

BHCPR PEER GROUP DATA

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Date: 06/30/2017

Summary Ratios

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.23	3.23	3.22	3.22	3.28
+ Non-interest income	0.91	0.94	0.97	0.99	1.04
- Overhead expense	2.55	2.63	2.68	2.70	2.95
- Provision for loan and lease losses	0.11	0.12	0.12	0.11	0.11
+ Securities gains (losses)	0.01	0.02	0.02	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.53	1.46	1.47	1.44	1.39
Net operating income	1.04	0.97	1.00	0.95	0.94
Net income	1.04	0.97	1.00	0.95	0.95
Net income (sub-chapter S adjusted)	1.01	1.05	1.06	1.02	1.39
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.96	3.94	3.93	3.93	4.06
Interest expense	0.49	0.45	0.44	0.42	0.45
Net interest income (tax equivalent)	3.48	3.49	3.48	3.49	3.58
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.07	0.11	0.11	0.09	0.15
Earnings coverage of net losses (X)	33.94	-2.17	9.22	11.53	20.50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.06	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	0.98	1.05	0.99	1.10	1.24
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.62	0.79	0.71	0.87	1.28
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.24	0.28	0.30	0.35	0.45
Liquidity and Funding					
Net noncore funding dependence	13.88	17.76	16.27	16.95	16.63
Net short-term noncore funding dependence	9.42	10.16	9.53	9.14	8.66
Net loans and leases / Total assets	71.95	71.17	71.18	69.95	67.34
Capitalization					
Tier 1 leverage ratio	10.01	9.88	9.84	10.02	10.22
Equity capital / Total assets	10.87	10.86	10.58	10.85	11.23
Equity capital + minority interest / Total assets	10.92	10.91	10.62	10.91	11.37
Tier 1 common equity capital / Total risk-weighted assets	11.90	11.89	11.79	12.13	12.18
Net Loans and leases / Equity capital (X)	6.75	6.67	6.80	6.56	6.11
Cash dividends / Net income	28.50	29.76	29.36	30.01	30.59
Cash dividends / Net income (sub-chapter S adjusted)	29.84	27.57	21.80	34.64	31.66
Retained earnings / Average equity capital	6.62	5.99	6.26	5.72	5.44
Growth Rates					
Assets	11.56	12.50	12.34	12.70	11.14
Equity capital	13.09	11.71	11.77	10.30	12.08
Net loans and leases	13.54	15.58	14.27	15.14	15.12
Noncore funding	-5.97	14.05	11.94	12.05	14.48
Parent Company Ratios					
Short-term debt / Equity capital	0.02	0.07	0.03	0.02	0.01
Long-term debt / Equity capital	4.41	2.95	3.78	2.30	1.82
Equity investment in subs / Equity capital	105.12	104.11	105.23	103.38	102.90
Cash FR op + noncash + op expenses / Op expenses + dividends	96.28	113.67	111.02	123.42	122.91

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.68	3.65	3.64	3.63	3.71
Less: Interest expense	0.46	0.42	0.41	0.39	0.41
Equals: Net interest income (tax equivalent)	3.23	3.23	3.22	3.22	3.28
Plus: Non-interest income	0.91	0.94	0.97	0.99	1.04
Equals: adjusted operating income (tax equivalent)	4.18	4.22	4.24	4.26	4.43
Less: Overhead Expense	2.55	2.63	2.68	2.70	2.95
Less: Provision for loan and lease losses	0.11	0.12	0.12	0.11	0.11
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	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.53	1.46	1.47	1.44	1.39
Less: Applicable income taxes (tax equivalent)	0.49	0.48	0.48	0.48	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.04	0.97	1.00	0.95	0.94
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.04	0.97	1.00	0.95	0.95
Memo: Net income (last four quarters)	1.03	0.95	1.00	0.96	0.95
Net income-BHC and noncontrolling (minority) interest	1.04	0.97	1.00	0.96	0.95
Margin Analysis					
Average earning assets / Average assets	93.25	92.80	92.79	92.49	91.79
Average interest-bearing funds / Average assets	69.93	70.40	70.45	70.40	70.10
Interest income (tax equivalent) / Average earning assets	3.96	3.94	3.93	3.93	4.06
Interest expense / Average earning assets	0.49	0.45	0.44	0.42	0.45
Net interest income (tax equivalent) / Average earning assets	3.48	3.49	3.48	3.49	3.58
Yield or Cost					
Total loans and leases (tax equivalent)	4.41	4.43	4.41	4.48	4.72
Interest-bearing bank balances	0.86	0.52	0.54	0.29	0.30
Fed funds sold and reverse repos	0.73	0.60	0.51	0.36	0.21
Trading assets	0.54	0.69	0.65	0.91	1.68
Total earning assets	3.88	3.86	3.84	3.85	3.99
Investment securities (tax equivalent)	2.58	2.50	2.52	2.44	2.52
US Treasury and agency securities (excluding Mortgage-backed securities)	1.60	1.70	1.70	1.62	1.49
Mortgage-backed securities	2.17	2.13	2.07	2.14	2.29
All other securities	3.78	3.72	3.70	3.67	3.88
Interest-bearing deposits	0.47	0.43	0.42	0.39	0.40
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.27	0.27	0.24	0.23
Foreign deposits	0.70	0.36	0.40	0.11	0.23
Fed funds purchased and repos	0.62	0.56	0.59	0.50	0.54
Other borrowed funds and trading liabilities	1.33	1.34	1.26	1.45	1.70
All interest-bearing funds	0.66	0.59	0.58	0.55	0.53

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Non-interest Income & Expenses

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.97	2.35	2.10	2.62	3.01
Overhead expenses / Net Interest Income + non-interest income	62.01	63.62	64.03	64.98	68.00
Percent of Average Assets					
Total overhead expense	2.55	2.63	2.68	2.70	2.95
Personnel expense	1.45	1.45	1.48	1.46	1.55
Net occupancy expense	0.32	0.33	0.33	0.34	0.37
Other operating expenses	0.76	0.82	0.84	0.86	1.00
Overhead less non-interest income	1.62	1.65	1.64	1.67	1.82
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.84	62.49	62.83	63.92	66.94
Personnel expense	34.98	34.58	35.07	34.95	35.49
Net occupancy expense	7.58	7.89	7.80	8.22	8.53
Other operating expenses	17.94	19.12	19.30	19.90	21.89
Total non-interest income	21.31	21.90	22.45	22.42	22.46
Fiduciary activities income	2.00	1.79	1.96	1.87	1.69
Service charges on domestic deposit accounts	3.88	4.07	4.14	4.51	4.70
Trading revenue	0.07	0.05	0.10	0.06	0.06
Investment banking fees and commissions	0.95	1.01	0.95	1.02	1.18
Insurance activities revenue	0.48	0.56	0.53	0.59	0.63
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.35	0.20	0.37	0.31	0.34
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.32	2.80	2.88	2.77	1.99
Other non-interest income	7.34	7.86	7.65	7.50	7.72
Overhead less non-interest income	39.20	40.17	39.45	40.47	42.47
Applicable income taxes / Pretax net operating income (tax equivalent)	27.11	28.86	27.97	28.22	26.67
Applicable income tax + TE / Pretax net operating income + TE	32.75	34.74	33.62	33.73	32.40

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Percent Composition of Assets

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Percent of Total Assets					
Real estate loans	53.26	52.99	52.89	51.85	48.91
Commercial and industrial loans	10.70	10.51	10.48	10.47	10.62
Loans to individuals	2.30	2.46	2.57	2.58	2.52
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.47	0.39	0.40	0.42	0.45
Other loans and leases	2.50	2.29	2.31	2.09	2.17
Net loans and leases	71.95	71.17	71.18	69.95	67.34
Debt securities over 1 year	14.93	15.05	14.93	15.71	16.23
Mutual funds and equity securities	0.10	0.08	0.09	0.08	0.09
Subtotal	87.37	87.08	86.78	86.83	85.07
Interest-bearing bank balances	2.14	2.18	2.44	2.42	2.61
Federal funds sold and reverse repos	0.02	0.04	0.03	0.02	0.04
Debt securities 1 year or less	1.89	1.89	1.97	1.98	2.10
Trading assets	0.02	0.05	0.03	0.03	0.05
Total earning assets	92.16	92.00	91.95	91.93	91.05
Non-interest cash and due from depository institutions	1.24	1.19	1.26	1.20	1.37
Other real estate owned	0.07	0.11	0.09	0.14	0.26
All other assets	6.51	6.69	6.70	6.76	7.32
Memoranda					
Short-term investments	4.47	4.58	4.89	4.78	5.23
US Treasury securities	0.13	0.14	0.20	0.26	0.19
US agency securities (excluding Mortgage-backed securities)	1.60	1.60	1.53	1.85	2.21
Municipal securities	3.19	2.98	3.28	2.86	2.64
Mortgage-backed securities	9.84	10.03	9.71	10.36	10.88
Asset-backed securities	0.22	0.28	0.25	0.26	0.15
Other debt securities	0.57	0.63	0.57	0.62	0.63
Loans held-for-sale	0.39	0.48	0.48	0.33	0.39
Loans not held-for-sale	71.70	70.89	70.85	69.93	67.12
Real estate loans secured by 1-4 family	16.59	17.20	16.69	16.96	16.85
Revolving	2.79	2.87	2.89	2.96	2.83
Closed-end, secured by first liens	13.02	13.55	13.05	13.14	13.02
Closed-end, secured by junior liens	0.41	0.47	0.45	0.52	0.63
Commercial real estate loans	33.73	33.06	33.44	32.03	29.10
Construction and land development	4.64	4.55	4.74	4.27	3.71
Multifamily	4.95	4.73	4.89	4.26	3.39
Nonfarm nonresidential	22.53	21.98	22.24	21.51	20.02
Real estate loans secured by farmland	0.74	0.61	0.63	0.65	0.65

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	73.95	74.46	74.05	73.87	71.76
Real estate loans secured by 1-4 family	23.36	24.52	23.78	24.58	24.90
Revolving	3.91	4.02	4.05	4.21	4.11
Closed-end	18.97	20.05	19.29	19.90	20.31
Commercial real estate loans	46.91	46.54	46.86	45.56	42.58
Construction and land development	6.49	6.43	6.66	6.13	5.48
1-4 family	1.55	1.59	1.64	1.47	1.14
Other	4.88	4.76	4.97	4.56	4.15
Multifamily	6.76	6.51	6.67	5.95	5.01
Nonfarm nonresidential	31.47	31.16	31.41	30.89	29.47
Owner-occupied	10.90	11.47	11.39	11.63	11.45
Other	20.28	19.40	19.62	18.90	17.55
Real estate loans secured by farmland	1.11	0.93	0.97	1.02	1.00
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	15.31	15.16	15.29	15.47	16.36
Loans to individuals	3.42	3.75	4.01	4.08	3.99
Credit card loans	0.03	0.03	0.03	0.04	0.05
Agricultural loans	0.71	0.61	0.61	0.66	0.69
Other loans and leases	3.66	3.39	3.44	3.12	3.38
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	490.93	503.78	493.51	483.35	444.49
Real estate loans secured by 1-4 family	155.37	165.28	158.33	159.89	146.20
Revolving	26.55	27.79	27.64	28.31	28.81
Closed-end	125.45	135.19	128.16	129.21	115.76
Commercial real estate loans	310.77	315.41	312.00	300.67	280.28
Construction and land development	42.71	43.69	43.49	40.62	38.37
1-4 family	10.01	10.62	10.67	9.58	8.86
Other	31.97	32.36	32.30	30.24	28.99
Multifamily	45.31	43.60	44.34	39.61	27.50
Nonfarm nonresidential	208.55	210.34	208.50	202.84	201.60
Owner-occupied	71.46	77.60	74.84	76.05	80.92
Other	133.87	131.00	130.74	124.19	118.63
Real estate loans secured by farmland	6.81	5.81	6.01	6.09	7.07
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.02
Commercial and industrial loans	99.43	100.17	97.82	98.77	110.57
Loans to individuals	20.70	22.89	24.08	24.48	26.84
Credit card loans	0.18	0.20	0.20	0.25	0.38
Agricultural loans	4.47	3.69	3.78	4.01	5.13
Other loans and leases	23.50	21.69	22.36	19.59	22.07
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.89	34.98	35.35	33.78	30.62
Non-owner occupied CRE loans / Total risk based capital	237.17	235.88	234.67	221.68	196.34
Construction and land development loans / Total risk based capital	42.71	43.69	43.49	40.62	38.37
Total CRE loans / Total risk based capital	313.58	318.27	314.88	303.67	282.74

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Liquidity and Funding

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Short-term investments	4.47	4.58	4.89	4.78	5.23
Liquid assets	16.35	16.84	16.73	18.02	19.39
Investment securities	17.34	17.60	17.49	18.50	19.08
Net loans and leases	71.95	71.17	71.18	69.95	67.34
Net loans, leases and standby letters of credit	72.44	71.68	71.65	70.48	67.95
Core deposits	70.11	66.36	67.98	67.08	65.47
Noncore funding	16.65	20.41	19.15	19.76	19.78
Time deposits of \$100K or more		9.10	8.24	8.89	8.58
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.32	1.53	1.51	1.74	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.35	1.52	1.52	1.76	1.94
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	4.15	3.73	3.78	3.07	2.77
Earning assets repriceable in 1 year	32.72	31.01	32.07	31.07	30.77
Interest-bearing liabilities repriceable in 1 year	15.23	15.38	15.64	14.89	17.54
Long-term debt repriceable in 1 year	0.21	0.27	0.25	0.19	0.33
Net assets repriceable in 1 year	16.44	14.37	15.31	14.97	11.46
Other Liquidity and Funding Ratios					
Net noncore funding dependence	13.88	17.76	16.27	16.95	16.63
Net ST noncore funding dependence	9.42	10.16	9.53	9.14	8.66
Short-term investment / ST noncore funding	47.34	38.90	43.28	46.75	52.28
Liquid assets-ST noncore funding / Nonliquid assets	4.73	4.12	4.33	6.91	8.62
Net loans and leases / Total deposits	92.12	91.58	90.82	89.84	87.92
Net loans and leases / Core deposits	103.79	108.93	106.19	106.33	105.06
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.23	1.20	-0.12	0.39	0.71
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.03	2.61	-1.01	0.25	1.52
Structured notes appreciation (depreciation) / T1 cap	-0.02	0.02	-0.02	0.00	-0.02
Percent of Investment Securities					
Held-to-maturity securities	13.72	14.64	13.87	14.46	13.00
Available-for-sale securities	86.28	85.36	86.13	85.54	86.68
US Treasury securities	0.81	0.95	1.24	1.42	1.09
US agency securities (excluding Mortgage-backed securities)	10.21	9.99	9.66	10.91	11.78
Municipal securities	18.31	17.71	18.74	16.22	13.72
Mortgage-backed securities	56.15	56.73	55.93	56.83	59.42
Asset-backed securities	1.23	1.51	1.48	1.41	0.87
Other debt securities	3.80	3.95	3.88	3.69	3.18
Mutual funds and equity securities	0.68	0.60	0.67	0.57	0.55
Debt securities 1 year or less	12.30	12.05	12.22	11.83	10.99
Debt securities 1 to 5 years	22.08	24.63	21.73	23.86	23.02
Debt securities over 5 years	62.25	59.33	62.51	59.79	60.44
Pledged securities	47.28	49.09	47.79	50.96	50.59
Structured notes, fair value	0.20	0.36	0.25	0.45	0.99
Percent Change from Prior Like Quarter					
Short-term investments	19.60	17.03	26.60	14.48	8.68
Investment securities	8.30	5.73	5.15	9.35	5.43
Core deposits	17.87	12.83	13.61	14.05	10.86
Noncore funding	-5.97	14.05	11.94	12.05	14.48

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Derivatives and Off-Balance-Sheet Transactions

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Loan commitments	17.42	16.67	17.08	16.91	15.67
Standby letters of credit	0.42	0.44	0.42	0.47	0.47
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.02
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	7.46	6.83	6.88	5.96	4.80
Interest rate contracts	7.33	6.60	6.74	5.78	4.61
Interest rate futures and forward contracts	0.47	0.56	0.37	0.32	0.38
Written options contracts (interest rate)	0.44	0.58	0.38	0.35	0.37
Purchased options contracts (interest rate)	0.07	0.05	0.06	0.05	0.04
Interest rate swaps	5.54	4.48	5.11	4.40	3.16
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	25.47	24.78	26.08	26.34	24.89

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	99.90	99.90	99.94	99.77	99.61
Foreign exchange contracts	0.05	0.01	0.02	0.04	0.06
Equity, commodity, and other contracts	0.00	0.01	0.00	0.01	0.03
Futures and forwards	14.19	16.59	15.26	13.76	18.45
Written options	12.11	15.09	11.61	13.26	16.03
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.62	14.74	11.28	12.89	15.77
Purchased options	0.97	1.10	1.00	1.25	1.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.82	0.90	0.67	1.04	1.05
Swaps	63.42	58.45	62.69	61.97	54.60
Held for trading	14.82	12.94	15.21	12.71	22.85
Interest rate contracts	15.37	13.85	15.71	13.36	21.43
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	85.18	87.06	84.79	87.29	77.15
Interest rate contracts	84.56	86.14	84.33	85.98	75.34
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	0.02
Derivative contracts (excluding futures and FX 14 days or less)	83.62	79.50	84.94	81.03	76.67
One year or less	15.16	17.58	16.56	15.89	18.25
Over 1 year to 5 years	19.05	17.68	20.66	20.87	20.26
Over 5 years	36.95	30.55	35.04	30.11	22.82
Gross negative fair value (absolute value)	0.65	2.13	0.73	1.04	1.17
Gross positive fair value	0.93	1.58	1.08	1.03	1.14
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.02	0.01	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.01	0.00	0.00
Current credit exposure (X)	0.00	0.01	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	0.05	0.10	0.05	0.05	0.06

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2017

Allowance and Net Loan and Lease Losses

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.11	0.12	0.12	0.11	0.11
Provision for loan and lease losses / Average loans and leases	0.15	0.18	0.17	0.15	0.15
Provision for loan and lease losses / Net losses	293.60	91.15	158.54	144.72	175.96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.06	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	0.98	1.05	0.99	1.10	1.24
Allowance for loan and lease losses / Net loans and leases losses (X)	29.62	15.51	16.56	13.90	14.12
Allowance for loan and lease losses / Nonaccrual assets	271.74	221.75	249.57	220.56	181.45
ALLL/90+ days past due + nonaccrual loans and leases	231.61	191.86	210.63	187.47	152.93
Gross loan and lease losses / Average loans and leases	0.13	0.18	0.19	0.18	0.27
Recoveries / Average loans and leases	0.06	0.07	0.07	0.08	0.11
Net losses / Average loans and leases	0.07	0.11	0.11	0.09	0.15
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	23.28	24.31	56.70	46.50	34.55
Earnings coverage of net losses (X)	33.94	-2.17	9.22	11.53	20.50
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.02	0.03	0.09
Real estate loans secured by 1-4 family	0.02	0.04	0.04	0.07	0.12
Revolving	0.03	0.04	0.05	0.08	0.11
Closed-end	0.02	0.04	0.04	0.07	0.13
Commercial real estate loans	0.00	0.01	0.01	0.01	0.06
Construction and land development	-0.03	-0.05	-0.06	-0.04	-0.11
1-4 family	0.00	0.00	0.00	0.00	-0.02
Other	-0.02	-0.04	-0.05	-0.04	-0.06
Multifamily	0.00	0.00	0.00	-0.01	0.02
Nonfarm nonresidential	0.01	0.02	0.03	0.02	0.08
Owner-occupied	0.00	0.01	0.01	0.02	0.04
Other	0.00	0.00	0.01	0.00	0.04
Real estate loans secured by farmland	0.00	0.00	-0.01	0.01	0.02
Commercial and industrial loans	0.13	0.25	0.26	0.18	0.18
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.75	0.80	0.71	0.77	0.88
Credit card loans	1.17	1.47	1.25	1.61	1.57
Agricultural loans	0.06	0.05	0.05	0.01	0.02
Loans to foreign governments and institutions		0.00	0.00	0.00	0.00
Other loans and leases	0.19	0.17	0.32	0.21	0.36

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2017

Past Due and Nonaccrual Assets

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Loans and Leases					
30-89 days past due loans and leases	0.24	0.28	0.30	0.35	0.45
90+ days past due loans and leases	0.04	0.06	0.06	0.07	0.14
Nonaccrual loans and leases	0.50	0.60	0.55	0.64	0.87
90+ days past due and nonaccrual loans and leases	0.58	0.69	0.64	0.75	1.13
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	0.13	0.15	0.13	0.17	0.25
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	0.24	0.28	0.30	0.35	0.45
90+ days past due assets	0.04	0.06	0.06	0.07	0.14
Nonaccrual assets	0.50	0.61	0.55	0.65	0.87
30+ days past due and nonaccrual assets	0.83	0.99	0.95	1.12	1.60
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.42	0.48	0.45	0.52	0.72
90+ past due and nonaccrual assets + other real estate owned	0.51	0.62	0.57	0.68	1.00
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.67	0.84	0.74	0.91	1.23
Allowance for loan and leases losses	105.38	123.80	117.25	132.65	166.63
Equity cap + allowance for loan and lease losses	5.95	7.43	6.57	8.13	10.20
Tier 1 cap + allowance for loan and lease losses	6.60	8.29	7.32	8.84	11.01
Loans and Leases + other real estate owned	0.93	1.19	1.05	1.32	1.92

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2017

Past Due and Nonaccrual Loans and Leases

		06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.22	0.25	0.27	0.34	0.47
	90+ days past due	0.04	0.07	0.06	0.08	0.17
	Nonaccrual	0.45	0.56	0.50	0.64	1.01
Commercial and industrial	30-89 days past due	0.22	0.24	0.22	0.22	0.34
	90+ days past due	0.02	0.03	0.02	0.02	0.06
	Nonaccrual	0.69	0.82	0.79	0.76	0.71
Individuals	30-89 days past due	0.49	0.64	0.69	0.67	1.03
	90+ days past due	0.03	0.04	0.05	0.05	0.07
	Nonaccrual	0.21	0.18	0.18	0.23	0.24
Depository institution loans	30-89 days past due	0.00	0.12	0.27	0.20	0.15
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.09	0.14	0.09	0.12	0.06
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.24	0.35	0.27	0.27	0.22
Foreign governments	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	2.43
Other loans and leases	30-89 days past due	0.11	0.09	0.14	0.11	0.23
	90+ days past due	0.01	0.00	0.01	0.00	0.00
	Nonaccrual	0.13	0.14	0.10	0.12	0.13

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2017

Past Due and Nonaccrual Loans and Leases - Continued

		06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.36	0.41	0.49	0.61	0.78
	90+ days past due	0.06	0.08	0.07	0.11	0.20
	Nonaccrual	0.65	0.76	0.73	0.85	1.33
Revolving	30-89 days past due	0.28	0.32	0.33	0.42	0.43
	90+ days past due	0.02	0.05	0.03	0.05	0.05
	Nonaccrual	0.45	0.57	0.52	0.65	0.88
Closed-End	30-89 days past due	0.37	0.43	0.52	0.65	0.83
	90+ days past due	0.06	0.09	0.08	0.12	0.22
	Nonaccrual	0.69	0.81	0.78	0.91	1.41
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.05	0.06	0.05	0.07	0.09
Commercial real estate	30-89 days past due	0.14	0.16	0.14	0.20	0.27
	90+ days past due	0.03	0.05	0.04	0.06	0.13
	Nonaccrual	0.35	0.47	0.40	0.53	0.86
Construction and development	30-89 days past due	0.10	0.17	0.15	0.16	0.25
	90+ days past due	0.01	0.03	0.03	0.03	0.15
	Nonaccrual	0.24	0.45	0.35	0.63	1.28
1-4 family	30-89 days past due	0.02	0.03	0.05	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.05	0.08	0.21
Other	30-89 days past due	0.05	0.10	0.06	0.10	0.18
	90+ days past due	0.01	0.02	0.02	0.03	0.14
	Nonaccrual	0.15	0.36	0.24	0.45	0.92
Multifamily	30-89 days past due	0.07	0.02	0.03	0.04	0.11
	90+ days past due	0.00	0.01	0.00	0.02	0.05
	Nonaccrual	0.11	0.15	0.14	0.17	0.28
Nonfarm non-residential	30-89 days past due	0.12	0.16	0.14	0.20	0.25
	90+ days past due	0.03	0.05	0.04	0.06	0.13
	Nonaccrual	0.41	0.51	0.46	0.56	0.88
Owner occupied	30-89 days past due	0.06	0.08	0.07	0.09	0.12
	90+ days past due	0.01	0.02	0.02	0.02	0.05
	Nonaccrual	0.18	0.23	0.22	0.26	0.40
Other	30-89 days past due	0.05	0.07	0.05	0.08	0.11
	90+ days past due	0.01	0.02	0.01	0.03	0.07
	Nonaccrual	0.16	0.20	0.18	0.22	0.40
Farmland	30-89 days past due	0.09	0.16	0.13	0.19	0.22
	90+ days past due	0.01	0.04	0.04	0.04	0.08
	Nonaccrual	0.52	0.61	0.55	0.77	0.84
Credit card	30-89 days past due	0.65	0.64	0.77	0.86	0.85
	90+ days past due	0.30	0.34	0.29	0.33	0.33
	Nonaccrual	0.07	0.09	0.03	0.05	0.02

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

BHCPR PEER GROUP DATA

Risk-Based Capital (Beginning March 2015, Replaced by Page 14)

Peer Group: 2
Date: 06/30/2017

	06/30/2017			06/30/2016			12/31/2016			12/31/2015			12/31/2014		
Capital Ratios															
Tier 1 leverage ratio	10.01			9.88			9.84			10.02			10.22		
Tier 1 risk-based capital ratio															
Total risk-based capital ratio															
Tangible tier 1 leverage ratio															
Tangible common equity capital / Tangible assets															
Tier 1 common equity capital / Total risk-weighted assets	11.90			11.89			11.79			12.13			12.18		
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others															
Estimated FV of mortgage serving assets / Mortgage service assets															

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2017

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

	06/30/2017		06/30/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A		11.90		11.94		11.79		12.13		
Common equity tier 1 capital, column B		0.00		0.00		0.00		0.00		
Tier 1 capital, column A		12.67		12.71		12.62		13.01		
Tier 1 capital, column B		0.00		0.00		0.00		0.00		
Total capital, column A		14.15		13.98		14.04		14.24		
Total capital, column B		0.00		0.00		0.00		0.00		
Tier 1 leverage		10.01		9.88		9.84		10.02		

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 06/30/2017

Insurance and Broker-Dealer Activities

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
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	75.00	71.43	71.43	60.00	57.15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	25.00	28.57	28.57	40.00	42.85
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.48	0.56	0.53	0.59	0.63
Premium income / Insurance activities revenue	0.01	0.01	0.00	0.00	0.20
Credit related premium income / Total premium income	60.00	60.00	60.00	75.00	42.86
Other premium income / Total premium income	40.00	40.00	40.00	25.00	57.14
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)	7.43	6.09	17.03	14.13	33.94
Insurance net income (L/H) / Equity (L/H)					21.13
Insurance benefits, losses, expenses / Insurance premiums	182.43	160.26	131.29	116.51	75.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	4.38	0.00	2.86	2.41
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	2.04
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.48	14.13	14.28	13.29	11.60
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: 2
Date: 06/30/2017

Foreign Activities

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.03
Cost: Interest-bearing deposits	0.70	0.36	0.40	0.11	0.23
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans	6.32	10.00	6.49	0.64	0.46
Foreign governments and institutions		0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	9,927.86	-17.80	-11.24	371.22	-5.30
Total selected assets	40.85	-10.56	-0.84	9.51	11.55
Deposits	-48.16	-31.50	34.84	170.33	-35.31

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2017

Parent Company Analysis - Part 1

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Profitability					
Net income / Average equity capital	9.50	8.79	9.16	8.59	8.32
Bank net income / Average equity investment in banks	10.00	9.27	9.71	9.27	9.38
Nonbank net income / Average equity investment in nonbanks	9.58	8.57	8.83	8.91	8.76
Sub BHCs net income / Average equity investment in sub BHCs	8.99	5.28	5.87	5.48	5.78
Bank net income / Parent net income	103.89	103.65	103.55	104.08	91.70
Nonbank net income / Parent net income	0.91	1.00	0.96	1.08	1.36
Sub BHCs net income / Parent net income	100.28	103.12	104.04	105.29	95.63
Leverage					
Total liabilities / Equity capital	11.26	10.02	11.55	9.93	10.27
Total debt / Equity capital	4.67	3.18	3.97	2.56	1.94
Total debt + NP to subs that issued trust preferred / Equity capital	9.62	8.46	9.56	8.13	7.90
Total debt + Loans guaranteed for affiliate / Equity capital	4.73	3.26	4.04	2.60	2.03
Total debt / Equity capital - excess over fair value	4.67	3.18	3.97	2.57	1.96
Long-term debt / Equity capital	4.41	2.95	3.78	2.30	1.82
Short-term debt / Equity capital	0.02	0.07	0.03	0.02	0.01
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	0.00	0.00	0.00	0.00	0.01
Long-term debt / Consolidated long-term debt	16.67	10.29	12.90	8.22	6.03
Double Leverage					
Equity investment in subs / Equity capital	105.12	104.11	105.23	103.38	102.90
Total investment in subs / Equity capital	105.57	104.62	105.68	103.91	103.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					96.44
Total investment in subs / Equity cap, Qual TPS + other PS in T1					97.24
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.46	0.41	0.54	0.31	0.33
Equity investment in subs - equity cap / Net income-div (X)	1.64	1.52	1.68	1.44	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	89.17	107.29	103.72	124.21	125.03
Cash flow from operations + noncash + op exchange / Op exchange + div	96.28	113.67	111.02	123.42	122.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.54	80.89	107.09	106.61	106.95
Pretax operating income + interest expenses / Interest expense	965.57	3,877.18	4,206.40	15,981.35	14,819.64
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	931.42	1,185.67	1,091.94	1,952.45	3,031.02
Dividends + interest from subs / Interest expenses + dividends	86.26	108.23	124.92	146.44	174.32
Fees + other income from subs / Salary + other expenses	5.42	6.64	7.65	6.52	7.91
Net income / Current part of long-term debt + preferred dividends (X)	134.69	441.06	455.19	170.83	126.64
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.54	1.34	1.65	1.68	1.72
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	0.03	0.00	4.62	11.98
Total	0.00	0.03	0.00	4.62	11.98
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	0.14	0.17	0.18	0.19	0.27
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: 2
Date: 06/30/2017

Parent Company Analysis - Part 2

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	115.38	120.82	108.30	74.26	75.70
Dividends paid / Net income	28.50	29.76	29.36	30.01	30.54
Net income - dividends / Average equity	6.62	5.99	6.26	5.72	5.45
Percent of Dividends Paid					
Dividends from bank subsidiaries	99.57	118.89	121.16	145.58	166.84
Dividends from nonbank subsidiaries	1.20	1.25	1.56	2.62	2.01
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	2.68
Dividends from all subsidiaries	104.73	123.57	141.52	154.34	182.23
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	27.90	35.92	36.16	44.45	44.65
Interest income from bank subsidiaries	0.13	0.17	0.13	0.14	0.12
Mortgage and service fees from bank subsidiaries	0.64	0.75	0.78	0.98	1.42
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	31.02	40.01	40.03	50.83	49.17
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	55.75	51.24	63.59	76.47	52.54
Interest income from nonbank subsidiaries	0.06	0.01	0.02	0.54	0.48
Mortgage and serv fees from nonbank subsidiaries	0.21	0.07	0.28	0.68	0.73
Other income from nonbank subsidiaries	0.01	0.01	0.63	0.00	0.02
Operating income from nonbank subsidiaries	60.93	61.03	79.69	87.90	63.04
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	26.55	32.54	27.16	27.43	32.59
Interest income from subsidiary BHCs	0.01	0.02	0.02	0.02	0.03
Mortgage and service fees from subsidiary BHCs	-0.02	-0.02	-0.02	0.00	0.59
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	26.54	32.54	27.16	27.45	33.20
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	61.13	62.54	68.94	68.80	63.90
Interest income from bank subsidiaries	4.83	4.55	2.07	2.48	1.47
Mortgage and service fees from bank subsidiaries	1.87	2.63	1.63	1.96	2.66
Other income from bank subsidiaries	0.01	0.03	0.03	0.01	0.05
Operating income from bank subsidiaries	77.44	81.52	91.67	91.63	76.30
Dividends from nonbank subsidiaries	1.63	1.12	1.01	2.01	1.01
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.01	0.02
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	3.54	2.60	1.67	2.80	2.16
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	1.87
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	1.91
Loans and advances from subsidiaries / Short term debt	615.05	403.34	574.10	406.38	-5,352.81
Loans and advances from subsidiaries / Total debt	65.23	96.39	78.25	112.92	122.21

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									147
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.23	2.32	2.64	2.96	3.26	3.54	3.79	3.97	147
+ Non-interest income	0.91	0.24	0.35	0.52	0.88	1.19	1.65	2.29	147
- Overhead expense	2.55	1.46	1.71	2.03	2.50	3.05	3.49	4.09	147
- Provision for loan and lease losses	0.11	-0.03	0.00	0.04	0.09	0.15	0.27	0.37	147
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.14	147
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	147
= Pretax net operating income (tax equivalent)	1.53	0.92	1.03	1.25	1.53	1.79	2.02	2.23	147
Net operating income	1.04	0.62	0.68	0.85	1.03	1.18	1.44	1.63	147
Net income	1.04	0.62	0.68	0.85	1.03	1.19	1.44	1.63	147
Net income (sub-chapter S adjusted)	1.01	0.75	0.75	0.81	1.00	1.15	1.20	1.34	14
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.96	3.15	3.41	3.69	3.97	4.26	4.50	4.64	147
Interest expense	0.49	0.14	0.22	0.35	0.47	0.62	0.80	0.92	147
Net interest income (tax equivalent)	3.48	2.49	2.76	3.18	3.51	3.80	4.10	4.21	147
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.07	-0.06	-0.02	0.00	0.04	0.12	0.24	0.40	147
Earnings coverage of net losses (X)	33.94	-263.50	-105.22	4.88	20.24	61.48	245.68	508.23	147
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	0.45	0.56	0.73	0.98	1.21	1.47	1.83	147
Allowance for loan and lease losses / Total loans and leases	0.98	0.43	0.54	0.72	0.98	1.20	1.46	1.81	147
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.62	0.09	0.18	0.31	0.53	0.82	1.41	1.76	147
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.24	0.02	0.04	0.10	0.20	0.35	0.56	0.65	147
Liquidity and Funding									
Net noncore funding dependence	13.88	-8.54	0.02	6.74	14.93	20.64	29.69	32.15	147
Net short-term noncore funding dependence	9.42	-9.20	-2.05	3.51	8.93	15.99	21.67	24.94	147
Net loans and leases / Total assets	71.95	49.29	61.69	67.02	72.45	78.33	82.46	86.78	147
Capitalization									
Tier 1 leverage ratio	10.01	7.73	8.22	8.99	9.86	10.76	12.86	13.82	147
Equity capital / Total assets	10.87	7.48	8.33	9.28	10.80	12.26	13.74	14.92	147
Equity capital + minority interest / Total assets	10.92	7.49	8.33	9.30	10.89	12.35	13.91	15.02	147
Tier 1 common equity capital / Total risk-weighted assets	11.90	8.67	9.29	10.14	11.48	13.25	15.70	17.84	147
Net Loans and leases / Equity capital (X)	6.75	3.94	4.66	5.66	6.69	7.62	9.45	10.15	147
Cash dividends / Net income	28.50	0.00	0.00	8.52	33.43	46.99	55.75	68.13	146
Cash dividends / Net income (sub-chapter S adjusted)	29.84	1.68	2.93	14.90	32.54	43.90	53.18	55.85	14
Retained earnings / Average equity capital	6.62	2.63	3.43	4.71	6.13	8.27	11.10	13.68	147
Growth Rates									
Assets	11.56	-0.81	1.68	4.80	9.37	15.23	29.57	50.86	147
Equity capital	13.09	0.81	2.49	4.77	8.06	15.60	41.89	64.34	147
Net loans and leases	13.54	0.77	3.29	5.53	10.49	19.12	32.85	47.08	147
Noncore funding	-5.97	-54.19	-44.74	-28.82	-7.08	10.56	45.75	64.64	147
Parent Company Ratios									
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.07	147
Long-term debt / Equity capital	4.41	0.00	0.00	0.00	0.00	9.30	17.98	19.85	147
Equity investment in subs / Equity capital	105.12	87.39	90.39	99.22	104.13	113.57	119.82	123.07	147
Cash FR op + noncash + op expenses / Op expenses + dividends	96.28	-1.95	4.00	43.71	101.03	128.69	183.30	285.54	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

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)	3.68	3.00	3.18	3.44	3.71	3.92	4.15	4.40	147
Less: Interest expense	0.46	0.13	0.21	0.32	0.44	0.59	0.76	0.91	147
Equals: Net interest income (tax equivalent)	3.23	2.32	2.64	2.96	3.26	3.54	3.79	3.97	147
Plus: Non-interest income	0.91	0.24	0.35	0.52	0.88	1.19	1.65	2.29	147
Equals: adjusted operating income (tax equivalent)	4.18	3.01	3.29	3.67	4.17	4.70	5.10	5.70	147
Less: Overhead Expense	2.55	1.46	1.71	2.03	2.50	3.05	3.49	4.09	147
Less: Provision for loan and lease losses	0.11	-0.03	0.00	0.04	0.09	0.15	0.27	0.37	147
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	147
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.14	147
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	147
Equals: Pretax net operating income (tax equivalent)	1.53	0.92	1.03	1.25	1.53	1.79	2.02	2.23	147
Less: Applicable income taxes (tax equivalent)	0.49	0.01	0.16	0.39	0.51	0.62	0.72	0.81	147
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equals: Net operating income	1.04	0.62	0.68	0.85	1.03	1.18	1.44	1.63	147
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equals: Net income	1.04	0.62	0.68	0.85	1.03	1.19	1.44	1.63	147
Memo: Net income (last four quarters)	1.03	0.55	0.67	0.84	1.02	1.17	1.44	1.65	147
Net income-BHC and noncontrolling (minority) interest	1.04	0.62	0.69	0.85	1.03	1.19	1.44	1.63	147
Margin Analysis									
Average earning assets / Average assets	93.25	88.39	89.75	91.50	93.08	95.26	96.62	97.41	147
Average interest-bearing funds / Average assets	69.93	50.85	56.86	63.38	69.53	76.71	82.84	84.75	147
Interest income (tax equivalent) / Average earning assets	3.96	3.15	3.41	3.69	3.97	4.26	4.50	4.64	147
Interest expense / Average earning assets	0.49	0.14	0.22	0.35	0.47	0.62	0.80	0.92	147
Net interest income (tax equivalent) / Average earning assets	3.48	2.49	2.76	3.18	3.51	3.80	4.10	4.21	147
Yield or Cost									
Total loans and leases (tax equivalent)	4.41	3.58	3.88	4.10	4.39	4.75	5.06	5.28	147
Interest-bearing bank balances	0.86	0.24	0.45	0.66	0.84	1.01	1.37	1.73	147
Fed funds sold and reverse repos	0.73	0.00	0.00	0.29	0.86	1.05	1.54	1.94	63
Trading assets	0.54	0.00	0.00	0.00	0.00	1.06	2.67	3.96	46
Total earning assets	3.88	3.13	3.28	3.62	3.88	4.14	4.42	4.61	147
Investment securities (tax equivalent)	2.58	1.66	1.88	2.15	2.54	2.99	3.49	3.72	147
US Treasury and agency securities (excluding Mortgage-backed securities)	1.60	0.67	0.90	1.21	1.55	1.99	2.37	2.60	131
Mortgage-backed securities	2.17	1.53	1.78	1.97	2.15	2.36	2.57	2.72	146
All other securities	3.78	1.81	2.16	2.82	3.75	4.70	5.48	6.04	146
Interest-bearing deposits	0.47	0.15	0.22	0.31	0.43	0.65	0.84	0.97	147
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.70	0.66	0.67	0.68	0.70	0.72	0.73	0.74	2
Fed funds purchased and repos	0.62	0.06	0.10	0.20	0.32	0.88	1.84	3.87	122
Other borrowed funds and trading liabilities	1.33	0.28	0.75	0.94	1.23	1.62	2.24	2.79	141
All interest-bearing funds	0.66	0.24	0.36	0.47	0.64	0.85	1.03	1.13	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.97	0.00	0.00	0.00	1.36	3.97	6.56	8.01	146
Overhead expenses / Net Interest Income + non-interest income	62.01	43.12	50.25	57.06	61.46	68.35	74.33	76.49	147
Percent of Average Assets									
Total overhead expense	2.55	1.46	1.71	2.03	2.50	3.05	3.49	4.09	147
Personnel expense	1.45	0.82	0.96	1.19	1.46	1.72	2.01	2.27	147
Net occupancy expense	0.32	0.14	0.19	0.25	0.32	0.38	0.44	0.50	147
Other operating expenses	0.76	0.42	0.47	0.54	0.73	0.94	1.16	1.37	147
Overhead less non-interest income	1.62	0.97	1.09	1.35	1.62	1.87	2.14	2.27	147
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.84	42.64	48.66	55.21	60.61	66.44	73.70	76.04	147
Personnel expense	34.98	22.66	26.25	32.18	35.06	38.36	44.47	46.63	147
Net occupancy expense	7.58	3.92	5.05	6.15	7.56	8.98	10.34	11.00	147
Other operating expenses	17.94	11.38	12.40	14.98	17.58	20.87	24.42	26.64	147
Total non-interest income	21.31	7.83	9.80	14.16	20.80	26.59	34.06	44.69	147
Fiduciary activities income	2.00	0.00	0.00	0.00	1.03	3.56	7.54	10.39	147
Service charges on domestic deposit accounts	3.88	0.30	0.97	2.31	3.88	5.14	7.00	10.44	147
Trading revenue	0.07	0.00	0.00	0.00	0.00	0.00	0.50	1.16	147
Investment banking fees and commissions	0.95	0.00	0.00	0.02	0.64	1.43	3.54	6.56	147
Insurance activities revenue	0.48	0.00	0.00	0.00	0.02	0.43	2.67	5.50	147
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Net servicing fees	0.35	0.00	0.00	0.00	0.15	0.55	1.55	2.42	147
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Net gain (loss) - sales of loans, OREO, and other assets	2.32	-0.12	0.00	0.47	1.45	3.49	6.75	11.09	147
Other non-interest income	7.34	1.88	2.85	4.84	6.66	9.06	13.84	18.41	147
Overhead less non-interest income	39.20	20.77	25.09	32.73	39.40	46.21	53.90	55.88	147
Applicable income taxes / Pretax net operating income (tax equivalent)	27.11	0.21	3.95	23.85	29.64	33.54	36.76	38.07	146
Applicable income tax + TE / Pretax net operating income + TE	32.75	1.79	17.09	32.05	34.43	37.35	39.41	40.66	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.26	21.61	32.98	43.13	53.74	64.12	71.34	77.23	147
Commercial and industrial loans	10.70	2.66	3.81	6.04	9.11	14.41	22.09	28.13	147
Loans to individuals	2.30	0.03	0.06	0.32	0.83	2.56	9.18	17.17	147
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	147
Agricultural loans	0.47	0.00	0.00	0.00	0.05	0.67	2.65	3.95	147
Other loans and leases	2.50	0.00	0.05	0.48	2.20	3.48	7.63	11.12	147
Net loans and leases	71.95	49.29	61.69	67.02	72.45	78.33	82.46	86.78	147
Debt securities over 1 year	14.93	3.28	6.15	9.60	13.59	19.69	26.54	36.92	147
Mutual funds and equity securities	0.10	0.00	0.00	0.00	0.04	0.18	0.39	0.65	147
Subtotal	87.37	76.90	80.23	84.84	88.39	90.02	91.97	93.20	147
Interest-bearing bank balances	2.14	0.10	0.21	0.60	1.54	3.28	5.91	8.09	147
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.50	147
Debt securities 1 year or less	1.89	0.05	0.14	0.56	1.27	2.69	5.96	9.37	147
Trading assets	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.31	147
Total earning assets	92.16	87.98	89.16	90.61	92.01	94.13	95.23	96.10	147
Non-interest cash and due from depository institutions	1.24	0.23	0.37	0.80	1.26	1.68	2.02	2.35	147
Other real estate owned	0.07	0.00	0.00	0.01	0.04	0.11	0.23	0.47	147
All other assets	6.51	3.01	3.58	4.87	6.50	7.91	9.24	10.63	147
Memoranda									
Short-term investments	4.47	0.74	0.99	1.72	3.30	6.91	11.62	14.77	147
US Treasury securities	0.13	0.00	0.00	0.00	0.00	0.09	0.83	1.66	147
US agency securities (excluding Mortgage-backed securities)	1.60	0.00	0.00	0.12	1.06	2.80	4.97	9.80	147
Municipal securities	3.19	0.00	0.01	0.60	2.29	4.22	9.22	13.33	147
Mortgage-backed securities	9.84	0.94	2.98	5.28	8.76	14.01	19.31	24.66	147
Asset-backed securities	0.22	0.00	0.00	0.00	0.00	0.06	1.06	4.86	147
Other debt securities	0.57	0.00	0.00	0.00	0.13	0.86	2.84	4.21	147
Loans held-for-sale	0.39	0.00	0.00	0.02	0.13	0.41	2.01	4.30	147
Loans not held-for-sale	71.70	45.33	58.71	66.65	72.34	78.43	82.11	86.52	147
Real estate loans secured by 1-4 family	16.59	3.22	5.72	10.09	14.78	22.39	32.89	40.56	147
Revolving	2.79	0.04	0.17	0.89	2.44	4.59	6.42	7.08	147
Closed-end, secured by first liens	13.02	2.14	3.82	7.27	11.33	17.91	27.40	34.04	147
Closed-end, secured by junior liens	0.41	0.01	0.05	0.14	0.33	0.62	0.96	1.39	147
Commercial real estate loans	33.73	11.16	16.32	25.93	32.38	40.85	52.57	61.58	147
Construction and land development	4.64	0.41	0.92	2.36	4.27	6.52	9.71	11.55	147
Multifamily	4.95	0.26	0.82	1.82	3.47	6.51	13.85	28.56	147
Nonfarm nonresidential	22.53	6.36	10.75	16.63	22.62	27.40	33.91	37.70	147
Real estate loans secured by farmland	0.74	0.00	0.00	0.01	0.26	1.51	2.94	5.41	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

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	73.95	40.87	52.31	64.82	75.46	85.17	91.59	95.60	147
Real estate loans secured by 1-4 family	23.36	5.64	8.15	13.86	21.39	32.03	45.78	54.44	147
Revolving	3.91	0.06	0.22	1.26	3.28	6.57	9.06	10.48	147
Closed-end	18.97	4.22	5.62	10.90	16.26	26.10	37.08	48.82	147
Commercial real estate loans	46.91	20.36	26.78	37.95	45.30	55.59	69.55	75.75	147
Construction and land development	6.49	0.59	1.22	3.39	6.06	9.14	13.30	15.43	147
1-4 family	1.55	0.00	0.08	0.50	1.07	2.30	4.10	5.39	147
Other	4.88	0.21	0.90	2.27	4.49	7.18	9.79	11.53	147
Multifamily	6.76	0.73	1.39	2.67	5.02	8.55	17.95	38.57	147
Nonfarm nonresidential	31.47	12.03	17.71	25.34	31.73	38.34	46.65	50.38	147
Owner-occupied	10.90	1.38	3.72	7.81	11.00	14.31	19.03	19.58	147
Other	20.28	6.34	9.34	14.54	19.37	26.06	32.84	37.08	147
Real estate loans secured by farmland	1.11	0.00	0.00	0.01	0.35	2.01	4.50	7.33	147
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	147
Commercial and industrial loans	15.31	3.33	5.40	8.65	12.95	20.70	29.91	38.08	147
Loans to individuals	3.42	0.04	0.08	0.40	1.15	3.57	13.46	23.02	147
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.39	147
Agricultural loans	0.71	0.00	0.00	0.00	0.06	1.02	4.09	5.86	147
Other loans and leases	3.66	0.00	0.06	0.70	3.00	5.17	10.74	17.10	147
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	490.93	232.66	295.28	385.61	485.10	607.75	700.47	738.26	147
Real estate loans secured by 1-4 family	155.37	33.49	50.41	86.84	132.19	210.56	343.52	419.28	147
Revolving	26.55	0.36	1.55	7.85	22.72	43.97	64.20	73.70	147
Closed-end	125.45	23.29	34.92	67.31	109.21	176.19	289.69	379.74	147
Commercial real estate loans	310.77	107.83	154.95	232.63	309.88	386.36	485.43	560.08	147
Construction and land development	42.71	4.25	8.26	22.89	40.52	61.02	81.64	107.01	147
1-4 family	10.01	0.00	0.55	3.32	7.20	15.77	23.44	35.66	147
Other	31.97	1.56	4.64	15.68	30.98	46.90	61.75	77.08	147
Multifamily	45.31	2.18	8.28	17.30	33.42	59.67	127.49	249.32	147
Nonfarm nonresidential	208.55	69.48	99.03	153.12	211.20	256.88	320.53	359.75	147
Owner-occupied	71.46	9.66	21.56	51.78	68.83	96.51	118.98	141.67	147
Other	133.87	30.69	52.69	96.27	131.51	174.54	219.14	244.15	147
Real estate loans secured by farmland	6.81	0.00	0.00	0.10	2.14	15.15	25.96	47.12	147
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.39	147
Commercial and industrial loans	99.43	21.28	34.92	57.93	86.96	139.20	192.92	229.95	147
Loans to individuals	20.70	0.29	0.57	2.95	8.08	22.63	78.75	156.92	147
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.06	1.05	2.47	147
Agricultural loans	4.47	0.00	0.00	0.00	0.42	7.12	24.24	35.08	147
Other loans and leases	23.50	0.02	0.45	4.71	18.11	33.69	75.96	112.16	147
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.89	15.11	17.32	27.20	33.50	43.85	59.51	67.10	147
Non-owner occupied CRE loans / Total risk based capital	237.17	72.73	114.22	175.53	222.12	299.00	384.43	476.28	147
Construction and land development loans / Total risk based capital	42.71	4.25	8.26	22.89	40.52	61.02	81.64	107.01	147
Total CRE loans / Total risk based capital	313.58	109.32	156.68	236.21	310.06	388.39	490.39	561.51	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	4.47	0.74	0.99	1.72	3.30	6.91	11.62	14.77	147
Liquid assets	16.35	7.20	8.76	10.56	14.93	21.32	27.99	31.87	147
Investment securities	17.34	5.20	8.26	11.25	16.07	22.10	29.08	41.39	147
Net loans and leases	71.95	49.29	61.69	67.02	72.45	78.33	82.46	86.78	147
Net loans, leases and standby letters of credit	72.44	49.69	61.84	67.21	72.88	78.99	82.96	86.88	147
Core deposits	70.11	51.98	56.57	64.52	70.36	76.37	81.73	84.50	147
Noncore funding	16.65	3.08	5.29	9.75	16.11	22.44	30.25	34.64	147
Time deposits of \$100K or more									
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Federal funds purchased and repos	1.32	0.00	0.00	0.01	0.80	2.43	4.74	6.32	147
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Net federal funds purchased (sold)	1.35	-0.07	0.00	0.00	0.79	2.38	4.61	6.32	147
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Other borrowings w/remaining maturity of 1 year or less	4.15	0.00	0.00	0.72	3.60	7.29	11.33	13.60	147
Earning assets repriceable in 1 year	32.72	10.20	14.39	22.19	32.11	43.13	51.42	57.27	147
Interest-bearing liabilities repriceable in 1 year	15.23	1.99	4.32	6.89	10.60	18.02	49.87	54.43	147
Long-term debt repriceable in 1 year	0.21	0.00	0.00	0.00	0.00	0.00	1.54	3.48	147
Net assets repriceable in 1 year	16.44	-25.34	-13.95	7.63	17.12	29.86	38.72	42.49	147
Other Liquidity and Funding Ratios									
Net noncore funding dependence	13.88	-8.54	0.02	6.74	14.93	20.64	29.69	32.15	147
Net ST noncore funding dependence	9.42	-9.20	-2.05	3.51	8.93	15.99	21.67	24.94	147
Short-term investment / ST noncore funding	47.34	5.22	7.43	14.14	28.25	63.36	140.69	329.50	147
Liquid assets-ST noncore funding / Nonliquid assets	4.73	-15.90	-12.21	-4.00	3.89	12.01	26.25	34.99	147
Net loans and leases / Total deposits	92.12	59.89	72.50	84.09	92.88	101.54	107.33	115.86	147
Net loans and leases / Core deposits	103.79	66.49	77.86	91.07	103.37	114.94	132.93	144.15	147
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.23	-0.44	-0.23	0.00	0.09	0.41	1.03	1.49	106
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.03	-2.05	-1.69	-0.73	0.01	0.51	1.60	2.50	146
Structured notes appreciation (depreciation) / T1 cap	-0.02	-0.20	-0.11	-0.02	0.00	0.00	0.01	0.10	29
Percent of Investment Securities									
Held-to-maturity securities	13.72	0.00	0.00	0.00	8.10	27.19	45.40	62.04	147
Available-for-sale securities	86.28	37.96	54.60	72.81	91.90	100.00	100.00	100.00	147
US Treasury securities	0.81	0.00	0.00	0.00	0.00	0.70	4.76	9.74	147
US agency securities (excluding Mortgage-backed securities)	10.21	0.00	0.00	0.89	6.17	19.97	31.17	47.85	147
Municipal securities	18.31	0.00	0.15	6.13	15.22	29.57	41.74	52.53	147
Mortgage-backed securities	56.15	8.02	27.06	39.75	57.85	71.02	82.94	88.09	147
Asset-backed securities	1.23	0.00	0.00	0.00	0.00	0.48	5.97	23.02	147
Other debt securities	3.80	0.00	0.00	0.00	0.78	7.86	15.41	28.49	147
Mutual funds and equity securities	0.68	0.00	0.00	0.00	0.24	1.04	3.46	4.14	147
Debt securities 1 year or less	12.30	0.28	1.26	3.72	8.21	17.10	36.93	44.32	147
Debt securities 1 to 5 years	22.08	1.37	2.84	10.08	19.77	33.04	49.24	58.84	147
Debt securities over 5 years	62.25	6.57	28.27	46.72	64.48	80.74	89.84	94.09	147
Pledged securities	47.28	3.12	14.83	28.61	47.42	66.06	79.10	84.56	147
Structured notes, fair value	0.20	0.00	0.00	0.00	0.00	0.00	0.98	4.91	147
Percent Change from Prior Like Quarter									
Short-term investments	19.60	-63.96	-45.32	-19.45	3.15	54.95	132.35	193.35	147
Investment securities	8.30	-21.34	-12.89	-2.58	5.24	16.99	38.80	57.75	147
Core deposits	17.87	-0.57	3.69	8.26	14.67	26.80	39.88	60.87	147
Noncore funding	-5.97	-54.19	-44.74	-28.82	-7.08	10.56	45.75	64.64	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	17.42	5.20	6.94	13.04	16.73	22.29	28.39	30.92	147
Standby letters of credit	0.42	0.00	0.03	0.16	0.34	0.56	1.17	1.49	147
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.15	147
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	147
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	147
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	147
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	147
Derivative contracts	7.46	0.00	0.00	1.05	5.41	12.08	24.88	32.25	147
Interest rate contracts	7.33	0.00	0.00	1.05	5.41	12.08	24.73	32.16	147
Interest rate futures and forward contracts	0.47	0.00	0.00	0.00	0.04	0.54	2.25	6.17	147
Written options contracts (interest rate)	0.44	0.00	0.00	0.00	0.23	0.72	1.63	3.69	147
Purchased options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.50	1.46	147
Interest rate swaps	5.54	0.00	0.00	0.00	3.34	9.49	20.28	28.12	147
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	147
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	147
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Percent of Average Loans and Leases									
Loan commitments	25.47	7.10	13.46	20.14	24.16	31.96	38.45	43.26	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date:06/30/2017

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.90	96.36	99.64	100.00	100.00	100.00	100.00	100.00	132
Foreign exchange contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.03	2.13	132
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Futures and forwards									
Futures and forwards	14.19	0.00	0.00	0.00	3.96	30.86	55.15	81.22	132
Written options									
Written options	12.11	0.00	0.00	0.00	4.24	21.25	46.88	65.77	132
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Over-the-counter	11.62	0.00	0.00	0.00	4.24	18.69	46.88	65.77	132
Purchased options									
Purchased options	0.97	0.00	0.00	0.00	0.00	0.00	7.06	17.04	132
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Over-the-counter	0.82	0.00	0.00	0.00	0.00	0.00	6.06	12.28	132
Swaps									
Swaps	63.42	0.00	0.00	29.45	83.25	98.09	100.00	100.00	132
Held for trading									
Held for trading	14.82	0.00	0.00	0.00	0.00	31.25	92.71	100.00	132
Interest rate contracts	15.37	0.00	0.00	0.00	0.00	25.79	91.34	100.00	132
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	132
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Non-traded									
Non-traded	85.18	0.00	7.29	68.75	100.00	100.00	100.00	100.00	132
Interest rate contracts	84.56	0.00	7.29	66.08	100.00	100.00	100.00	100.00	132
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	132
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Derivative contracts (excluding futures and FX 14 days or less)									
Derivative contracts (excluding futures and FX 14 days or less)	83.62	17.71	43.52	66.26	92.30	100.00	100.00	100.00	132
One year or less	15.16	0.00	0.00	0.00	7.45	24.59	58.34	81.74	132
Over 1 year to 5 years	19.05	0.00	0.00	0.00	15.25	37.21	54.56	69.58	132
Over 5 years	36.95	0.00	0.00	2.47	38.79	64.08	85.56	96.88	132
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	0.65	0.00	0.00	0.22	0.66	1.06	1.35	1.64	132
Gross positive fair value									
Gross positive fair value	0.93	0.04	0.19	0.59	0.92	1.23	1.91	2.13	132
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	147
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	147
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	147
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	147
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	147
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Other Ratios									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.00	0.00	0.02	0.08	0.24	0.43	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

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	0.15	0.27	0.37	147
Provision for loan and lease losses / Average loans and leases	0.15	-0.08	0.00	0.06	0.14	0.22	0.40	0.50	147
Provision for loan and lease losses / Net losses	293.60	-644.59	-259.50	32.41	142.96	310.26	1178.62	3451.89	147
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	0.45	0.56	0.73	0.98	1.21	1.47	1.83	147
Allowance for loan and lease losses / Total loans and leases	0.98	0.43	0.54	0.72	0.98	1.20	1.46	1.81	147
Allowance for loan and lease losses / Net loans and leases losses (X)	29.62	2.50	3.03	5.81	11.76	34.27	123.04	230.63	114
Allowance for loan and lease losses / Nonaccrual assets	271.74	60.09	77.16	135.56	204.94	359.46	640.30	1147.93	146
ALLL/90+ days past due + nonaccrual loans and leases	231.61	49.44	64.72	115.26	182.36	301.15	530.71	780.55	146
Gross loan and lease losses / Average loans and leases	0.13	0.00	0.01	0.04	0.10	0.21	0.32	0.55	147
Recoveries / Average loans and leases	0.06	0.00	0.00	0.02	0.04	0.08	0.16	0.21	147
Net losses / Average loans and leases	0.07	-0.06	-0.02	0.00	0.04	0.12	0.24	0.40	147
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	147
Recoveries / Prior year-end losses	23.28	1.49	3.08	8.44	16.74	30.05	55.11	129.85	144
Earnings coverage of net losses (X)	33.94	-263.50	-105.22	4.88	20.24	61.48	245.68	508.23	147
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.07	-0.05	-0.01	0.00	0.03	0.08	0.11	147
Real estate loans secured by 1-4 family	0.02	-0.08	-0.04	0.00	0.01	0.06	0.12	0.18	147
Revolving	0.03	-0.11	-0.03	0.00	0.00	0.06	0.18	0.28	143
Closed-end	0.02	-0.08	-0.04	0.00	0.01	0.05	0.13	0.16	147
Commercial real estate loans	0.00	-0.09	-0.06	-0.02	0.00	0.01	0.07	0.13	147
Construction and land development	-0.03	-0.42	-0.23	-0.04	0.00	0.00	0.03	0.17	147
1-4 family	0.00	-0.05	-0.02	0.00	0.00	0.00	0.00	0.03	147
Other	-0.02	-0.36	-0.14	-0.02	0.00	0.00	0.02	0.07	147
Multifamily	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.03	145
Nonfarm nonresidential	0.01	-0.07	-0.05	-0.01	0.00	0.02	0.07	0.15	147
Owner-occupied	0.00	-0.03	-0.02	0.00	0.00	0.01	0.05	0.09	147
Other	0.00	-0.05	-0.02	0.00	0.00	0.00	0.04	0.06	147
Real estate loans secured by farmland	0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.02	116
Commercial and industrial loans	0.13	-0.25	-0.10	0.00	0.07	0.25	0.51	0.73	146
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Loans to individuals	0.75	0.09	0.14	0.31	0.56	0.94	1.79	3.24	111
Credit card loans	1.17	-0.18	-0.02	0.00	0.47	2.48	2.97	5.00	48
Agricultural loans	0.06	0.00	0.00	0.00	0.00	0.00	0.09	1.51	95
Loans to foreign governments and institutions									
Other loans and leases	0.19	-0.06	-0.01	0.00	0.01	0.24	0.90	1.54	140

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

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	0.24	0.02	0.04	0.10	0.20	0.35	0.56	0.65	147
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.05	0.18	0.44	147
Nonaccrual loans and leases	0.50	0.06	0.14	0.27	0.45	0.68	1.00	1.35	147
90+ days past due and nonaccrual loans and leases	0.58	0.10	0.18	0.30	0.50	0.78	1.25	1.95	147
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	0.03	0.09	147
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	147
Nonaccrual restructured	0.13	0.00	0.00	0.03	0.08	0.20	0.31	0.46	147
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	147
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.42	0.06	0.12	0.23	0.35	0.55	0.95	1.34	147
90+ past due and nonaccrual assets + other real estate owned	0.51	0.08	0.14	0.25	0.40	0.66	1.24	1.56	147
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	0.67	0.10	0.20	0.37	0.56	0.90	1.44	1.68	147
Allowance for loan and leases losses	105.38	16.25	31.63	51.78	87.89	139.12	243.01	295.52	147
Equity cap + allowance for loan and lease losses	5.95	1.24	1.92	3.28	4.87	7.66	12.79	15.79	147
Tier 1 cap + allowance for loan and lease losses	6.60	1.28	1.89	3.60	5.64	9.00	14.63	16.80	147
Loans and Leases + other real estate owned	0.93	0.19	0.29	0.52	0.78	1.28	1.96	2.40	147

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2017

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	0.22	0.01	0.03	0.09	0.18	0.33	0.53	0.76	147
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.20	0.52	147
	Nonaccrual	0.45	0.02	0.06	0.23	0.43	0.64	0.91	1.28	147
Commercial and industrial	30-89 days past due	0.22	0.00	0.00	0.02	0.14	0.34	0.81	1.10	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.23	146
	Nonaccrual	0.69	0.00	0.02	0.13	0.44	1.03	2.29	2.92	146
Individuals	30-89 days past due	0.49	0.00	0.00	0.11	0.37	0.77	1.36	2.83	146
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.47	146
	Nonaccrual	0.21	0.00	0.00	0.00	0.09	0.34	0.90	1.56	146
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.03	0.62	1.01	95
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	95
	Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.25	1.12	2.44	95
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.10	0.66	1.26	140
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.19	140
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.08	1.01	1.80	140

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: 2
Date: 06/30/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.36	0.00	0.07	0.15	0.32	0.53	0.82	1.10	147
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.25	0.56	147
	Nonaccrual	0.65	0.02	0.06	0.27	0.56	0.90	1.54	2.36	147
Revolving	30-89 days past due	0.28	0.00	0.00	0.07	0.23	0.47	0.78	1.21	143
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.29	143
	Nonaccrual	0.45	0.00	0.00	0.06	0.37	0.78	1.40	2.10	143
Closed-End	30-89 days past due	0.37	0.00	0.05	0.13	0.32	0.55	0.85	1.08	147
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.29	0.60	147
	Nonaccrual	0.69	0.00	0.03	0.30	0.57	0.98	1.57	2.60	147
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.10	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	147
	Nonaccrual	0.05	0.00	0.00	0.00	0.03	0.07	0.17	0.26	147
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.02	0.10	0.21	0.49	0.64	147
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.13	0.37	147
	Nonaccrual	0.35	0.00	0.04	0.12	0.27	0.50	0.91	1.29	147
Construction and development	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.16	0.56	1.14	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.40	147
	Nonaccrual	0.24	0.00	0.00	0.00	0.06	0.49	1.00	1.58	147
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.35	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.44	147
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.25	0.76	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.37	147
	Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.26	0.77	1.05	147
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.01	0.36	1.20	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	145
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.12	0.75	1.26	145
Nonfarm non-residential	30-89 days past due	0.12	0.00	0.00	0.01	0.08	0.20	0.44	0.71	147
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.19	0.44	147
	Nonaccrual	0.41	0.00	0.02	0.13	0.31	0.65	0.97	1.43	147
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.04	0.10	0.20	0.31	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	147
	Nonaccrual	0.18	0.00	0.00	0.04	0.13	0.28	0.61	0.77	147
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.07	0.23	0.41	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.26	147
	Nonaccrual	0.16	0.00	0.00	0.00	0.08	0.26	0.60	0.91	147
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.12	0.51	0.82	116
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.35	116
	Nonaccrual	0.52	0.00	0.00	0.00	0.00	0.98	2.17	3.91	116
Credit card	30-89 days past due	0.65	0.00	0.00	0.00	0.05	0.89	2.21	4.87	48
	90+ days past due	0.30	0.00	0.00	0.00	0.00	0.33	1.71	2.75	48
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.36	1.00	48

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 2
Date: 06/30/2017**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	11.90	8.67	9.29	10.14	11.48	13.24	15.71	17.84	147
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Tier 1 capital, column A	12.67	9.44	10.11	10.96	12.14	14.04	16.71	18.45	147
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Total capital, column A	14.15	11.43	11.77	12.65	13.58	15.52	18.42	20.09	147
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Tier 1 leverage	10.01	7.73	8.22	8.99	9.86	10.76	12.86	13.82	147

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 06/30/2017

	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	35
Cost: Interest-bearing deposits	0.70	0.66	0.67	0.68	0.70	0.72	0.73	0.74	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans	6.32	3.16	3.52	4.57	6.32	8.07	9.12	9.48	2
Foreign governments and institutions									
Growth Rates									
Net loans and leases	9927.86	-90.71	-77.59	-32.52	-8.36	15.36	82.77	139129.39	31
Total selected assets	40.85	-94.15	-69.78	-24.53	-4.50	3.35	41.14	1598.12	47
Deposits	-48.16	-61.98	-60.45	-55.84	-48.16	-40.49	-35.88	-34.34	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	115.38	0.00	26.56	67.93	95.38	109.94	225.00	1031.73	105
Dividends paid / Net income	28.50	0.00	0.00	8.52	33.43	46.99	55.75	68.13	146
Net income - dividends / Average equity	6.62	2.63	3.43	4.71	6.13	8.27	11.10	13.68	147
Percent of Dividends Paid									
Dividends from bank subsidiaries	99.57	0.00	0.00	55.74	104.57	135.43	219.42	347.93	116
Dividends from nonbank subsidiaries	1.20	0.00	0.00	0.00	0.00	0.28	9.69	16.97	116
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Dividends from all subsidiaries	104.73	0.00	0.00	57.60	107.69	137.60	228.02	358.58	116
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	27.90	0.00	0.00	0.00	30.69	50.32	68.63	89.27	139
Interest income from bank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.09	0.78	1.98	139
Mortgage and service fees from bank subsidiaries	0.64	0.00	0.00	0.00	0.00	0.00	5.47	11.50	139
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	139
Operating income from bank subsidiaries	31.02	0.00	0.00	1.96	32.54	52.65	77.85	102.06	139
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	55.75	0.00	0.00	0.00	62.13	100.00	160.08	203.11	74
Interest income from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.67	74
Mortgage and serv fees from nonbank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.00	0.00	5.77	74
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	74
Operating income from nonbank subsidiaries	60.93	0.00	0.00	1.23	68.54	100.00	161.87	215.75	74
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	26.55	0.00	0.00	0.00	4.09	41.98	72.69	85.23	7
Interest income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.06	7
Mortgage and service fees from subsidiary BHCs	-0.02	-0.10	-0.06	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary BHCs	26.54	0.00	0.00	0.00	4.09	41.98	72.67	85.19	7
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	61.13	0.00	0.00	0.00	92.61	99.48	99.95	100.00	136
Interest income from bank subsidiaries	4.83	0.00	0.00	0.00	0.00	0.25	25.49	94.18	136
Mortgage and service fees from bank subsidiaries	1.87	0.00	0.00	0.00	0.00	0.00	11.30	48.20	136
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.25	136
Operating income from bank subsidiaries	77.44	0.00	0.00	81.32	98.25	99.91	100.00	100.00	136
Dividends from nonbank subsidiaries	1.63	0.00	0.00	0.00	0.00	0.26	9.74	35.50	136
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	136
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	136
Operating income from nonbank subsidiaries	3.54	0.00	0.00	0.00	0.01	0.59	12.03	88.24	136
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Loans and advances from subsidiaries / Short term debt	615.05	0.00	0.00	19.33	148.50	622.43	807.31	2532.50	11
Loans and advances from subsidiaries / Total debt	65.23	0.00	0.00	0.00	43.22	119.16	185.16	324.14	72

BHCPR Reporters for Quarter Ending 06/30/2017

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2017 and Other Notes</u>
1199602	5,688,313	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1061679	3,273,047	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	3,966,247	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,424,885	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	7,397,858	AMERIS BANCORP	MOULTRIE, GA	
1133286	7,046,599	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,304,017	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,780,482	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,745,897	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,503,454	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3762457	8,911,878	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
3846629	5,832,191	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	9,628,561	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3814310	8,501,680	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	4,221,365	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,530,817	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,675,728	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,438,219	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,335,531	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	3,360,122	BYLINE BANCORP, INC.	CHICAGO, IL	
4037349	9,811,955	CADENCE BANCORP LLC	HOUSTON, TX	
2687795	3,559,721	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,036,367	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,142,523	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,122,834	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2868129	6,767,479	CENTERSTATE BANKS, INC.	WINTER HAVEN, FL	
1022764	5,533,135	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	4,549,237	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,056,265	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,803,490	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	5,351,938	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	9,685,110	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1070644	4,081,113	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	4,681,280	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1486517	3,207,935	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	3,038,125	CU BANCORP	LOS ANGELES, CA	
1029222	8,418,203	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	6,258,184	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,102,455	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	6,039,162	DURANT BANCORP, INC.	DURANT, OK	
2652104	7,244,527	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	5,704,679	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	5,038,696	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
2781910	3,013,415	FARMERS & MERCHANTS BANCORP	LODI, CA	Moved from Peer 3
1053580	3,750,217	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1132104	3,346,570	FB FINANCIAL CORPORATION	NASHVILLE, TN	
3944628	9,901,392	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	4,606,183	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	

1032464	3,891,538	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,864,419	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	4,529,803	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,749,216	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1118797	6,207,536	FIRST BANKS, INC.	CLAYTON, MO	
1203602	5,531,367	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,383,386	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1071276	8,710,042	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,947,392	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	3,903,358	FIRST FOUNDATION INC.	IRVINE, CA	
1208559	7,805,720	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1048894	3,705,294	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,761,597	FIRSTSUN CAPITAL BANCORP	DENVER, CO	Moved from Peer 3; Name change from SUNFLOWER FINANCIAL, INC.
2393274	6,285,236	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	3,443,595	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	3,682,405	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,005,448	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	Moved from Peer 3
2003975	9,899,494	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,252,046	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,451,324	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,186,431	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,403,844	GUARANTY BANCORP	DENVER, CO	
2900261	4,973,346	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,181,651	HAPPY BANCSHARES, INC.	CANYON, TX	
1206546	8,204,721	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,990,954	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3843507	6,586,469	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,342,973	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,206,533	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	3,321,178	HORIZON BANCORP	MICHIGAN CITY, IN	
1136803	8,018,471	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	8,593,979	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,832,289	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,747,148	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,595,830	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,818,127	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,362,457	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,396,026	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	8,973,645	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3814208	5,670,322	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	4,589,556	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN	
1135972	8,553,948	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,143,336	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,095,440	MERCHANTS BANCORP	CARMEL, IN	Moved from Peer 3
1902651	4,787,710	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	4,019,702	META FINANCIAL GROUP, INC.	SIoux FALLS, SD	
3932072	4,590,273	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	4,491,642	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,091,045	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	4,692,769	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	9,076,418	NBT BANCORP INC.	NORWICH, NY	
3212091	6,429,550	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	6,397,831	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	3,859,636	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	

4122722	9,603,726	NORTHWEST BANCSHARES INC	WARREN, PA
1136661	3,728,153	OCEAN BANKSHARES, INC.	MIAMI, FL
2609975	5,218,005	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	6,235,826	OFG BANCORP	SAN JUAN, PR
2233950	3,209,369	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1885307	4,038,490	ORIGIN BANCORP, INC.	RUSTON, LA
2692892	4,138,311	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ
3489594	6,440,631	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1142336	7,832,668	PARK NATIONAL CORPORATION	NEWARK, OH
4210478	3,349,150	PARK STERLING CORPORATION	CHARLOTTE, NC
2651590	4,165,679	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	3,525,126	PEOPLES BANCORP INC.	MARIETTA, OH
1053272	9,836,612	PINNACLE BANCORP, INC.	OMAHA, NE
3133637	9,539,283	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
2125813	3,457,187	QCR HOLDINGS, INC.	MOLINE, IL
1098844	8,872,272	RENASANT CORPORATION	TUPELO, MS
1097025	4,955,662	REPUBLIC BANCORP, INC.	LOUISVILLE, KY
1071397	7,086,166	S&T BANCORP, INC.	INDIANA, PA
3365858	4,667,169	SALEM FIVE BANCORP	SALEM, MA
1248304	5,270,521	SANDY SPRING BANCORP, INC.	OLNEY, MD
1085013	5,281,295	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	6,329,599	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL
1094828	9,071,777	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	7,556,870	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1245068	5,578,482	SOUTHSIDE BANCSHARES, INCORPORATED	TYLER, TX
4036324	4,233,977	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA
1417333	4,531,391	STATE BANKSHARES, INC.	FARGO, ND
1249730	3,133,008	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY
1126046	3,307,984	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT
2367921	6,415,012	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	4,519,935	TRICO BANCSHARES	CHICO, CA
3475074	4,307,835	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA
1048513	4,922,338	TRUSTCO BANK CORP NY	GLENVILLE, NY
1971693	8,930,077	UNION BANKSHARES CORPORATION	RICHMOND, VA
2509413	6,885,128	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT
1116609	4,453,527	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA
3536386	4,382,940	USAMERIBANCORP, INC.	CLEARWATER, FL
1050712	3,098,827	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
1029464	5,641,265	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
1115349	4,376,719	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1070448	9,878,316	WESBANCO, INC.	WHEELING, WV
1025541	5,395,195	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
1137770	5,066,204	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX
3844269	6,822,427	WSFS FINANCIAL CORPORATION	WILMINGTON, DE
3012554	3,176,460	XENITH BANKSHARES, INC.	RICHMOND, VA

Note: Peer Group 2 has 147 bank holding companies.