	0.20	0.11	0.41
Mortgage and service fees from bank subsidiaries	4.28	2.52	0.92	0.25	0.24
Other income from bank subsidiaries	0.30	0.25	0.13	0.02	0.02
Operating income from bank subsidiaries	78.65	79.33	79.84	81.85	82.33
Dividends from nonbank subsidiaries	4.47	3.28	1.48	0.48	0.44
Interest income from nonbank subsidiaries	0.34	0.00	0.01	0.01	0.01
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.01	0.14	0.00	0.00
Operating income from nonbank subsidiaries	8.72	3.71	3.68	2.00	1.29
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	18,756.47	948.11	1,060.38	992.77	495.72
Loans and advances from subsidiaries / Total debt	7,312.09	616.12	170.19	109.89	137.73

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									31
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.40	2.60	2.86	3.05	3.34	3.76	4.01	4.37	31
+ Non-interest income	1.11	0.38	0.40	0.56	0.80	1.42	1.93	3.10	31
- Overhead expense	3.31	2.13	2.43	2.79	2.99	3.85	4.31	5.83	31
- Provision for loan and lease losses	0.08	-0.11	-0.08	0.02	0.07	0.15	0.24	0.26	31
+ Securities gains (losses)	0.02	-0.01	0.00	0.00	0.00	0.02	0.09	0.10	31
+ Other tax equivalent adjustments	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.05	31
= Pretax net operating income (tax equivalent)	1.21	0.40	0.67	0.88	1.29	1.47	1.81	2.10	31
Net operating income	0.96	0.28	0.37	0.59	0.90	1.09	1.42	2.81	31
Net income	0.96	0.28	0.37	0.59	0.90	1.09	1.42	2.81	31
Net income (sub-chapter S adjusted)	0.63	0.23	0.30	0.51	0.70	0.81	0.89	0.92	6
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.20	3.37	3.56	3.78	4.13	4.61	5.01	5.11	31
Interest expense	0.51	0.26	0.31	0.37	0.47	0.68	0.72	0.90	31
Net interest income (tax equivalent)	3.67	2.82	3.07	3.26	3.62	4.04	4.60	4.78	31
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.11	-0.09	-0.06	0.02	0.07	0.21	0.30	0.34	31
Earnings coverage of net losses (X)	13.30	-27.82	-21.26	5.87	11.71	23.38	46.56	63.43	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	0.69	0.84	1.05	1.18	1.34	1.80	2.03	31
Allowance for loan and lease losses / Total loans and leases	1.22	0.69	0.84	1.05	1.18	1.34	1.69	2.00	31
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.13	0.38	0.53	0.69	1.07	1.44	1.80	2.68	31
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.59	0.04	0.10	0.16	0.43	1.00	1.43	1.61	31
Liquidity and Funding									
Net noncore funding dependence	6.80	-16.76	-9.23	2.02	7.65	13.20	22.42	24.64	31
Net short-term noncore funding dependence	2.54	-17.34	-9.97	-2.27	3.03	7.14	17.20	21.41	31
Net loans and leases / Total assets	66.71	47.84	51.11	55.01	66.75	77.78	81.30	82.02	31
Capitalization									
Tier 1 leverage ratio	9.99	7.08	7.64	8.87	9.80	11.07	12.39	12.73	31
Equity capital / Total assets	10.06	6.41	7.49	8.40	10.18	11.50	12.63	13.76	31
Equity capital + minority interest / Total assets	10.07	6.41	7.49	8.40	10.18	11.50	12.63	13.76	31
Tier 1 common equity capital / Total risk-weighted assets	12.67	6.45	8.66	10.77	13.09	14.70	16.49	17.55	31
Net Loans and leases / Equity capital (X)	6.85	4.58	4.73	5.60	6.24	8.26	9.69	10.36	31
Cash dividends / Net income	33.23	0.00	0.00	14.41	26.63	50.79	74.07	112.09	30
Cash dividends / Net income (sub-chapter S adjusted)	68.97	0.00	0.00	6.05	40.50	78.90	166.42	206.49	6
Retained earnings / Average equity capital	6.50	-2.87	0.48	3.09	6.16	7.54	10.64	27.02	31
Growth Rates									
Assets	3.62	-7.58	-1.08	1.35	2.71	7.48	9.84	14.55	29
Equity capital	9.65	-3.43	0.23	3.73	6.22	10.02	23.54	50.46	29
Net loans and leases	5.68	-6.96	-2.81	1.21	5.38	8.96	14.67	18.35	29
Noncore funding	-31.85	-76.63	-75.09	-49.26	-36.77	-14.46	11.91	28.37	29
Parent Company Ratios									
Short-term debt / Equity capital	0.14	0.00	0.00	0.00	0.00	0.00	0.69	1.74	31
Long-term debt / Equity capital	3.57	0.00	0.00	0.00	0.00	5.35	13.76	23.57	31
Equity investment in subs / Equity capital	111.76	94.97	97.00	99.66	106.65	122.50	130.99	153.62	31
Cash FR op + noncash + op expenses / Op expenses + dividends	92.76	15.11	23.95	73.14	100.64	111.51	138.45	172.86	30

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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)	3.90	3.15	3.36	3.52	3.85	4.29	4.47	4.67	31
Less: Interest expense	0.48	0.24	0.28	0.35	0.44	0.64	0.68	0.86	31
Equals: Net interest income (tax equivalent)	3.40	2.60	2.86	3.05	3.34	3.76	4.01	4.37	31
Plus: Non-interest income	1.11	0.38	0.40	0.56	0.80	1.42	1.93	3.10	31
Equals: adjusted operating income (tax equivalent)	4.54	3.44	3.57	3.77	4.37	4.96	5.82	7.00	31
Less: Overhead Expense	3.31	2.13	2.43	2.79	2.99	3.85	4.31	5.83	31
Less: Provision for loan and lease losses	0.08	-0.11	-0.08	0.02	0.07	0.15	0.24	0.26	31
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	31
Plus: Realized Gains / Losses on available-for-sale securities	0.02	-0.01	0.00	0.00	0.00	0.02	0.09	0.10	31
Plus: other tax equivalent adjustments	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.05	31
Equals: Pretax net operating income (tax equivalent)	1.21	0.40	0.67	0.88	1.29	1.47	1.81	2.10	31
Less: Applicable income taxes (tax equivalent)	0.27	-1.67	0.00	0.10	0.43	0.60	0.78	0.87	31
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Equals: Net operating income	0.96	0.28	0.37	0.59	0.90	1.09	1.42	2.81	31
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Equals: Net income	0.96	0.28	0.37	0.59	0.90	1.09	1.42	2.81	31
Memo: Net income (last four quarters)	0.96	0.28	0.37	0.59	0.90	1.09	1.42	2.81	31
Net income-BHC and noncontrolling (minority) interest	0.96	0.28	0.37	0.59	0.90	1.09	1.42	2.81	31
Margin Analysis									
Average earning assets / Average assets	93.37	89.72	90.73	92.26	93.65	94.82	95.34	96.00	31
Average interest-bearing funds / Average assets	71.18	41.98	59.90	67.95	73.78	76.32	80.28	82.30	31
Interest income (tax equivalent) / Average earning assets	4.20	3.37	3.56	3.78	4.13	4.61	5.01	5.11	31
Interest expense / Average earning assets	0.51	0.26	0.31	0.37	0.47	0.68	0.72	0.90	31
Net interest income (tax equivalent) / Average earning assets	3.67	2.82	3.07	3.26	3.62	4.04	4.60	4.78	31
Yield or Cost									
Total loans and leases (tax equivalent)	4.88	4.27	4.30	4.55	4.72	5.24	5.56	6.47	31
Interest-bearing bank balances	1.23	0.79	0.85	0.96	1.13	1.43	1.87	2.08	31
Fed funds sold and reverse repos	0.71	0.00	0.17	0.50	0.85	1.04	1.16	1.28	19
Trading assets									
Total earning assets	4.10	3.29	3.48	3.60	4.02	4.45	4.95	5.05	31
Investment securities (tax equivalent)	2.51	1.73	1.81	2.15	2.42	2.81	3.38	3.54	31
US Treasury and agency securities (excluding Mortgage-backed securities)	1.82	1.34	1.39	1.56	1.81	2.04	2.38	2.51	29
Mortgage-backed securities	2.12	1.70	1.72	1.88	2.08	2.35	2.57	2.67	31
All other securities	3.54	1.84	2.02	2.68	3.44	4.51	4.95	5.98	30
Interest-bearing deposits	0.51	0.17	0.24	0.30	0.55	0.70	0.81	0.85	31
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits									
Fed funds purchased and repos	0.66	0.03	0.19	0.22	0.41	0.80	1.73	2.62	24
Other borrowed funds and trading liabilities	1.98	0.78	0.83	1.43	1.76	2.28	3.17	4.34	30
All interest-bearing funds	0.69	0.39	0.43	0.49	0.68	0.86	0.95	1.11	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Overhead expenses / Net Interest Income + non-interest income	74.07	58.40	60.16	66.92	73.60	82.46	89.37	92.79	31
Percent of Average Assets									
Total overhead expense	3.31	2.13	2.43	2.79	2.99	3.85	4.31	5.83	31
Personnel expense	1.80	1.25	1.42	1.56	1.77	1.96	2.45	2.48	31
Net occupancy expense	0.38	0.21	0.26	0.28	0.36	0.47	0.53	0.60	31
Other operating expenses	1.12	0.63	0.65	0.75	0.97	1.23	2.02	2.55	31
Overhead less non-interest income	2.17	1.62	1.65	1.84	2.22	2.41	2.71	3.06	31
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	72.59	56.47	57.67	64.47	72.82	80.80	87.30	91.52	31
Personnel expense	40.34	32.16	32.83	35.31	39.38	44.29	50.19	54.17	31
Net occupancy expense	8.29	5.26	5.76	6.18	7.52	10.36	12.59	14.01	31
Other operating expenses	23.67	17.09	17.14	18.09	22.07	26.41	33.64	44.67	31
Total non-interest income	23.16	8.92	11.52	14.53	21.22	32.32	39.25	44.37	31
Fiduciary activities income	1.33	0.00	0.00	0.00	0.00	2.98	4.52	7.90	31
Service charges on domestic deposit accounts	4.51	1.34	1.78	2.29	4.16	6.55	8.55	9.55	31
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Investment banking fees and commissions	0.57	0.00	0.00	0.00	0.00	0.51	2.97	4.38	31
Insurance activities revenue	0.22	0.00	0.00	0.00	0.01	0.07	0.69	2.47	31
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Net servicing fees	0.71	0.00	0.00	0.00	0.19	1.26	2.28	3.14	31
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Net gain (loss) - sales of loans, OREO, and other assets	3.76	-4.03	-0.31	0.19	1.36	4.38	12.60	25.44	31
Other non-interest income	8.75	2.61	3.18	5.99	6.99	9.71	12.91	30.31	31
Overhead less non-interest income	48.59	30.19	32.29	41.46	49.16	54.03	61.09	69.43	31
Applicable income taxes / Pretax net operating income (tax equivalent)	5.07	-262.80	-1.79	2.28	26.92	33.37	45.55	47.97	30
Applicable income tax + TE / Pretax net operating income + TE	13.06	-253.02	0.08	13.20	34.67	40.08	50.70	55.27	30

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 4
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.24	32.82	35.81	43.68	54.26	65.29	67.67	70.68	31
Commercial and industrial loans	8.95	2.19	3.46	4.72	7.75	11.54	16.47	22.67	31
Loans to individuals	1.46	0.14	0.20	0.38	1.08	2.05	3.84	5.28	31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Agricultural loans	1.19	0.00	0.00	0.00	0.09	1.47	4.98	6.85	31
Other loans and leases	1.03	0.00	0.00	0.06	0.84	1.66	2.58	2.95	31
Net loans and leases	66.71	47.84	51.11	55.01	66.75	77.78	81.30	82.02	31
Debt securities over 1 year	17.49	4.72	6.38	8.73	17.41	23.45	31.13	38.02	31
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.00	0.09	0.30	0.50	31
Subtotal	84.76	72.57	73.64	82.26	86.57	89.02	90.23	90.91	31
Interest-bearing bank balances	3.42	0.18	0.21	0.93	2.58	4.42	10.65	11.28	31
Federal funds sold and reverse repos	0.13	0.00	0.00	0.00	0.00	0.08	0.68	0.83	31
Debt securities 1 year or less	2.76	0.03	0.04	0.64	1.51	3.78	7.58	13.08	31
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Total earning assets	92.34	88.62	89.52	91.56	92.57	93.45	93.85	94.45	31
Non-interest cash and due from depository institutions	1.45	0.55	0.57	1.04	1.35	1.88	2.41	2.64	31
Other real estate owned	0.16	0.00	0.00	0.02	0.07	0.34	0.45	0.60	31
All other assets	6.13	3.94	4.65	5.31	5.78	6.76	8.70	9.19	31
Memoranda									
Short-term investments	7.02	0.97	2.18	3.40	4.81	10.42	14.96	17.74	31
US Treasury securities	0.54	0.00	0.00	0.00	0.00	0.28	3.80	4.10	31
US agency securities (excluding Mortgage-backed securities)	4.45	0.02	0.30	1.21	2.29	4.94	14.73	17.09	31
Municipal securities	5.69	0.00	0.00	0.40	4.40	9.81	14.28	19.88	31
Mortgage-backed securities	8.45	0.64	1.67	3.68	7.93	12.50	15.59	18.19	31
Asset-backed securities	0.16	0.00	0.00	0.00	0.00	0.12	0.37	1.68	31
Other debt securities	0.26	0.00	0.00	0.00	0.00	0.08	0.91	2.70	31
Loans held-for-sale	0.31	0.00	0.00	0.01	0.08	0.26	0.70	2.77	31
Loans not held-for-sale	66.82	43.05	47.25	55.97	67.31	78.27	81.91	82.66	31
Real estate loans secured by 1-4 family	19.44	7.87	9.66	11.78	18.65	22.66	35.78	37.21	31
Revolving	2.27	0.11	0.29	1.24	2.08	3.34	4.19	4.69	31
Closed-end, secured by first liens	16.39	6.06	7.02	9.00	15.73	18.92	32.20	34.92	31
Closed-end, secured by junior liens	0.62	0.08	0.12	0.28	0.60	0.95	1.25	1.55	31
Commercial real estate loans	31.11	13.80	15.16	22.85	29.81	42.91	45.09	48.45	31
Construction and land development	4.64	0.45	1.13	2.32	2.98	6.14	11.96	12.19	31
Multifamily	3.43	0.41	0.48	1.71	2.74	5.25	6.40	9.19	31
Nonfarm nonresidential	22.62	10.37	10.96	17.29	22.07	30.29	33.54	34.96	31
Real estate loans secured by farmland	1.98	0.00	0.00	0.12	0.83	2.41	7.60	9.17	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	79.25	58.12	61.42	74.56	79.44	86.73	93.64	96.27	31
Real estate loans secured by 1-4 family	28.39	14.47	15.32	20.66	25.83	35.41	43.78	53.32	31
Revolving	3.34	0.21	0.51	2.18	3.28	4.96	5.73	6.35	31
Closed-end	24.88	10.63	13.44	16.15	22.56	31.87	39.50	50.36	31
Commercial real estate loans	45.95	18.43	24.54	37.96	47.71	53.98	59.04	64.28	31
Construction and land development	6.78	0.74	1.53	3.57	6.39	8.39	15.32	15.93	31
1-4 family	2.22	0.02	0.20	0.67	1.54	3.11	6.07	6.54	31
Other	4.44	0.32	0.67	1.83	4.53	6.40	9.50	11.63	31
Multifamily	5.15	0.50	0.66	2.32	4.26	7.68	11.45	12.19	31
Nonfarm nonresidential	33.83	13.89	16.97	25.29	35.48	41.88	45.17	48.02	31
Owner-occupied	13.90	4.22	6.39	9.28	14.55	18.93	21.60	22.35	31
Other	19.47	6.11	9.10	12.24	19.63	27.28	30.95	31.63	31
Real estate loans secured by farmland	3.12	0.00	0.00	0.16	1.19	4.00	12.19	13.25	31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commercial and industrial loans	13.28	3.00	4.67	7.91	12.14	16.05	21.42	33.90	31
Loans to individuals	2.35	0.18	0.34	0.57	1.37	3.07	7.81	9.06	31
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.40	31
Agricultural loans	2.01	0.00	0.00	0.00	0.23	2.17	10.38	11.63	31
Other loans and leases	1.61	0.00	0.00	0.08	1.14	2.65	3.89	4.40	31
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	495.67	316.02	324.25	380.40	479.80	622.39	669.35	740.21	31
Real estate loans secured by 1-4 family	181.94	74.47	83.10	108.07	182.63	217.65	323.82	346.05	31
Revolving	20.74	1.16	2.50	11.34	22.08	29.45	36.09	40.58	31
Closed-end	160.02	55.70	68.69	91.36	150.10	196.74	287.73	328.79	31
Commercial real estate loans	288.85	107.87	141.34	226.41	276.42	338.12	438.70	512.58	31
Construction and land development	42.45	4.07	8.35	21.20	29.64	61.72	99.15	109.38	31
1-4 family	13.74	0.21	1.06	3.63	11.25	18.62	37.77	42.94	31
Other	27.72	1.51	3.70	11.11	21.06	39.96	65.20	72.77	31
Multifamily	32.68	3.59	4.73	15.92	24.47	48.63	73.54	92.60	31
Nonfarm nonresidential	209.89	80.73	97.76	166.61	200.24	246.10	336.46	407.54	31
Owner-occupied	87.47	23.10	35.09	53.86	79.12	113.28	177.41	186.13	31
Other	122.47	35.07	48.67	80.36	117.74	133.69	192.79	303.83	31
Real estate loans secured by farmland	18.96	0.00	0.00	0.96	7.04	25.92	73.60	93.75	31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commercial and industrial loans	85.65	18.38	28.63	45.03	66.42	113.47	189.15	200.49	31
Loans to individuals	13.73	1.16	1.80	3.72	10.04	20.56	33.25	50.62	31
Credit card loans	0.27	0.00	0.00	0.00	0.00	0.00	1.36	2.77	31
Agricultural loans	11.70	0.00	0.00	0.00	0.95	13.76	49.54	65.39	31
Other loans and leases	9.87	0.00	0.02	0.62	8.13	15.66	21.91	33.38	31
Supplemental									
Non-owner occupied CRE loans / Gross loans	32.05	10.64	16.12	21.86	33.05	38.87	47.79	51.98	31
Non-owner occupied CRE loans / Total risk based capital	202.85	62.21	91.81	131.22	193.40	254.95	340.43	406.79	31
Construction and land development loans / Total risk based capital	42.45	4.07	8.35	21.20	29.64	61.72	99.15	109.38	31
Total CRE loans / Total risk based capital	290.48	107.87	141.40	227.60	276.42	339.40	438.70	513.48	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	7.02	0.97	2.18	3.40	4.81	10.42	14.96	17.74	31
Liquid assets	19.26	8.85	9.75	12.26	17.41	22.41	34.63	39.07	31
Investment securities	20.94	5.75	6.82	10.46	19.65	28.28	39.36	42.14	31
Net loans and leases	66.71	47.84	51.11	55.01	66.75	77.78	81.30	82.02	31
Net loans, leases and standby letters of credit	67.08	48.11	51.11	55.37	68.38	78.23	81.79	82.53	31
Core deposits	74.60	64.83	65.73	67.73	75.50	80.42	83.14	84.91	31
Noncore funding	13.03	2.42	5.51	7.24	12.16	19.06	24.15	25.73	31
Time deposits of \$250K or more	3.45	0.64	0.99	1.95	3.22	4.84	6.61	7.36	31
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Federal funds purchased and repos	1.14	0.00	0.00	0.00	0.24	1.54	5.07	7.42	31
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Net federal funds purchased (sold)	1.04	-0.24	-0.11	0.00	0.00	1.50	5.05	7.26	31
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other borrowings w/remaining maturity of 1 year or less	1.84	0.00	0.00	0.41	1.27	2.91	3.81	7.28	31
Earning assets repriceable in 1 year	28.99	15.98	17.90	22.95	27.26	37.23	42.84	44.94	31
Interest-bearing liabilities repriceable in 1 year	20.51	4.71	7.31	10.60	14.31	19.61	51.46	62.26	31
Long-term debt repriceable in 1 year	0.20	0.00	0.00	0.00	0.00	0.02	1.02	1.81	31
Net assets repriceable in 1 year	8.10	-25.15	-10.87	1.26	9.84	15.79	23.18	35.75	31
Other Liquidity and Funding Ratios									
Net noncore funding dependence	6.80	-16.76	-9.23	2.02	7.65	13.20	22.42	24.64	31
Net ST noncore funding dependence	2.54	-17.34	-9.97	-2.27	3.03	7.14	17.20	21.41	31
Short-term investment / ST noncore funding	134.85	6.47	14.69	40.82	61.77	138.52	331.24	730.80	31
Liquid assets-ST noncore funding / Nonliquid assets	13.05	-11.73	-3.70	3.51	11.97	18.25	40.99	45.33	31
Net loans and leases / Total deposits	80.97	56.57	58.11	73.28	80.76	92.34	98.99	101.26	31
Net loans and leases / Core deposits	90.19	61.13	65.34	75.74	86.35	107.51	119.09	125.00	31
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	-0.52	-0.38	-0.22	0.01	0.07	0.17	0.33	10
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.03	-5.85	-3.80	-2.29	-0.61	0.12	1.26	2.50	31
Structured notes appreciation (depreciation) / T1 cap	-0.11	-0.43	-0.26	-0.10	-0.03	-0.01	0.00	0.01	8
Percent of Investment Securities									
Held-to-maturity securities	6.15	0.00	0.00	0.00	0.00	0.23	18.47	73.00	31
Available-for-sale securities	93.85	27.00	81.53	99.77	100.00	100.00	100.00	100.00	31
US Treasury securities	2.87	0.00	0.00	0.00	0.00	1.96	17.86	18.71	31
US agency securities (excluding Mortgage-backed securities)	23.22	0.15	1.59	7.47	16.92	35.55	45.95	64.11	31
Municipal securities	23.53	0.00	0.00	4.31	23.19	41.99	50.23	62.81	31
Mortgage-backed securities	41.53	10.20	14.94	29.97	42.83	53.61	62.87	70.63	31
Asset-backed securities	0.69	0.00	0.00	0.00	0.00	0.62	1.81	6.73	31
Other debt securities	1.64	0.00	0.00	0.00	0.00	0.50	8.27	13.50	31
Mutual funds and equity securities	0.74	0.00	0.00	0.00	0.03	0.56	2.10	7.40	31
Debt securities 1 year or less	13.12	0.27	0.68	4.00	11.42	18.16	27.41	38.63	31
Debt securities 1 to 5 years	26.57	5.45	6.08	12.21	21.45	37.61	54.64	69.50	31
Debt securities over 5 years	57.91	7.16	8.58	39.02	61.09	80.14	86.39	90.22	31
Pledged securities	48.55	0.43	5.50	32.26	53.32	65.44	82.84	86.84	31
Structured notes, fair value	0.29	0.00	0.00	0.00	0.00	0.11	1.75	2.29	31
Percent Change from Prior Like Quarter									
Short-term investments	13.56	-78.99	-48.37	-13.15	-4.46	28.80	100.22	165.56	29
Investment securities	-1.12	-24.37	-19.22	-8.76	-0.73	6.34	12.60	27.16	29
Core deposits	11.08	-1.52	0.34	4.27	10.36	17.31	23.00	27.34	29
Noncore funding	-31.85	-76.63	-75.09	-49.26	-36.77	-14.46	11.91	28.37	29

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	12.11	3.33	5.25	8.68	13.05	16.03	17.95	18.85	31
Standby letters of credit	0.35	0.01	0.02	0.09	0.24	0.45	0.92	1.12	31
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	31
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
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	31
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	31
Derivative contracts	1.81	0.00	0.00	0.00	0.16	1.34	9.76	13.83	31
Interest rate contracts	1.81	0.00	0.00	0.00	0.16	1.34	9.76	13.83	31
Interest rate futures and forward contracts	0.24	0.00	0.00	0.00	0.00	0.14	0.79	2.43	31
Written options contracts (interest rate)	0.50	0.00	0.00	0.00	0.00	0.22	1.09	5.55	31
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Interest rate swaps	0.53	0.00	0.00	0.00	0.00	0.17	1.39	5.38	31
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Percent of Average Loans and Leases									
Loan commitments	18.64	6.15	11.35	13.76	19.58	23.13	26.48	27.47	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.08	-0.11	-0.08	0.02	0.07	0.15	0.24	0.26	31
Provision for loan and lease losses / Average loans and leases	0.12	-0.16	-0.12	0.03	0.10	0.22	0.41	0.43	31
Provision for loan and lease losses / Net losses	190.96	-62.57	43.48	79.29	134.33	193.67	648.41	841.47	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	0.69	0.84	1.05	1.18	1.34	1.80	2.03	31
Allowance for loan and lease losses / Total loans and leases	1.22	0.69	0.84	1.05	1.18	1.34	1.69	2.00	31
Allowance for loan and lease losses / Net loans and leases losses (X)	16.34	4.10	4.47	6.43	9.56	23.58	42.06	54.21	26
Allowance for loan and lease losses / Nonaccrual assets	171.95	58.27	80.40	104.05	147.09	215.97	349.09	384.38	31
ALLL/90+ days past due + nonaccrual loans and leases	165.05	53.70	76.57	105.08	131.27	205.15	336.49	425.05	31
Gross loan and lease losses / Average loans and leases	0.17	0.03	0.04	0.10	0.14	0.24	0.33	0.44	31
Recoveries / Average loans and leases	0.07	0.01	0.01	0.02	0.05	0.11	0.14	0.19	31
Net losses / Average loans and leases	0.11	-0.09	-0.06	0.02	0.07	0.21	0.30	0.34	31
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	31
Recoveries / Prior year-end losses	54.55	8.98	10.43	14.99	24.30	40.31	141.04	293.29	29
Earnings coverage of net losses (X)	13.30	-27.82	-21.26	5.87	11.71	23.38	46.56	63.43	31
Net Loan and Lease Losses By Type									
Real estate loans	0.05	-0.11	-0.09	0.00	0.03	0.07	0.20	0.31	31
Real estate loans secured by 1-4 family	0.06	-0.01	0.00	0.00	0.04	0.09	0.21	0.35	31
Revolving	0.03	-0.16	-0.10	0.00	0.00	0.05	0.16	0.30	30
Closed-end	0.07	-0.02	-0.01	0.00	0.04	0.09	0.22	0.41	31
Commercial real estate loans	0.03	-0.16	-0.13	-0.01	0.00	0.05	0.28	0.41	31
Construction and land development	-0.04	-0.71	-0.28	0.00	0.00	0.00	0.15	0.37	30
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other	-0.04	-0.71	-0.28	0.00	0.00	0.00	0.15	0.39	30
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Nonfarm nonresidential	0.04	-0.19	-0.02	0.00	0.00	0.05	0.12	0.45	31
Owner-occupied	0.01	-0.06	-0.03	0.00	0.00	0.02	0.08	0.11	31
Other	0.02	-0.11	-0.05	0.00	0.00	0.00	0.08	0.32	31
Real estate loans secured by farmland	0.00	-0.05	0.00	0.00	0.00	0.00	0.02	0.06	26
Commercial and industrial loans	0.25	-0.12	-0.10	-0.01	0.16	0.38	0.90	1.14	31
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to individuals	1.08	0.08	0.12	0.30	0.85	1.48	2.15	5.11	26
Credit card loans	0.70	-0.54	-0.52	-0.46	1.05	1.47	1.80	1.91	5
Agricultural loans	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.15	22
Loans to foreign governments and institutions									
Other loans and leases	0.16	-0.63	-0.06	0.00	0.00	0.11	0.42	2.48	29

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.59	0.04	0.10	0.16	0.43	1.00	1.43	1.61	31
90+ days past due loans and leases	0.06	0.00	0.00	0.00	0.01	0.06	0.20	0.41	31
Nonaccrual loans and leases	0.84	0.29	0.32	0.53	0.77	1.12	1.55	1.73	31
90+ days past due and nonaccrual loans and leases	0.92	0.31	0.32	0.64	0.82	1.24	1.89	1.99	31
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.08	31
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	31
Nonaccrual restructured	0.15	0.01	0.02	0.04	0.09	0.22	0.38	0.57	31
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.62	0.21	0.25	0.36	0.60	0.83	1.06	1.13	31
90+ past due and nonaccrual assets + other real estate owned	0.82	0.23	0.35	0.51	0.74	1.11	1.26	1.66	31
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	1.09	0.38	0.40	0.63	1.11	1.31	1.83	2.32	31
Allowance for loan and leases losses	142.70	53.24	57.86	85.82	130.35	192.56	247.01	322.45	31
Equity cap + allowance for loan and lease losses	10.24	4.31	4.39	6.92	9.79	12.98	16.14	21.24	31
Tier 1 cap + allowance for loan and lease losses	10.25	3.75	4.26	6.37	10.09	13.81	15.22	19.20	31
Loans and Leases + other real estate owned	1.60	0.69	0.72	0.91	1.55	2.18	2.73	2.89	31

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
Date: 12/31/2017

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	0.52	0.03	0.06	0.15	0.40	0.82	1.44	1.56	31
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.11	0.18	31
	Nonaccrual	0.93	0.15	0.26	0.56	0.90	1.09	2.14	2.30	31
Commercial and industrial	30-89 days past due	0.58	0.00	0.00	0.01	0.21	0.77	2.77	3.15	31
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.27	31
	Nonaccrual	0.56	0.00	0.00	0.12	0.41	0.71	1.60	2.85	31
Individuals	30-89 days past due	0.92	0.00	0.09	0.24	0.67	1.06	2.97	4.67	31
	90+ days past due	0.33	0.00	0.00	0.00	0.00	0.01	0.57	4.55	31
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.15	0.54	1.13	31
Depository institution loans	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
Agricultural	30-89 days past due	0.21	0.00	0.00	0.00	0.00	0.01	1.32	2.03	22
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.02	1.48	3.04	22
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.25	0.00	0.00	0.00	0.00	0.00	0.68	3.22	29
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29

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: 4
Date: 12/31/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.91	0.02	0.05	0.28	0.63	1.35	2.14	2.60	31
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.07	0.16	0.21	31
	Nonaccrual	0.97	0.19	0.22	0.39	0.71	1.33	2.22	2.97	31
Revolving	30-89 days past due	0.50	0.00	0.00	0.00	0.22	0.97	1.62	1.84	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.07	30
	Nonaccrual	0.25	0.00	0.00	0.00	0.14	0.35	0.79	1.24	30
Closed-End	30-89 days past due	0.96	0.01	0.06	0.28	0.63	1.50	2.37	2.74	31
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.07	0.14	0.25	31
	Nonaccrual	1.08	0.20	0.21	0.43	0.73	1.56	2.65	3.16	31
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.01	0.03	0.10	0.16	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.03	0.00	0.00	0.00	0.01	0.04	0.11	0.13	31
Commercial real estate	30-89 days past due	0.25	0.00	0.00	0.06	0.14	0.36	0.76	0.99	31
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.29	31
	Nonaccrual	0.74	0.04	0.15	0.26	0.64	1.01	1.82	2.06	31
Construction and development	30-89 days past due	0.29	0.00	0.00	0.00	0.00	0.48	1.19	1.29	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	30
	Nonaccrual	0.40	0.00	0.00	0.00	0.00	0.32	1.38	3.18	30
1-4 family	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.00	0.67	0.98	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.51	30
Other	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.27	0.58	1.15	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	30
	Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.24	1.38	2.63	30
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.58	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.00	0.84	3.87	31
Nonfarm non-residential	30-89 days past due	0.26	0.00	0.00	0.02	0.14	0.40	0.71	1.24	31
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.38	31
	Nonaccrual	0.81	0.05	0.10	0.22	0.64	1.35	1.85	2.24	31
Owner occupied	30-89 days past due	0.16	0.00	0.00	0.00	0.03	0.26	0.38	0.92	31
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.23	31
	Nonaccrual	0.53	0.01	0.05	0.12	0.37	0.82	1.32	1.42	31
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.20	0.36	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.26	0.00	0.00	0.00	0.06	0.23	1.22	1.44	31
Farmland	30-89 days past due	0.61	0.00	0.00	0.00	0.00	0.47	3.14	6.33	26
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	Nonaccrual	0.91	0.00	0.00	0.00	0.00	1.84	3.17	5.34	26
Credit card	30-89 days past due	1.32	0.55	0.63	0.86	1.34	1.91	1.97	1.99	5
	90+ days past due	0.33	0.00	0.00	0.00	0.00	0.46	0.91	1.06	5
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 4
Date: 12/31/2017**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	12.67	6.45	8.66	10.77	13.09	14.71	16.49	17.55	31
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Tier 1 capital, column A	14.06	8.75	9.46	12.88	14.37	16.20	16.98	17.55	31
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Total capital, column A	15.62	10.46	10.55	14.36	15.97	17.64	18.45	19.23	31
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Tier 1 leverage	9.99	7.08	7.64	8.87	9.80	11.07	12.39	12.73	31

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 4
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	86.65	2.10	26.46	60.00	97.23	105.62	153.03	232.20	23
Dividends paid / Net income	33.23	0.00	0.00	14.41	26.63	50.81	74.07	112.09	30
Net income - dividends / Average equity	6.50	-2.87	0.48	3.09	6.16	7.54	10.64	27.02	31
Percent of Dividends Paid									
Dividends from bank subsidiaries	125.32	0.00	12.35	98.64	117.50	155.18	245.19	384.19	24
Dividends from nonbank subsidiaries	0.70	0.00	0.00	0.00	0.00	0.03	0.53	12.80	24
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Dividends from all subsidiaries	133.34	6.17	55.81	100.02	117.50	158.92	251.26	384.19	24
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	36.01	0.00	0.00	8.08	34.94	56.24	84.55	85.12	28
Interest income from bank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.04	0.18	0.31	28
Mortgage and service fees from bank subsidiaries	2.40	0.00	0.00	0.00	0.00	0.00	10.92	28.02	28
Other income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.00	0.39	1.58	28
Operating income from bank subsidiaries	40.90	0.00	0.00	23.18	39.07	71.43	85.41	90.42	28
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	56.89	0.00	0.00	2.80	75.68	100.00	100.00	100.00	8
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Mortgage and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from nonbank subsidiaries	56.89	0.00	0.00	2.80	75.68	100.00	100.00	100.00	8
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	35.84	3.58	7.17	17.92	35.84	53.76	64.51	68.09	2
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Operating income from subsidiary BHCs	35.84	3.58	7.17	17.92	35.84	53.76	64.51	68.09	2
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	69.02	0.00	0.00	42.98	93.53	99.95	100.00	100.00	27
Interest income from bank subsidiaries	0.51	0.00	0.00	0.00	0.00	0.30	2.59	5.21	27
Mortgage and service fees from bank subsidiaries	4.28	0.00	0.00	0.00	0.00	0.00	16.38	55.28	27
Other income from bank subsidiaries	0.30	0.00	0.00	0.00	0.00	0.00	1.80	3.51	27
Operating income from bank subsidiaries	78.65	0.26	3.50	85.39	99.78	100.00	100.00	100.40	27
Dividends from nonbank subsidiaries	4.47	0.00	0.00	0.00	0.00	0.12	12.77	67.33	27
Interest income from nonbank subsidiaries	0.34	0.00	0.00	0.00	0.00	0.00	0.23	5.90	27
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	27
Operating income from nonbank subsidiaries	8.72	0.00	0.00	0.00	0.00	0.53	51.82	92.32	27
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans and advances from subsidiaries / Short term debt	18756.47	0.00	0.00	0.00	2252.81	5612.86	53795.14	69855.90	5
Loans and advances from subsidiaries / Total debt	7312.09	0.00	0.00	0.00	109.65	387.01	573.14	38986.51	12

BHCPR Reporters for Quarter Ending 12/31/2017

Peer Group 4 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2017 and Other Notes</u>
1247576	718,189	215 HOLDING CO.	MINNEAPOLIS, MN	
1129533	853,715	AUBURN NATIONAL BANCORPORATION, INC.	AUBURN, AL	
1491913	720,622	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1248162	946,150	BNCCORP, INC.	BISMARCK, ND	
2531245	655,961	CARVER BANCORP, INC.	NEW YORK, NY	
1203899	881,536	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	785,231	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1139532	662,394	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
1140239	913,790	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1083475	993,096	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	Moved from Peer 3
1097566	746,652	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	
1070765	923,639	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1404632	942,949	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1118265	990,121	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1081716	953,397	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3821372	969,633	FIRST WESTERN MORTGAGE CORPORATION	FORT WORTH, TX	Moved from Peer 3
1108707	962,404	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1399073	901,244	HEARTLAND BANCCORP	GAHANNA, OH	
3577419	911,867	HOME BANCORP, INC.	TAMPA, FL	
3030307	929,454	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1123933	985,367	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	Moved from Peer 3
2237118	927,259	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
1249712	970,801	PORTER BANCORP, INC.	LOUISVILLE, KY	
2838159	902,287	PROVIDENT BANCORP	AMESBURY, MA	
2693273	986,984	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1250286	788,924	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
3831465	804,888	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
1207431	949,199	STARK BANK GROUP, LTD.	FORT DODGE, IA	
2621548	993,895	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1947102	843,432	TWO RIVERS FINANCIAL GROUP, INC.	BURLINGTON, IA	
1139103	992,982	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN	

Note: Peer Group 4 has 31 bank holding companies.