

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.37	3.32	3.33	3.33	3.37
+ Non-interest income	0.88	0.89	0.91	0.93	0.93
- Overhead expense	2.83	2.90	2.89	2.95	3.05
- Provision for loan and lease losses	0.10	0.11	0.12	0.09	0.09
+ Securities gains (losses)	0.01	0.03	0.02	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.37	1.31	1.31	1.31	1.27
Net operating income	0.96	0.90	0.92	0.92	0.91
Net income	0.96	0.90	0.92	0.92	0.91
Net income (sub-chapter S adjusted)	1.04	0.98	0.95	1.00	0.98
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.10	4.03	4.03	4.04	4.10
Interest expense	0.49	0.45	0.45	0.43	0.46
Net interest income (tax equivalent)	3.61	3.58	3.58	3.60	3.64
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.07	0.07	0.10	0.09	0.15
Earnings coverage of net losses (X)	26.05	16.45	19.31	18.13	18.32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.22	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.16	1.20	1.19	1.22	1.35
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.89	1.07	1.00	1.14	1.46
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.32	0.35	0.41	0.41	0.45
<b>Liquidity and Funding</b>					
Net noncore funding dependence	9.60	14.49	13.98	14.28	14.18
Net short-term noncore funding dependence	4.84	6.61	6.50	6.60	6.07
Net loans and leases / Total assets	70.68	69.55	69.95	68.69	67.04
<b>Capitalization</b>					
Tier 1 leverage ratio	10.13	10.08	10.12	10.13	10.10
Equity capital / Total assets	10.22	10.30	10.12	10.16	10.19
Equity capital + minority interest / Total assets	10.26	10.34	10.15	10.19	10.23
Tier 1 common equity capital / Total risk-weighted assets	12.49	12.40	12.50	12.50	12.37
Net Loans and leases / Equity capital (X)	7.01	6.86	7.03	6.88	6.78
Cash dividends / Net income	24.67	24.80	24.42	23.33	23.70
Cash dividends / Net income (sub-chapter S adjusted)	32.29	32.08	20.54	15.73	14.74
Retained earnings / Average equity capital	6.66	6.12	6.35	6.42	6.37
<b>Growth Rates</b>					
Assets	7.61	7.97	7.24	9.07	8.13
Equity capital	7.12	9.35	6.03	8.60	11.93
Net loans and leases	9.80	10.75	9.80	11.46	12.43
Noncore funding	-20.22	7.57	5.04	7.48	7.29
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.03	0.05	0.04	0.05	0.06
Long-term debt / Equity capital	2.92	2.10	2.64	2.18	1.60
Equity investment in subs / Equity capital	105.60	105.57	105.46	105.36	106.00
Cash FR op + noncash + op expenses / Op expenses + dividends	108.78	119.52	135.45	133.59	121.82

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**Relative Income Statement and Margin Analysis**

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.83	3.74	3.75	3.73	3.80
Less: Interest expense	0.46	0.41	0.42	0.40	0.42
Equals: Net interest income (tax equivalent)	3.37	3.32	3.33	3.33	3.37
Plus: Non-interest income	0.88	0.89	0.91	0.93	0.93
Equals: adjusted operating income (tax equivalent)	4.29	4.28	4.31	4.31	4.35
Less: Overhead Expense	2.83	2.90	2.89	2.95	3.05
Less: Provision for loan and lease losses	0.10	0.11	0.12	0.09	0.09
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	0.03	0.02	0.02	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.37	1.31	1.31	1.31	1.27
Less: Applicable income taxes (tax equivalent)	0.39	0.38	0.38	0.38	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.96	0.90	0.92	0.92	0.91
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.96	0.90	0.92	0.92	0.91
Memo: Net income (last four quarters)	0.96	0.92	0.92	0.93	0.91
Net income-BHC and noncontrolling (minority) interest	0.96	0.91	0.92	0.92	0.91
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.61	93.24	93.39	93.01	92.91
Average interest-bearing funds / Average assets	72.17	71.92	72.11	71.94	72.71
Interest income (tax equivalent) / Average earning assets	4.10	4.03	4.03	4.04	4.10
Interest expense / Average earning assets	0.49	0.45	0.45	0.43	0.46
Net interest income (tax equivalent) / Average earning assets	3.61	3.58	3.58	3.60	3.64
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.68	4.66	4.67	4.72	4.87
Interest-bearing bank balances	0.93	0.57	0.59	0.34	0.31
Fed funds sold and reverse repos	0.61	0.36	0.39	0.21	0.23
Trading assets	0.53	0.75	0.80	0.92	1.26
Total earning assets	4.02	3.95	3.95	3.95	4.02
Investment securities (tax equivalent)	2.48	2.41	2.38	2.42	2.43
US Treasury and agency securities (excluding Mortgage-backed securities)	1.64	1.68	1.61	1.50	1.41
Mortgage-backed securities	2.12	2.11	2.03	2.09	2.22
All other securities	3.54	3.48	3.44	3.53	3.63
Interest-bearing deposits	0.51	0.43	0.44	0.41	0.43
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.26	0.26	0.23	0.23
Foreign deposits	0.17	0.16	0.17	0.44	0.53
Fed funds purchased and repos	0.51	0.42	0.41	0.37	0.42
Other borrowed funds and trading liabilities	1.75	1.72	1.70	1.74	1.98
All interest-bearing funds	0.63	0.58	0.59	0.55	0.58

**BHCPR PEER GROUP DATA**

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**Non-interest Income & Expenses**

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.56	1.64	1.66	1.91	1.92
Overhead expenses / Net Interest Income + non-interest income	67.26	69.04	68.42	69.81	70.99
<b>Percent of Average Assets</b>					
Total overhead expense	2.83	2.90	2.89	2.95	3.05
Personnel expense	1.64	1.65	1.65	1.65	1.69
Net occupancy expense	0.34	0.35	0.35	0.37	0.39
Other operating expenses	0.84	0.88	0.87	0.91	0.96
Overhead less non-interest income	1.91	1.95	1.93	1.97	2.06
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	66.07	67.87	67.14	68.59	69.80
Personnel expense	38.20	38.68	38.36	38.58	38.79
Net occupancy expense	7.95	8.16	8.12	8.48	8.77
Other operating expenses	19.46	20.64	20.30	21.11	21.81
Total non-interest income	19.85	20.31	20.62	21.02	20.84
Fiduciary activities income	1.35	1.41	1.37	1.56	1.67
Service charges on domestic deposit accounts	4.04	4.26	4.31	4.60	4.79
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.57	0.56	0.58	0.69	0.74
Insurance activities revenue	0.54	0.51	0.57	0.50	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.47	0.33	0.41	0.40	0.43
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.57	2.54	2.90	2.39	1.83
Other non-interest income	6.90	7.17	7.05	7.41	7.10
Overhead less non-interest income	45.43	46.63	45.87	46.87	48.01
Applicable income taxes / Pretax net operating income (tax equivalent)	23.22	25.87	23.02	23.25	22.43
Applicable income tax + TE / Pretax net operating income + TE	30.05	30.84	29.99	29.97	29.42

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**Percent Composition of Assets**

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Real estate loans	54.16	52.69	53.51	52.33	51.02
Commercial and industrial loans	9.91	10.06	9.71	9.86	9.74
Loans to individuals	1.92	1.91	1.85	1.82	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.93	0.96	0.99	0.98	0.82
Other loans and leases	1.41	1.51	1.54	1.47	1.25
Net loans and leases	70.68	69.55	69.95	68.69	67.04
Debt securities over 1 year	15.77	16.49	15.96	17.61	18.23
Mutual funds and equity securities	0.08	0.08	0.08	0.07	0.08
Subtotal	87.26	86.90	86.67	86.93	86.24
Interest-bearing bank balances	3.00	3.16	3.19	3.16	3.45
Federal funds sold and reverse repos	0.03	0.05	0.04	0.06	0.08
Debt securities 1 year or less	1.74	1.77	1.88	1.52	1.58
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.69	92.54	92.52	92.32	92.06
Non-interest cash and due from depository institutions	1.43	1.43	1.46	1.45	1.56
Other real estate owned	0.12	0.17	0.14	0.21	0.29
All other assets	5.74	5.94	5.92	6.11	6.28
<b>Memoranda</b>					
Short-term investments	5.15	5.40	5.56	5.14	5.57
US Treasury securities	0.24	0.20	0.26	0.22	0.21
US agency securities (excluding Mortgage-backed securities)	2.53	2.66	2.57	2.98	3.05
Municipal securities	4.90	4.30	4.81	4.72	3.96
Mortgage-backed securities	7.58	8.42	8.05	8.81	9.76
Asset-backed securities	0.06	0.08	0.08	0.09	0.10
Other debt securities	0.40	0.45	0.45	0.46	0.45
Loans held-for-sale	0.22	0.33	0.27	0.29	0.30
Loans not held-for-sale	70.91	69.56	70.11	68.69	67.22
Real estate loans secured by 1-4 family	17.62	17.71	17.88	17.94	17.66
Revolving	2.43	2.55	2.56	2.69	2.71
Closed-end, secured by first liens	14.30	14.19	14.39	14.31	13.93
Closed-end, secured by junior liens	0.51	0.54	0.52	0.57	0.61
Commercial real estate loans	32.63	31.25	31.91	30.75	29.98
Construction and land development	5.37	5.05	5.22	4.96	4.43
Multifamily	3.20	2.93	3.08	2.94	2.91
Nonfarm nonresidential	22.99	22.13	22.52	21.71	21.50
Real estate loans secured by farmland	1.66	1.58	1.69	1.54	1.37

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	76.71	75.90	76.56	76.25	76.22
Real estate loans secured by 1-4 family	25.08	25.69	25.70	26.28	26.46
Revolving	3.43	3.68	3.66	3.92	4.04
Closed-end	21.22	21.49	21.54	21.91	21.96
Commercial real estate loans	46.17	44.81	45.54	44.87	44.59
Construction and land development	7.62	7.27	7.51	7.25	6.66
1-4 family	2.09	1.98	2.04	1.89	1.64
Other	5.31	5.12	5.31	5.21	4.87
Multifamily	4.47	4.15	4.35	4.25	4.30
Nonfarm nonresidential	32.62	31.89	32.29	31.84	32.15
Owner-occupied	13.61	13.73	13.70	13.99	14.19
Other	18.39	17.50	17.83	17.22	17.30
Real estate loans secured by farmland	2.45	2.38	2.53	2.38	2.19
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.10	14.52	13.98	14.40	14.55
Loans to individuals	2.81	2.80	2.72	2.69	2.84
Credit card loans	0.04	0.04	0.04	0.04	0.04
Agricultural loans	1.35	1.42	1.45	1.46	1.30
Other loans and leases	2.06	2.24	2.26	2.20	1.90
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	495.85	480.98	484.80	475.83	466.76
Real estate loans secured by 1-4 family	163.04	164.02	162.79	163.57	153.17
Revolving	22.75	23.97	23.51	24.70	25.73
Closed-end	137.78	137.21	136.46	136.42	125.72
Commercial real estate loans	298.24	286.41	289.67	280.70	283.99
Construction and land development	48.92	46.31	47.52	45.46	42.81
1-4 family	13.44	12.73	12.93	11.96	10.22
Other	34.16	32.58	33.45	32.48	31.73
Multifamily	29.10	26.75	27.93	26.85	26.05
Nonfarm nonresidential	210.89	203.87	205.53	199.22	207.19
Owner-occupied	88.07	87.46	87.50	87.33	91.60
Other	119.06	111.96	113.65	108.22	111.63
Real estate loans secured by farmland	15.56	14.67	15.92	14.42	14.15
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.00
Commercial and industrial loans	91.59	92.88	89.06	91.01	95.70
Loans to individuals	18.03	18.00	17.29	16.79	17.68
Credit card loans	0.27	0.23	0.26	0.24	0.26
Agricultural loans	8.73	8.84	9.21	8.97	8.78
Other loans and leases	13.01	14.14	14.03	13.46	12.24
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	32.05	30.64	31.25	30.43	29.93
Non-owner occupied CRE loans / Total risk based capital	207.53	195.63	198.36	191.06	190.02
Construction and land development loans / Total risk based capital	48.92	46.31	47.52	45.46	42.81
Total CRE loans / Total risk based capital	300.44	288.38	291.50	282.55	285.92

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**Liquidity and Funding**

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Short-term investments	5.15	5.40	5.56	5.14	5.57
Liquid assets	16.59	17.71	17.39	18.59	20.27
Investment securities	18.03	18.92	18.43	19.62	20.31
Net loans and leases	70.68	69.55	69.95	68.69	67.04
Net loans, leases and standby letters of credit	71.17	70.05	70.42	69.18	67.52
Core deposits	73.82	69.33	69.99	69.86	69.33
Noncore funding	13.80	18.23	17.89	17.85	18.16
Time deposits of \$100K or more		10.24	10.24	9.87	10.19
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.84	1.11	0.98	1.19	1.33
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.82	1.09	0.96	1.15	1.28
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.48	1.99	2.13	1.94	1.87
Earning assets repriceable in 1 year	28.23	27.95	28.26	27.08	26.33
Interest-bearing liabilities repriceable in 1 year	17.13	16.97	16.70	17.45	18.82
Long-term debt repriceable in 1 year	0.34	0.29	0.28	0.25	0.34
Net assets repriceable in 1 year	10.48	10.22	10.64	9.04	6.66
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	9.60	14.49	13.98	14.28	14.18
Net ST noncore funding dependence	4.84	6.61	6.50	6.60	6.07
Short-term investment / ST noncore funding	83.22	60.42	64.31	58.49	63.37
Liquid assets-ST noncore funding / Nonliquid assets	9.04	8.54	8.08	10.15	12.41
Net loans and leases / Total deposits	86.78	85.92	85.68	84.84	82.87
Net loans and leases / Core deposits	96.80	102.39	101.93	100.26	98.45
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.21	1.12	-0.19	0.47	0.69
Available-for-sale securities appreciation (depreciation) / T1 cap	0.30	2.85	-1.28	0.56	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.07	0.01	-0.10	-0.03	-0.04
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	9.46	9.92	9.36	10.64	10.75
Available-for-sale securities	90.54	90.08	90.64	89.36	89.25
US Treasury securities	1.62	1.23	1.58	1.33	1.22
US agency securities (excluding Mortgage-backed securities)	15.88	15.25	15.20	17.02	16.75
Municipal securities	26.33	24.96	25.58	23.85	19.26
Mortgage-backed securities	43.93	46.20	45.23	45.34	48.17
Asset-backed securities	0.34	0.47	0.45	0.52	0.53
Other debt securities	2.51	2.58	2.62	2.53	2.55
Mutual funds and equity securities	0.58	0.54	0.65	0.51	0.53
Debt securities 1 year or less	11.57	10.62	11.98	8.87	9.07
Debt securities 1 to 5 years	27.27	28.96	27.38	28.81	27.89
Debt securities over 5 years	57.52	56.08	56.33	58.47	58.93
Pledged securities	44.67	47.14	46.60	47.28	48.35
Structured notes, fair value	0.29	0.35	0.35	0.52	0.85
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	10.60	22.96	22.55	16.43	6.28
Investment securities	4.37	4.08	1.86	6.26	2.39
Core deposits	16.17	8.15	7.92	9.65	8.15
Noncore funding	-20.22	7.57	5.04	7.48	7.29

**BHCPR PEER GROUP DATA**

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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
<b>Percent of Total Assets</b>					
Loan commitments	15.28	15.58	15.34	15.16	14.40
Standby letters of credit	0.41	0.41	0.40	0.42	0.43
Commercial and similar letters of credit	0.00	0.00	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.80	2.14	1.71	1.68	1.72
Interest rate contracts	1.79	2.14	1.71	1.67	1.71
Interest rate futures and forward contracts	0.29	0.34	0.28	0.22	0.17
Written options contracts (interest rate)	0.28	0.29	0.22	0.19	0.16
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.67	0.84	0.71	0.71	0.75
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments	22.19	23.10	23.12	23.61	22.98

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**Derivatives Analysis**

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Notional Amount</b>					
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
<b>Futures and forwards</b>	30.04	20.57	22.75	20.90	19.52
Written options	21.99	20.10	19.37	18.33	17.91
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	21.64	20.10	19.37	18.19	17.89
Purchased options	0.10	0.25	0.11	0.21	0.52
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.06	0.19	0.11	0.21	0.52
Swaps	39.94	43.50	41.89	43.59	47.14
<b>Held for trading</b>	2.48	5.17	3.24	4.26	4.19
Interest rate contracts	2.48	5.17	3.24	4.24	4.17
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
<b>Non-traded</b>	97.52	94.83	96.76	95.74	95.81
Interest rate contracts	97.08	94.67	96.16	95.28	95.11
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
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	71.53	74.82	74.60	75.74	75.06
One year or less	28.78	20.51	22.40	28.69	17.61
Over 1 year to 5 years	11.82	13.83	12.51	13.24	16.31
Over 5 years	16.09	18.42	17.23	17.28	19.21
Gross negative fair value (absolute value)	0.43	1.62	0.61	0.94	1.07
Gross positive fair value	0.68	1.05	0.70	0.71	0.70
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	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
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.01	0.01	0.01	0.01	0.01



**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.10	0.11	0.12	0.09	0.09
Provision for loan and lease losses / Average loans and leases	0.14	0.15	0.16	0.13	0.14
Provision for loan and lease losses / Net losses	178.72	158.56	190.58	131.05	113.47
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.22	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.16	1.20	1.19	1.22	1.35
Allowance for loan and lease losses / Net loans and leases losses (X)	35.19	28.77	22.83	20.43	17.31
Allowance for loan and lease losses / Nonaccrual assets	281.59	256.88	271.43	258.18	227.13
ALLL/90+ days past due + nonaccrual loans and leases	258.84	232.03	239.71	232.84	207.42
Gross loan and lease losses / Average loans and leases	0.12	0.14	0.16	0.18	0.25
Recoveries / Average loans and leases	0.05	0.06	0.06	0.08	0.09
Net losses / Average loans and leases	0.07	0.07	0.10	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	22.35	23.64	53.00	45.83	33.26
Earnings coverage of net losses (X)	26.05	16.45	19.31	18.13	18.32
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.03	0.04	0.05	0.10
Real estate loans secured by 1-4 family	0.03	0.04	0.05	0.08	0.12
Revolving	0.01	0.04	0.05	0.08	0.13
Closed-end	0.03	0.03	0.04	0.08	0.11
Commercial real estate loans	0.02	0.01	0.03	0.04	0.10
Construction and land development	-0.03	-0.04	-0.02	-0.02	0.11
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.03	-0.03	-0.02	0.00	0.10
Multifamily	0.00	0.00	0.00	0.01	0.03
Nonfarm nonresidential	0.03	0.02	0.04	0.05	0.09
Owner-occupied	0.01	0.01	0.02	0.02	0.05
Other	0.00	0.00	0.01	0.01	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.10	0.11	0.17	0.10	0.18
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.66	0.75	0.78	0.70	0.75
Credit card loans	1.38	0.95	1.54	1.06	1.79
Agricultural loans	0.01	0.00	0.02	0.01	0.00
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.35	0.24	0.37	0.33	0.31

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 06/30/2017

**Past Due and Nonaccrual Assets**

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.32	0.35	0.41	0.41	0.45
90+ days past due loans and leases	0.03	0.04	0.03	0.03	0.03
Nonaccrual loans and leases	0.66	0.75	0.73	0.76	0.93
90+ days past due and nonaccrual loans and leases	0.72	0.84	0.79	0.83	1.03
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.17	0.20	0.19	0.20	0.26
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
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.32	0.35	0.41	0.41	0.45
90+ days past due assets	0.03	0.04	0.03	0.03	0.03
Nonaccrual assets	0.67	0.76	0.75	0.78	0.95
30+ days past due and nonaccrual assets	1.09	1.24	1.25	1.30	1.54
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.51	0.59	0.56	0.58	0.69
90+ past due and nonaccrual assets + other real estate owned	0.68	0.82	0.76	0.84	1.04
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.94	1.11	1.05	1.18	1.44
Allowance for loan and leases losses	121.66	141.04	134.81	149.73	167.21
Equity cap + allowance for loan and lease losses	8.57	9.96	9.67	10.73	12.91
Tier 1 cap + allowance for loan and lease losses	8.71	10.17	9.61	10.76	12.82
Loans and Leases + other real estate owned	1.34	1.61	1.51	1.73	2.17

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

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.31	0.31	0.39	0.40	0.43
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.65	0.77	0.72	0.81	1.02
Commercial and industrial	30-89 days past due	0.24	0.26	0.29	0.25	0.28
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.77	0.73	0.81	0.61	0.60
Individuals	30-89 days past due	0.53	0.55	0.68	0.63	0.68
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.19	0.20	0.21	0.19	0.20
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.11	0.08	0.11	0.07	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.18	0.18	0.07	0.09
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.16	0.16	0.15	0.19	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.06	0.06	0.05	0.04

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 3  
Date: 06/30/2017

		06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.47	0.48	0.63	0.67	0.75
	90+ days past due	0.04	0.04	0.04	0.04	0.05
	Nonaccrual	0.73	0.84	0.81	0.90	1.05
Revolving	30-89 days past due	0.24	0.21	0.25	0.30	0.37
	90+ days past due	0.01	0.00	0.01	0.01	0.01
	Nonaccrual	0.35	0.40	0.37	0.45	0.51
Closed-End	30-89 days past due	0.44	0.47	0.70	0.73	0.73
	90+ days past due	0.04	0.04	0.04	0.05	0.05
	Nonaccrual	0.80	0.92	0.91	0.97	1.13
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.05	0.05	0.07
Commercial real estate	30-89 days past due	0.17	0.19	0.20	0.21	0.23
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.59	0.71	0.66	0.76	1.03
Construction and development	30-89 days past due	0.18	0.23	0.20	0.16	0.21
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.43	0.63	0.51	0.70	1.40
1-4 family	30-89 days past due	0.05	0.06	0.06	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.03	0.04	0.07
Other	30-89 days past due	0.08	0.11	0.08	0.08	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.32	0.52	0.42	0.58	1.20
Multifamily	30-89 days past due	0.03	0.04	0.02	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.09	0.14	0.13	0.23	0.34
Nonfarm non-residential	30-89 days past due	0.15	0.16	0.19	0.21	0.22
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.63	0.78	0.62	0.80	0.98
Owner occupied	30-89 days past due	0.09	0.09	0.11	0.11	0.12
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.30	0.35	0.33	0.37	0.44
Other	30-89 days past due	0.04	0.05	0.06	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.20	0.29	0.23	0.29	0.40
Farmland	30-89 days past due	0.17	0.18	0.19	0.15	0.11
	90+ days past due	0.01	0.02	0.01	0.00	0.00
	Nonaccrual	0.55	0.62	0.55	0.50	0.56
Credit card	30-89 days past due	0.89	0.73	0.89	0.66	0.84
	90+ days past due	0.17	0.17	0.19	0.13	0.13
	Nonaccrual	0.00	0.02	0.02	0.01	0.01

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



**BHCPR PEER GROUP DATA**Peer Group: 3  
Date: 06/30/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14  
Applies to all Institutions)**FR BHCPR  
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	06/30/2017		06/30/2016		12/31/2016		12/31/2015		12/31/2014	
<b>Capital Ratios</b>										
Common equity tier 1 capital, column A	12.49		12.40		12.50		12.50			
Common equity tier 1 capital, column B	0.00		0.00		0.00		0.00			
Tier 1 capital, column A	13.26		13.29		13.34		13.49			
Tier 1 capital, column B	0.00		0.00		0.00		0.00			
Total capital, column A	14.61		14.66		14.70		14.83			
Total capital, column B	0.00		0.00		0.00		0.00			
Tier 1 leverage	10.13		10.08		10.12		10.13			

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 06/30/2017

**Insurance and Broker-Dealer Activities**

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	87.50	87.11	84.97	87.04	58.19
Insurance underwriting assets (L/H) / Total insurance underwriting assets	12.50	12.89	15.03	12.96	41.81
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.54	0.51	0.57	0.50	0.59
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	42.86	33.33	33.33	57.14	99.98
Other premium income / Total premium income	57.14	66.67	66.67	42.86	0.02
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)	52.94	61.04	84.22	34.32	13.43
Insurance net income (L/H) / Equity (L/H)	1.90	2.60	1.47	1.56	18.70
Insurance benefits, losses, expenses / Insurance premiums	28.91	25.26	22.02	35.16	77.43
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.24	0.00	0.10	-0.15
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	50.00	0.00	50.00	16.08
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.07	12.29	12.22	12.28	11.34
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 06/30/2017

**Foreign Activities**

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.17	0.16	0.17	0.44	0.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans			0.20	0.03	0.59
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-15.73	-23.19	34.13	-33.05	-21.47
Total selected assets	-23.95	1.78	1.43	15.99	-19.21
Deposits	-2.36	-17.32	32.98	-41.47	-8.56



**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Profitability</b>					
Net income / Average equity capital	8.98	8.40	8.52	8.53	8.49
Bank net income / Average equity investment in banks	9.81	9.28	9.43	9.44	9.29
Nonbank net income / Average equity investment in nonbanks	5.16	4.17	4.47	3.78	2.73
Sub BHCs net income / Average equity investment in sub BHCs	9.93	7.53	7.96	6.07	7.54
Bank net income / Parent net income	104.87	105.52	104.60	105.78	105.24
Nonbank net income / Parent net income	0.59	0.50	0.54	0.41	0.39
Sub BHCs net income / Parent net income	89.83	92.77	92.43	95.49	93.10
<b>Leverage</b>					
Total liabilities / Equity capital	9.96	9.82	10.17	11.48	11.79
Total debt / Equity capital	3.26	2.47	3.10	2.57	1.99
Total debt + NP to subs that issued trust preferred / Equity capital	8.87	8.77	9.13	9.44	9.66
Total debt + Loans guaranteed for affiliate / Equity capital	3.32	2.53	3.17	2.66	2.00
Total debt / Equity capital - excess over fair value	3.28	2.49	3.13	2.58	1.99
Long-term debt / Equity capital	2.92	2.10	2.64	2.18	1.60
Short-term debt / Equity capital	0.03	0.05	0.04	0.05	0.06
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	0.04	0.02	0.03	0.02	0.02
Long-term debt / Consolidated long-term debt	14.02	8.80	10.66	8.94	6.42
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	105.60	105.57	105.46	105.36	106.00
Total investment in subs / Equity capital	105.75	105.73	105.63	105.67	106.29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					98.76
Total investment in subs / Equity cap, Qual TPS + other PS in T1					98.97
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.54	0.57	0.53	0.48	0.49
Equity investment in subs - equity cap / Net income-div (X)	1.98	2.07	2.09	1.98	2.09
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	108.83	119.60	134.99	137.17	124.99
Cash flow from operations + noncash + op exchange / Op exchange + div	108.78	119.52	135.45	133.59	121.82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.33	82.98	103.03	109.55	118.40
Pretax operating income + interest expenses / Interest expense	2,904.90	6,321.45	5,951.50	6,358.24	5,045.89
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,114.25	1,263.22	1,595.92	1,468.38	1,181.15
Dividends + interest from subs / Interest expenses + dividends	129.31	148.90	176.74	213.57	201.34
Fees + other income from subs / Salary + other expenses	5.57	6.85	5.86	7.12	7.02
Net income / Current part of long-term debt + preferred dividends (X)	126.91	182.17	370.52	60.95	40.33
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	0.81	0.85	0.97	1.02	0.85
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.12	20.98	12.73	13.25	7.77
Total	0.12	20.98	12.73	13.25	7.77
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.12	0.12	0.12	0.12	0.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 06/30/2017

**Parent Company Analysis - Part 2**

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	73.38	68.07	65.66	62.27	68.55
Dividends paid / Net income	24.58	24.62	24.29	23.31	23.70
Net income - dividends / Average equity	6.67	6.16	6.38	6.44	6.38
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	120.87	134.69	153.48	193.14	166.86
Dividends from nonbank subsidiaries	0.73	0.58	0.96	0.96	0.93
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	129.70	142.45	162.63	231.03	196.23
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	31.88	36.23	39.99	41.19	38.80
Interest income from bank subsidiaries	0.02	0.03	0.03	0.04	0.04
Mortgage and service fees from bank subsidiaries	0.92	1.01	0.82	1.15	1.09
Other income from bank subsidiaries	0.01	0.02	0.02	0.02	0.03
Operating income from bank subsidiaries	35.50	40.37	43.82	45.96	43.55
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	64.91	63.44	66.96	66.97	70.60
Interest income from nonbank subsidiaries	0.09	0.07	0.07	0.31	0.13
Mortgage and serv fees from nonbank subsidiaries	0.11	0.34	0.16	0.20	0.13
Other income from nonbank subsidiaries	0.00	0.09	0.04	0.45	0.10
Operating income from nonbank subsidiaries	73.65	84.95	82.23	87.26	81.59
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	13.69	11.97	10.01	15.73	16.32
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.32	0.03	0.06	0.10
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	13.74	13.20	11.00	16.13	16.89
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	67.61	66.55	72.67	70.26	67.86
Interest income from bank subsidiaries	1.21	1.09	0.19	1.43	0.81
Mortgage and service fees from bank subsidiaries	1.57	1.63	1.38	1.96	2.17
Other income from bank subsidiaries	0.05	0.05	0.04	0.05	0.07
Operating income from bank subsidiaries	81.24	79.61	92.68	82.71	80.67
Dividends from nonbank subsidiaries	1.72	0.75	0.55	0.50	0.99
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	2.68	2.08	1.12	0.95	1.62
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,718.24	1,416.14	2,082.13	649.04	692.85
Loans and advances from subsidiaries / Total debt	100.46	194.06	126.15	162.82	239.76

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 3  
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									339
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.37	2.68	2.87	3.08	3.38	3.66	3.92	4.07	339
+ Non-interest income	0.88	0.21	0.34	0.52	0.81	1.17	1.72	2.28	339
- Overhead expense	2.83	1.83	2.01	2.40	2.76	3.20	3.72	4.35	339
- Provision for loan and lease losses	0.10	-0.03	0.00	0.03	0.09	0.17	0.26	0.36	339
+ Securities gains (losses)	0.01	-0.01	0.00	0.00	0.00	0.01	0.05	0.12	339
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.04	339
= Pretax net operating income (tax equivalent)	1.37	0.66	0.81	1.07	1.38	1.64	2.04	2.38	339
Net operating income	0.96	0.45	0.55	0.71	0.91	1.18	1.54	1.80	339
Net income	0.96	0.45	0.55	0.71	0.91	1.18	1.54	1.80	339
Net income (sub-chapter S adjusted)	1.04	0.59	0.68	0.86	1.01	1.21	1.50	1.60	58
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.10	3.35	3.53	3.79	4.08	4.40	4.75	4.99	339
Interest expense	0.49	0.14	0.19	0.32	0.49	0.65	0.81	0.91	339
Net interest income (tax equivalent)	3.61	2.87	3.06	3.27	3.61	3.93	4.21	4.42	339
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.07	-0.07	-0.04	0.00	0.04	0.12	0.27	0.43	339
Earnings coverage of net losses (X)	26.05	-191.32	-77.26	-6.56	14.11	47.42	162.64	441.21	336
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	0.65	0.75	0.93	1.12	1.39	1.75	1.98	339
Allowance for loan and lease losses / Total loans and leases	1.16	0.64	0.75	0.93	1.11	1.38	1.71	1.96	339
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.89	0.11	0.24	0.40	0.72	1.25	2.13	2.66	339
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.32	0.01	0.05	0.12	0.26	0.48	0.80	1.12	339
<b>Liquidity and Funding</b>									
Net noncore funding dependence	9.60	-8.47	-4.21	2.02	9.49	17.43	23.76	30.29	339
Net short-term noncore funding dependence	4.84	-10.26	-6.35	-1.07	4.76	10.92	16.87	20.92	339
Net loans and leases / Total assets	70.68	47.86	54.59	63.99	72.10	78.01	82.45	84.91	339
<b>Capitalization</b>									
Tier 1 leverage ratio	10.13	7.46	8.01	8.86	9.93	11.34	12.84	14.31	339
Equity capital / Total assets	10.22	7.24	7.84	8.86	10.05	11.52	13.12	14.75	339
Equity capital + minority interest / Total assets	10.26	7.27	7.91	8.88	10.10	11.58	13.24	14.84	339
Tier 1 common equity capital / Total risk-weighted assets	12.49	8.29	9.01	10.41	11.99	14.37	17.90	20.67	339
Net Loans and leases / Equity capital (X)	7.01	3.77	4.51	5.85	6.97	8.21	9.45	10.48	339
Cash dividends / Net income	24.67	0.00	0.00	0.00	22.99	42.26	65.42	80.21	334
Cash dividends / Net income (sub-chapter S adjusted)	32.29	-11.09	-9.00	7.50	27.81	51.95	75.77	98.16	58
Retained earnings / Average equity capital	6.66	1.13	2.99	4.68	6.70	8.45	10.90	12.13	339
<b>Growth Rates</b>									
Assets	7.61	-2.67	0.21	2.68	6.12	11.07	19.84	29.06	308
Equity capital	7.12	-3.86	-0.15	2.71	6.01	9.16	20.01	36.98	308
Net loans and leases	9.80	-0.79	0.58	4.09	8.24	13.70	25.01	32.53	308
Noncore funding	-20.22	-69.40	-56.24	-41.56	-23.73	-0.23	26.27	57.95	307
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.08	339
Long-term debt / Equity capital	2.92	0.00	0.00	0.00	0.00	4.42	15.49	21.14	339
Equity investment in subs / Equity capital	105.60	88.43	93.20	98.44	102.16	113.42	122.26	129.23	339
Cash FR op + noncash + op expenses / Op expenses + dividends	108.78	-23.63	2.56	57.30	101.28	143.49	233.49	353.72	326

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.83	3.12	3.29	3.54	3.83	4.13	4.41	4.70	339
Less: Interest expense	0.46	0.13	0.18	0.30	0.46	0.62	0.76	0.85	339
Equals: Net interest income (tax equivalent)	3.37	2.68	2.87	3.08	3.38	3.66	3.92	4.07	339
Plus: Non-interest income	0.88	0.21	0.34	0.52	0.81	1.17	1.72	2.28	339
Equals: adjusted operating income (tax equivalent)	4.29	3.25	3.41	3.79	4.23	4.74	5.30	6.25	339
Less: Overhead Expense	2.83	1.83	2.01	2.40	2.76	3.20	3.72	4.35	339
Less: Provision for loan and lease losses	0.10	-0.03	0.00	0.03	0.09	0.17	0.26	0.36	339
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	339
Plus: Realized Gains / Losses on available-for-sale securities	0.01	-0.01	0.00	0.00	0.00	0.01	0.05	0.12	339
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.04	339
Equals: Pretax net operating income (tax equivalent)	1.37	0.66	0.81	1.07	1.38	1.64	2.04	2.38	339
Less: Applicable income taxes (tax equivalent)	0.39	0.00	0.08	0.24	0.41	0.54	0.68	0.79	339
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Equals: Net operating income	0.96	0.45	0.55	0.71	0.91	1.18	1.54	1.80	339
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Equals: Net income	0.96	0.45	0.55	0.71	0.91	1.18	1.54	1.80	339
Memo: Net income (last four quarters)	0.96	0.43	0.57	0.72	0.92	1.14	1.51	1.80	310
Net income-BHC and noncontrolling (minority) interest	0.96	0.45	0.56	0.72	0.92	1.19	1.55	1.80	339
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.61	88.48	90.46	92.10	93.74	95.29	96.63	97.32	339
Average interest-bearing funds / Average assets	72.17	54.89	59.24	65.98	73.00	78.08	83.20	86.22	339
Interest income (tax equivalent) / Average earning assets	4.10	3.35	3.53	3.79	4.08	4.40	4.75	4.99	339
Interest expense / Average earning assets	0.49	0.14	0.19	0.32	0.49	0.65	0.81	0.91	339
Net interest income (tax equivalent) / Average earning assets	3.61	2.87	3.06	3.27	3.61	3.93	4.21	4.42	339
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.68	3.85	4.05	4.32	4.67	5.03	5.43	5.69	339
Interest-bearing bank balances	0.93	0.32	0.57	0.74	0.89	1.10	1.45	1.73	338
Fed funds sold and reverse repos	0.61	0.00	0.00	0.00	0.69	0.94	1.35	2.57	149
Trading assets	0.53	0.00	0.00	0.00	0.00	0.00	3.29	3.49	31
Total earning assets	4.02	3.27	3.47	3.70	3.99	4.32	4.67	4.95	339
Investment securities (tax equivalent)	2.48	1.52	1.77	2.08	2.43	2.84	3.34	3.65	338
US Treasury and agency securities (excluding Mortgage-backed securities)	1.64	0.62	0.95	1.30	1.60	2.02	2.43	2.79	311
Mortgage-backed securities	2.12	1.47	1.66	1.89	2.10	2.34	2.60	3.01	328
All other securities	3.54	1.98	2.18	2.78	3.52	4.20	5.05	6.10	331
Interest-bearing deposits	0.51	0.15	0.21	0.32	0.49	0.68	0.86	1.01	338
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.17	0.15	0.16	0.16	0.17	0.18	0.19	0.19	2
Fed funds purchased and repos	0.51	0.00	0.00	0.13	0.35	0.86	1.56	2.97	247
Other borrowed funds and trading liabilities	1.75	0.55	0.83	1.06	1.51	2.46	3.41	4.08	312
All interest-bearing funds	0.63	0.21	0.29	0.42	0.62	0.82	1.01	1.11	339

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.56	0.00	0.00	0.00	0.22	2.97	6.30	9.31	338
Overhead expenses / Net Interest Income + non-interest income	67.26	51.37	54.88	60.98	67.13	73.69	79.75	85.13	339
<b>Percent of Average Assets</b>									
Total overhead expense	2.83	1.83	2.01	2.40	2.76	3.20	3.72	4.35	339
Personnel expense	1.64	1.00	1.15	1.37	1.61	1.89	2.22	2.67	339
Net occupancy expense	0.34	0.18	0.21	0.27	0.33	0.41	0.51	0.59	339
Other operating expenses	0.84	0.49	0.56	0.68	0.82	0.97	1.14	1.45	339
Overhead less non-interest income	1.91	1.13	1.35	1.64	1.90	2.21	2.48	2.69	339
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	66.07	49.66	53.11	60.16	65.75	72.70	79.30	83.58	339
Personnel expense	38.20	26.31	30.28	34.30	38.41	42.54	46.09	49.20	339
Net occupancy expense	7.95	4.35	5.03	6.38	7.81	9.42	11.40	12.74	339
Other operating expenses	19.46	12.56	14.09	16.40	19.25	22.17	25.81	28.81	339
Total non-interest income	19.85	6.01	8.73	13.86	19.48	25.15	33.07	39.43	339
Fiduciary activities income	1.35	0.00	0.00	0.00	0.00	2.78	5.79	9.60	339
Service charges on domestic deposit accounts	4.04	0.67	1.11	2.01	3.56	5.80	8.80	10.19	339
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	339
Investment banking fees and commissions	0.57	0.00	0.00	0.00	0.32	1.14	1.94	2.99	339
Insurance activities revenue	0.54	0.00	0.00	0.00	0.02	0.32	3.84	8.10	339
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Net servicing fees	0.47	0.00	0.00	0.00	0.11	0.74	2.06	3.52	339
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Net gain (loss) - sales of loans, OREO, and other assets	2.57	-0.43	-0.13	0.18	1.28	3.73	9.89	18.49	339
Other non-interest income	6.90	1.91	2.57	4.41	6.83	9.10	11.58	13.82	339
Overhead less non-interest income	45.43	22.15	32.30	37.88	45.23	53.55	60.32	64.46	339
Applicable income taxes / Pretax net operating income (tax equivalent)	23.22	0.00	0.10	17.75	27.57	33.17	36.69	38.39	334
Applicable income tax + TE / Pretax net operating income + TE	30.05	2.02	7.09	28.35	33.72	36.65	38.90	40.27	334

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	54.16	31.67	36.74	45.32	53.62	63.10	71.23	75.94	339
Commercial and industrial loans	9.91	1.44	3.07	5.26	8.98	14.06	19.93	24.46	339
Loans to individuals	1.92	0.04	0.09	0.42	1.26	2.62	6.04	10.90	339
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	339
Agricultural loans	0.93	0.00	0.00	0.00	0.13	1.41	5.10	8.83	339
Other loans and leases	1.41	0.00	0.01	0.13	0.81	2.23	5.04	6.46	339
Net loans and leases	70.68	47.86	54.59	63.99	72.10	78.01	82.45	84.91	339
Debt securities over 1 year	15.77	2.33	4.29	8.58	14.52	22.76	30.20	36.04	339
Mutual funds and equity securities	0.08	0.00	0.00	0.00	0.00	0.10	0.41	0.98	339
Subtotal	87.26	76.95	80.59	84.39	88.00	90.28	91.87	93.02	339
Interest-bearing bank balances	3.00	0.11	0.27	0.83	2.15	4.77	8.59	12.24	339
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.65	339
Debt securities 1 year or less	1.74	0.05	0.16	0.53	1.20	2.70	5.11	6.81	339
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	339
Total earning assets	92.69	87.98	89.64	91.30	92.82	94.19	95.47	95.97	339
Non-interest cash and due from depository institutions	1.43	0.44	0.58	0.96	1.42	1.81	2.32	2.85	339
Other real estate owned	0.12	0.00	0.00	0.01	0.06	0.18	0.49	0.74	339
All other assets	5.74	2.88	3.39	4.47	5.61	6.86	8.46	10.09	339
<b>Memoranda</b>									
Short-term investments	5.15	0.64	1.08	2.51	4.19	8.00	11.19	14.64	339
US Treasury securities	0.24	0.00	0.00	0.00	0.00	0.13	1.59	3.32	339
US agency securities (excluding Mortgage-backed securities)	2.53	0.00	0.00	0.53	1.85	4.63	7.53	12.10	339
Municipal securities	4.90	0.00	0.06	0.98	3.80	7.51	12.58	16.18	339
Mortgage-backed securities	7.58	0.07	0.55	2.71	6.86	11.69	17.68	20.00	339
Asset-backed securities	0.06	0.00	0.00	0.00	0.00	0.01	0.40	1.16	339
Other debt securities	0.40	0.00	0.00	0.00	0.05	0.68	1.98	3.19	339
Loans held-for-sale	0.22	0.00	0.00	0.00	0.09	0.28	1.10	3.23	339
Loans not held-for-sale	70.91	48.07	54.41	64.62	72.30	78.07	82.80	84.97	339
Real estate loans secured by 1-4 family	17.62	3.91	6.66	9.91	16.94	23.55	33.81	41.41	339
Revolving	2.43	0.04	0.20	0.90	2.22	3.71	5.70	6.67	339
Closed-end, secured by first liens	14.30	3.04	4.00	7.96	12.83	19.83	29.37	36.52	339
Closed-end, secured by junior liens	0.51	0.04	0.09	0.22	0.43	0.76	1.17	1.74	339
Commercial real estate loans	32.63	13.80	18.42	24.58	31.70	40.63	47.47	55.09	339
Construction and land development	5.37	1.06	1.84	3.05	4.94	7.50	10.05	12.79	339
Multifamily	3.20	0.48	0.82	1.47	2.54	4.53	7.21	11.60	339
Nonfarm nonresidential	22.99	8.34	11.39	17.18	22.66	28.71	34.38	40.67	339
Real estate loans secured by farmland	1.66	0.00	0.00	0.04	0.58	2.93	7.26	10.50	339

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

**Loan Mix and Analysis of Concentrations of Credit**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	76.71	52.59	59.70	68.20	77.52	86.02	92.21	95.54	339
Real estate loans secured by 1-4 family	25.08	5.78	8.60	14.83	24.43	34.26	47.11	54.45	339
Revolving	3.43	0.07	0.25	1.40	3.11	5.33	7.69	8.80	339
Closed-end	21.22	4.23	6.25	12.21	20.28	29.32	40.55	50.94	339
Commercial real estate loans	46.17	21.08	27.72	36.08	46.11	55.16	64.78	70.24	339
Construction and land development	7.62	1.95	2.70	4.49	7.09	10.38	13.91	16.95	339
1-4 family	2.09	0.14	0.30	0.79	1.86	3.21	4.79	6.01	339
Other	5.31	0.89	1.38	2.86	5.05	7.63	10.32	12.52	339
Multifamily	4.47	0.72	1.09	2.20	3.84	6.21	9.87	14.40	339
Nonfarm nonresidential	32.62	11.27	17.57	25.13	32.37	40.03	48.41	53.87	339
Owner-occupied	13.61	2.70	4.96	9.26	13.61	17.94	22.41	24.91	339
Other	18.39	5.88	8.84	12.45	17.55	23.55	31.86	36.37	339
Real estate loans secured by farmland	2.45	0.00	0.00	0.05	0.87	4.56	10.23	14.31	339
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	339
Commercial and industrial loans	14.10	2.03	4.65	8.05	12.84	19.19	28.32	34.38	339
Loans to individuals	2.81	0.05	0.12	0.63	1.82	3.93	9.01	16.70	339
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.04	0.28	0.40	339
Agricultural loans	1.35	0.00	0.00	0.00	0.18	2.14	7.85	12.04	339
Other loans and leases	2.06	0.00	0.01	0.18	1.12	3.35	7.32	9.92	339
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	495.85	265.45	328.81	410.37	486.40	592.35	671.90	733.26	339
Real estate loans secured by 1-4 family	163.04	34.01	53.02	86.88	159.51	231.01	297.17	388.58	339
Revolving	22.75	0.37	1.67	8.11	20.01	35.65	54.82	65.92	339
Closed-end	137.78	26.07	38.65	72.16	129.94	197.22	262.23	350.35	339
Commercial real estate loans	298.24	118.72	161.34	226.13	298.30	368.18	441.40	500.96	339
Construction and land development	48.92	9.82	18.24	29.13	44.98	67.21	92.39	109.45	339
1-4 family	13.44	0.99	1.97	5.38	11.35	20.37	30.90	43.66	339
Other	34.16	4.57	8.87	19.30	30.87	47.53	67.95	80.91	339
Multifamily	29.10	4.02	7.55	13.33	24.39	40.57	66.95	105.39	339
Nonfarm nonresidential	210.89	69.35	97.05	157.51	209.60	261.85	329.10	384.08	339
Owner-occupied	88.07	17.13	29.92	59.59	87.10	115.02	151.71	176.10	339
Other	119.06	32.52	53.09	77.48	113.44	157.84	204.71	252.18	339
Real estate loans secured by farmland	15.56	0.00	0.00	0.32	5.15	27.68	65.66	99.82	339
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	339
Commercial and industrial loans	91.59	13.65	27.45	48.47	81.21	126.83	190.66	242.22	339
Loans to individuals	18.03	0.30	0.78	3.92	11.49	24.84	56.35	110.80	339
Credit card loans	0.27	0.00	0.00	0.00	0.00	0.32	1.72	2.50	339
Agricultural loans	8.73	0.00	0.00	0.00	1.10	14.00	44.96	88.32	339
Other loans and leases	13.01	0.01	0.07	1.22	7.39	20.23	45.94	60.94	339
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	32.05	14.69	17.56	23.11	31.82	39.35	48.54	55.20	339
Non-owner occupied CRE loans / Total risk based capital	207.53	85.16	104.48	147.68	202.48	260.80	331.73	387.44	339
Construction and land development loans / Total risk based capital	48.92	9.82	18.24	29.13	44.98	67.21	92.39	109.45	339
Total CRE loans / Total risk based capital	300.44	120.08	162.62	226.13	300.17	372.37	446.20	501.16	339

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.15	0.64	1.08	2.51	4.19	8.00	11.19	14.64	339
Liquid assets	16.59	5.72	7.83	11.06	15.81	21.56	29.54	35.38	339
Investment securities	18.03	3.57	5.79	10.34	16.61	25.85	32.81	38.95	339
Net loans and leases	70.68	47.86	54.59	63.99	72.10	78.01	82.45	84.91	339
Net loans, leases and standby letters of credit	71.17	48.00	54.83	64.31	72.53	78.60	83.03	85.21	339
Core deposits	73.82	57.24	62.25	69.34	74.24	79.73	83.32	85.04	339
Noncore funding	13.80	2.43	4.24	7.76	13.31	19.54	25.33	30.46	339
Time deposits of \$100K or more									
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Federal funds purchased and repos	0.84	0.00	0.00	0.00	0.24	1.62	3.42	4.52	339
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Net federal funds purchased (sold)	0.82	-0.10	-0.01	0.00	0.15	1.57	3.32	4.52	339
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Other borrowings w/remaining maturity of 1 year or less	2.48	0.00	0.00	0.01	1.78	4.72	7.67	10.71	339
Earning assets repriceable in 1 year	28.23	13.34	16.40	20.47	27.25	35.49	45.09	52.62	339
Interest-bearing liabilities repriceable in 1 year	17.13	0.00	3.64	7.06	12.19	20.43	49.93	59.00	339
Long-term debt repriceable in 1 year	0.34	0.00	0.00	0.00	0.00	0.20	2.28	4.86	339
Net assets repriceable in 1 year	10.48	-28.69	-17.69	2.19	11.38	21.52	29.93	37.97	339
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	9.60	-8.47	-4.21	2.02	9.49	17.43	23.76	30.29	339
Net ST noncore funding dependence	4.84	-10.26	-6.35	-1.07	4.76	10.92	16.87	20.92	339
Short-term investment / ST noncore funding	83.22	4.52	8.91	22.09	50.91	116.20	250.80	525.43	338
Liquid assets-ST noncore funding / Nonliquid assets	9.04	-10.88	-7.61	-1.93	7.82	18.76	30.56	45.46	339
Net loans and leases / Total deposits	86.78	57.31	64.35	77.49	87.41	96.77	104.63	110.76	338
Net loans and leases / Core deposits	96.80	62.10	68.74	82.88	96.67	112.17	123.50	134.35	338
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.21	-1.01	-0.39	-0.02	0.03	0.41	1.29	1.81	170
Available-for-sale securities appreciation (depreciation) / T1 cap	0.30	-2.32	-1.50	-0.47	0.08	1.12	2.51	4.07	338
Structured notes appreciation (depreciation) / T1 cap	-0.07	-0.63	-0.28	-0.09	-0.02	0.00	0.01	0.02	81
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	9.46	0.00	0.00	0.00	0.02	19.61	44.92	60.54	338
Available-for-sale securities	90.54	39.46	55.08	80.39	99.98	100.00	100.00	100.00	338
US Treasury securities	1.62	0.00	0.00	0.00	0.00	0.84	9.69	22.29	338
US agency securities (excluding Mortgage-backed securities)	15.88	0.00	0.00	2.83	12.53	27.06	47.57	59.59	338
Municipal securities	26.33	0.00	0.71	9.95	24.90	39.46	53.88	61.54	338
Mortgage-backed securities	43.93	0.48	5.84	24.27	46.17	61.42	79.88	89.07	338
Asset-backed securities	0.34	0.00	0.00	0.00	0.00	0.05	2.22	5.12	338
Other debt securities	2.51	0.00	0.00	0.00	0.34	4.48	11.77	18.12	338
Mutual funds and equity securities	0.58	0.00	0.00	0.00	0.01	0.61	2.88	7.92	338
Debt securities 1 year or less	11.57	0.23	1.16	3.56	8.48	16.62	32.67	45.94	338
Debt securities 1 to 5 years	27.27	3.23	4.68	11.97	24.39	42.84	56.31	61.56	338
Debt securities over 5 years	57.52	10.94	18.71	38.71	61.40	76.86	89.44	94.03	338
Pledged securities	44.67	1.03	8.10	22.70	45.50	66.23	81.56	89.23	338
Structured notes, fair value	0.29	0.00	0.00	0.00	0.00	0.00	1.67	4.74	338
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	10.60	-58.92	-50.34	-21.91	4.69	35.97	88.18	147.23	308
Investment securities	4.37	-20.82	-14.16	-6.42	2.27	12.07	33.06	49.77	307
Core deposits	16.17	-1.40	1.73	7.50	13.22	22.69	36.87	60.42	307
Noncore funding	-20.22	-69.40	-56.24	-41.56	-23.73	-0.23	26.27	57.95	307



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

**Derivatives and Off-Balance-Sheet Transactions**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments	15.28	5.86	8.09	10.85	14.79	19.08	24.64	28.20	339
Standby letters of credit	0.41	0.01	0.03	0.15	0.33	0.61	1.03	1.45	339
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.14	339
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
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	339
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	339
Derivative contracts	1.80	0.00	0.00	0.00	0.48	2.87	8.28	16.31	339
Interest rate contracts	1.79	0.00	0.00	0.00	0.47	2.87	8.28	16.31	339
Interest rate futures and forward contracts	0.29	0.00	0.00	0.00	0.00	0.31	1.34	4.67	339
Written options contracts (interest rate)	0.28	0.00	0.00	0.00	0.00	0.41	1.48	3.91	339
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Interest rate swaps	0.67	0.00	0.00	0.00	0.00	0.70	4.11	7.02	339
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
<b>Percent of Average Loans and Leases</b>									
Loan commitments	22.19	9.40	12.79	16.70	21.49	27.36	34.95	38.40	339

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 3  
Date:06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	213
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
<b>Futures and forwards</b>									
Futures and forwards	30.04	0.00	0.00	0.00	11.91	55.12	100.00	100.00	213
<b>Written options</b>									
Written options	21.99	0.00	0.00	0.00	20.53	45.48	87.27	100.00	213
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
Over-the-counter	21.64	0.00	0.00	0.00	19.65	45.47	87.27	100.00	213
<b>Purchased options</b>									
Purchased options	0.10	0.00	0.00	0.00	0.00	0.00	0.00	6.95	213
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
Over-the-counter	0.06	0.00	0.00	0.00	0.00	0.00	0.00	3.66	213
<b>Swaps</b>									
Swaps	39.94	0.00	0.00	0.00	9.95	95.36	100.00	100.00	213
<b>Held for trading</b>									
Held for trading	2.48	0.00	0.00	0.00	0.00	0.00	9.92	100.00	213
Interest rate contracts	2.48	0.00	0.00	0.00	0.00	0.00	9.92	100.00	213
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
<b>Non-traded</b>									
Non-traded	97.52	0.00	90.08	100.00	100.00	100.00	100.00	100.00	213
Interest rate contracts	97.08	0.00	65.97	100.00	100.00	100.00	100.00	100.00	213
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	213
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
Derivative contracts (excluding futures and FX 14 days or less)	71.53	0.00	4.83	46.83	71.36	100.00	100.00	100.00	213
One year or less	28.78	0.00	0.00	0.00	9.05	52.46	99.96	100.00	213
Over 1 year to 5 years	11.82	0.00	0.00	0.00	0.00	24.05	77.48	100.00	213
Over 5 years	16.09	0.00	0.00	0.00	0.00	35.60	75.40	91.96	213
Gross negative fair value (absolute value)	0.43	0.00	0.00	0.00	0.13	0.83	1.92	2.89	213
Gross positive fair value	0.68	0.00	0.00	0.07	0.58	1.19	2.01	2.82	213
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	339
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	339
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	339
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	339
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.10	339

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
Date: 06/30/2017

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.10	-0.03	0.00	0.03	0.09	0.17	0.26	0.36	339
Provision for loan and lease losses / Average loans and leases	0.14	-0.06	0.00	0.04	0.12	0.23	0.38	0.46	339
Provision for loan and lease losses / Net losses	178.72	-933.79	-295.32	0.00	123.15	287.00	802.45	1983.04	336
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	0.65	0.75	0.93	1.12	1.39	1.75	1.98	339
Allowance for loan and lease losses / Total loans and leases	1.16	0.64	0.75	0.93	1.11	1.38	1.71	1.96	339
Allowance for loan and lease losses / Net loans and leases losses (X)	35.19	2.36	3.26	6.83	15.47	39.49	157.84	319.17	251
Allowance for loan and lease losses / Nonaccrual assets	281.59	56.76	74.72	111.36	189.62	338.83	766.11	1702.24	335
ALLL/90+ days past due + nonaccrual loans and leases	258.84	51.68	71.86	104.20	185.01	312.93	694.18	1449.98	337
Gross loan and lease losses / Average loans and leases	0.12	0.00	0.01	0.03	0.09	0.19	0.36	0.51	339
Recoveries / Average loans and leases	0.05	0.00	0.01	0.01	0.04	0.08	0.16	0.23	339
Net losses / Average loans and leases	0.07	-0.07	-0.04	0.00	0.04	0.12	0.27	0.43	339
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	339
Recoveries / Prior year-end losses	22.35	2.25	4.03	7.80	14.31	31.63	67.88	121.37	308
Earnings coverage of net losses (X)	26.05	-191.32	-77.26	-6.56	14.11	47.42	162.64	441.21	336
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.08	-0.05	-0.01	0.00	0.06	0.15	0.25	337
Real estate loans secured by 1-4 family	0.03	-0.08	-0.04	-0.01	0.01	0.07	0.18	0.27	337
Revolving	0.01	-0.22	-0.07	-0.01	0.00	0.01	0.17	0.29	324
Closed-end	0.03	-0.08	-0.04	-0.01	0.00	0.07	0.18	0.29	337
Commercial real estate loans	0.02	-0.15	-0.06	-0.01	0.00	0.03	0.17	0.31	336
Construction and land development	-0.03	-0.54	-0.28	-0.02	0.00	0.00	0.05	0.21	334
1-4 family	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.01	334
Other	-0.03	-0.47	-0.22	-0.01	0.00	0.00	0.02	0.13	334
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	334
Nonfarm nonresidential	0.03	-0.09	-0.04	-0.01	0.00	0.03	0.19	0.41	335
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.01	0.09	0.20	335
Other	0.00	-0.07	-0.02	0.00	0.00	0.00	0.05	0.19	335
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	280
Commercial and industrial loans	0.10	-0.25	-0.18	-0.03	0.01	0.16	0.64	1.24	336
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to individuals	0.66	0.04	0.06	0.19	0.44	0.91	1.96	4.32	256
Credit card loans	1.38	-0.11	0.00	0.10	1.16	2.38	3.65	4.65	103
Agricultural loans	0.01	-0.04	0.00	0.00	0.00	0.00	0.03	0.18	230
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.35	-0.06	-0.01	0.00	0.00	0.17	1.72	9.31	325

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.32	0.01	0.05	0.12	0.26	0.48	0.80	1.12	339
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.26	339
Nonaccrual loans and leases	0.66	0.05	0.13	0.31	0.55	0.95	1.59	2.04	339
90+ days past due and nonaccrual loans and leases	0.72	0.07	0.14	0.36	0.60	1.02	1.75	2.14	339
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.12	339
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Nonaccrual restructured	0.17	0.00	0.00	0.02	0.09	0.30	0.58	0.81	339
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	339
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.32	0.01	0.05	0.12	0.26	0.48	0.80	1.12	339
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.26	339
Nonaccrual assets	0.67	0.05	0.13	0.31	0.56	0.97	1.63	2.11	339
30+ days past due and nonaccrual assets	1.09	0.12	0.29	0.57	0.91	1.61	2.38	2.77	339
90+ days past due and nonaccrual assets	0.51	0.04	0.10	0.25	0.42	0.77	1.17	1.45	339
90+ past due and nonaccrual assets + other real estate owned	0.68	0.08	0.17	0.32	0.54	1.04	1.52	1.85	339
<b>Restructured and Nonaccrual Loans and Leases</b>									
Total Assets	0.94	0.13	0.24	0.44	0.78	1.43	2.11	2.49	339
Allowance for loan and leases losses	121.66	19.32	29.27	59.02	106.77	174.51	263.58	355.37	338
Equity cap + allowance for loan and lease losses	8.57	1.28	2.14	4.02	7.28	12.68	18.63	22.08	339
Tier 1 cap + allowance for loan and lease losses	8.71	1.31	2.16	4.25	7.50	12.71	18.22	22.29	339
Loans and Leases + other real estate owned	1.34	0.20	0.32	0.63	1.15	1.97	3.08	3.57	339

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	0.31	0.00	0.02	0.10	0.24	0.46	0.79	1.07	337
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.25	337
	Nonaccrual	0.65	0.03	0.10	0.25	0.55	0.94	1.63	2.23	337
Commercial and industrial	30-89 days past due	0.24	0.00	0.00	0.02	0.15	0.38	0.91	1.34	336
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.20	336
	Nonaccrual	0.77	0.00	0.00	0.07	0.42	1.32	2.85	4.04	336
Individuals	30-89 days past due	0.53	0.00	0.00	0.07	0.43	0.83	1.64	2.67	334
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.38	334
	Nonaccrual	0.19	0.00	0.00	0.00	0.07	0.33	0.83	1.48	334
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.08	0.70	1.37	230
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	230
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.10	1.27	2.02	230
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.08	1.00	2.68	325
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	325
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.28	1.60	325

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2017

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.47	0.00	0.02	0.12	0.41	0.71	1.14	1.49	337
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.33	337
	Nonaccrual	0.73	0.00	0.04	0.28	0.58	1.08	1.72	2.15	337
Revolving	30-89 days past due	0.24	0.00	0.00	0.00	0.15	0.44	0.82	1.37	324
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.14	324
	Nonaccrual	0.35	0.00	0.00	0.00	0.20	0.68	1.31	2.02	324
Closed-End	30-89 days past due	0.44	0.00	0.00	0.11	0.41	0.74	1.24	1.58	337
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.36	337
	Nonaccrual	0.80	0.00	0.03	0.25	0.61	1.20	1.86	2.33	337
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.07	0.13	337
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	337
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.08	0.17	0.40	337
Commercial real estate	30-89 days past due	0.17	0.00	0.00	0.02	0.10	0.29	0.64	0.99	336
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.17	336
	Nonaccrual	0.59	0.00	0.02	0.12	0.42	0.95	1.64	2.28	336
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.30	0.96	1.81	334
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	334
	Nonaccrual	0.43	0.00	0.00	0.00	0.04	0.63	2.35	4.18	334
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.35	0.65	334
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.58	334
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.07	0.46	1.31	334
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	334
	Nonaccrual	0.32	0.00	0.00	0.00	0.01	0.34	1.95	3.69	334
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.75	334
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.56	1.72	334
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.00	0.08	0.25	0.56	0.81	335
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	335
	Nonaccrual	0.63	0.00	0.01	0.12	0.41	0.92	1.77	2.99	335
Owner occupied	30-89 days past due	0.09	0.00	0.00	0.00	0.03	0.15	0.39	0.57	335
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	335
	Nonaccrual	0.30	0.00	0.00	0.04	0.18	0.53	1.01	1.69	335
Other	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.22	0.40	335
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	335
	Nonaccrual	0.20	0.00	0.00	0.00	0.06	0.32	0.82	1.61	335
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.21	1.05	2.52	280
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.19	280
	Nonaccrual	0.55	0.00	0.00	0.00	0.00	0.67	3.16	5.21	280
Credit card	30-89 days past due	0.89	0.00	0.00	0.00	0.58	1.52	2.93	3.90	103
	90+ days past due	0.17	0.00	0.00	0.00	0.00	0.22	1.06	1.28	103
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	103

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



**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 3  
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
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.49	8.30	9.01	10.41	11.99	14.37	17.90	20.67	339
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Tier 1 capital, column A	13.26	9.32	9.95	11.27	12.61	15.14	18.43	20.91	339
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Total capital, column A	14.61	10.90	11.72	12.66	14.04	16.17	19.62	21.85	339
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	339
Tier 1 leverage	10.13	7.46	8.01	8.86	9.93	11.34	12.84	14.31	339





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 3  
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Cost: Interest-bearing deposits	0.17	0.15	0.16	0.16	0.17	0.18	0.19	0.19	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Growth Rates</b>									
Net loans and leases	-15.73	-100.00	-100.00	-68.27	-18.52	7.23	79.10	490.82	39
Total selected assets	-23.95	-100.00	-100.00	-72.07	-12.93	0.89	63.13	172.08	70
Deposits	-2.36	-21.01	-18.94	-12.72	-2.36	8.00	14.22	16.29	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	73.38	0.00	0.00	39.73	83.43	105.11	150.01	224.95	240
Dividends paid / Net income	24.58	0.00	0.00	0.00	22.85	42.04	65.42	80.21	334
Net income - dividends / Average equity	6.67	1.13	3.13	4.71	6.70	8.45	10.89	12.13	339
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	120.87	0.00	0.00	63.54	108.35	172.51	308.01	556.75	251
Dividends from nonbank subsidiaries	0.73	0.00	0.00	0.00	0.00	0.29	4.88	16.27	251
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251
Dividends from all subsidiaries	129.70	0.00	0.00	74.68	112.39	183.71	355.14	589.16	251
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	31.88	0.00	0.00	0.00	32.82	55.11	84.72	108.45	313
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.38	313
Mortgage and service fees from bank subsidiaries	0.92	0.00	0.00	0.00	0.00	0.00	5.73	23.56	313
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.55	313
Operating income from bank subsidiaries	35.50	0.00	0.00	3.53	34.83	61.61	88.86	127.15	313
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	64.91	0.00	0.00	0.00	100.00	100.00	121.74	166.67	141
Interest income from nonbank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.49	141
Mortgage and serv fees from nonbank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.00	0.00	6.31	141
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141
Operating income from nonbank subsidiaries	73.65	0.00	0.00	4.46	100.00	100.00	163.33	291.67	141
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	13.69	0.00	0.00	0.00	0.00	16.42	68.00	94.80	25
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating income from subsidiary BHCs	13.74	0.00	0.00	0.00	0.00	16.42	68.00	94.80	25
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	67.61	0.00	0.00	0.00	96.26	99.80	100.00	100.00	302
Interest income from bank subsidiaries	1.21	0.00	0.00	0.00	0.00	0.02	1.12	68.90	302
Mortgage and service fees from bank subsidiaries	1.57	0.00	0.00	0.00	0.00	0.00	13.43	37.81	302
Other income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.22	2.18	302
Operating income from bank subsidiaries	81.24	0.00	0.00	89.94	99.29	100.00	100.00	100.00	302
Dividends from nonbank subsidiaries	1.72	0.00	0.00	0.00	0.00	0.22	9.27	46.65	302
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	302
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	302
Operating income from nonbank subsidiaries	2.68	0.00	0.00	0.00	0.00	0.62	14.11	63.52	302
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Loans and advances from subsidiaries / Short term debt	1718.24	0.00	0.00	0.00	119.51	739.89	1734.29	21148.91	32
Loans and advances from subsidiaries / Total debt	100.46	0.00	0.00	0.00	44.24	155.47	472.62	693.98	137

# BHCPR Reporters for Quarter Ending 06/30/2017

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2017 and Other Notes</u>
1399765	2,901,740	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
2784920	1,072,074	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	1,017,121	1ST SUMMIT BANCORP OF JOHNSTOWN, INC.	JOHNSTOWN, PA	
1035157	1,128,176	473 BROADWAY HOLDING CORPORATION	SARATOGA SPRINGS, NY	
3109904	2,797,047	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,261,936	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,071,033	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,442,098	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	2,039,378	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,725,874	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,283,184	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1201457	1,108,260	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,452,898	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,742,892	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,114,463	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,268,633	AMERICAN BANK HOLDING CORPORATION	CORPUS CHRISTI, TX	
1076691	1,764,473	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1117316	1,171,962	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,369,638	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,668,363	ANB CORPORATION, THE	TERRELL, TX	
1126475	2,055,961	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,535,494	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,721,721	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,499,849	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,595,936	ATBANCORP	DUBUQUE, IA	
3555686	2,702,575	ATLANTIC CAPITAL BANCSHARES, INC.	ATLANTA, GA	
1108350	1,658,006	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,903,627	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,395,161	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,755,554	BANCPLUS CORPORATION	RIDGELAND, MS	
1135002	1,166,111	BANCTENN CORP.	KINGSPORT, TN	
1208009	1,308,375	BANK FIRST NATIONAL CORPORATION	MANITOWOC, WI	
1202762	1,209,941	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,710,780	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,212,094	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	1,542,769	BANK OF HIGHLAND PARK FINANCIAL CORP	HIGHLAND PARK, IL	
3590388	2,100,716	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,623,511	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,967,716	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,755,805	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	1,509,772	BANTERRA CORP	ELDORADO, IL	
5069897	1,155,943	BAYCOM CORP	WALNUT CREEK, CA	New Y-9C/BHCPR reporter
3170539	1,815,843	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	2,011,484	BEACON BANCORP	TAUNTON, MA	
4297853	2,239,559	BEAR STATE FINANCIAL HOLDINGS, LLC	LITTLE ROCK, AR	
1246159	2,981,015	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	Moved from Peer 2
1823345	1,280,564	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,515,003	BLUE HILLS BANCORP, INC.	NORWOOD, MA	

1248162	1,001,505	BNCCORP, INC.	BISMARCK, ND
2545831	1,515,331	BNH FINANCIAL	LACONIA, NH
2835514	1,701,064	BOILING SPRINGS, MHC	RUTHERFORD, NJ
2935142	1,158,795	BOU BANCORP, INC.	OGDEN, UT
3244113	2,319,487	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA
1209145	1,101,358	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL
3378764	1,448,394	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN
3929791	2,370,897	BSB BANCORP INC.	BELMONT, MA
3488681	1,423,217	BT HOLDINGS, INC.	QUITMAN, TX
3488850	1,170,247	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA
2183493	1,464,237	C&F FINANCIAL CORPORATION	WEST POINT, VA
2324997	1,044,284	CACHE VALLEY BANKING COMPANY	LOGAN, UT
1115013	1,895,219	CAMBRIDGE BANCORP	CAMBRIDGE, MA
1133503	2,602,847	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY
1085509	2,801,227	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL
4933272	1,371,626	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN
2507790	2,191,445	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC
3594872	2,941,038	CBFH, INC.	BEAUMONT, TX
1493654	1,622,157	CBS BANC-CORP.	RUSSELLVILLE, AL
1860863	1,573,908	CBX CORPORATION	CARROLLTON, IL
1053496	1,387,300	CCB FINANCIAL CORPORATION	KANSAS CITY, MO
3836880	1,057,733	CENLAR CAPITAL CORPORATION	EWING, NJ
2158156	2,316,615	CENTRAL BANCSHARES, INC.	LEXINGTON, KY
1832048	1,422,281	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX
2935405	1,444,836	CENTRAL VALLEY COMMUNITY BANCORP	FRESNO, CA
1209042	1,103,453	CENTRE 1 BANCORP, INC.	BELOIT, WI
4459839	1,481,890	CHARTER FINANCIAL CORPORATION	WEST POINT, GA
1133594	1,718,578	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY
1125030	1,164,424	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND
1143623	1,243,401	CITIZENS AND NORTHERN CORPORATION	WELLSBORO, PA
1118368	1,264,856	CITIZENS FINANCIAL SERVICES, INC.	MANSFIELD, PA
1083475	1,017,564	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS
3186576	1,350,913	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS
1055007	1,382,237	CITYWIDE BANKS OF COLORADO, INC.	DENVER, CO
1246533	1,462,015	CIVISTA BANCSHARES, INC	SANDUSKY, OH
3153242	1,239,743	CLAYTON HC, INC.	KNOXVILLE, TN
3264764	1,525,564	CLIFTON BANCORP INC.	CLIFTON, NJ
1134108	1,127,167	CNB CORPORATION	CONWAY, SC
1118340	2,678,909	CNB FINANCIAL CORPORATION	CLEARFIELD, PA
1142475	1,670,331	CODORUS VALLEY BANCORP, INC.	YORK, PA
1085170	1,198,449	COLONY BANCORP, INC.	FITZGERALD, GA
2467689	1,938,568	COMMERCE BANCSHARES CORP.	WORCESTER, MA
1838974	1,059,392	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX
1080595	2,966,696	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS
3687046	1,290,507	COMMUNITY BANKERS TRUST CORPORATION	RICHMOND, VA
2523389	1,392,688	COMMUNITY FINANCIAL CORPORATION, THE	WALDORF, MD
2524788	1,286,634	COUNTY BANCORP, INC.	MANITOWOC, WI
1081239	1,437,410	CREWS BANKING CORPORATION	WAUCHULA, FL
3903661	2,392,683	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS
1201112	1,259,443	CUMMINS-AMERICAN CORP.	GLENVIEW, IL
2242523	1,365,101	D.L. EVANS BANCORP	BURLEY, ID
1121229	2,386,213	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	2,322,736	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
1117455	1,084,939	DNB FINANCIAL CORPORATION	DOWNTOWN, PA
1135824	1,774,381	EMPRISE FINANCIAL CORPORATION	WICHITA, KS

2427665	1,409,510	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC
2461016	2,656,547	ENTERPRISE BANCORP, INC.	LOWELL, MA
3180547	2,409,421	EQUITY BANCSHARES, INC.	WICHITA, KS
3854268	1,763,797	ESSA BANCORP, INC.	STROUDSBURG, PA
1401190	1,182,846	EVANS BANCORP, INC.	ANGOLA, NY
1104923	1,387,612	EXTRACO CORPORATION	WACO, TX
3824373	1,555,285	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT
2270254	1,132,961	FALCON BANCSHARES INCORPORATED	LAREDO, TX
1134630	1,066,175	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1098732	1,652,340	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY
1071191	2,081,456	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1249002	1,925,811	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY VARINA, NC
3223967	2,045,807	FIDELITY FINANCIAL CORPORATION	WICHITA, KS
3547159	1,460,171	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1108967	1,091,198	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM
1988646	1,646,194	FIRST BANCORP, INC.	LEBANON, VA
1133932	1,790,515	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME
3121344	1,047,731	FIRST BANCSHARES OF TEXAS, INC.	MIDLAND, TX
2385493	1,789,578	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1491360	1,710,015	FIRST BANK CORP	FORT SMITH, AR
1119404	1,126,080	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON, KY
1247428	1,768,928	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1098796	1,626,695	FIRST CITIZENS BANCSHARES, INC.	DYERSBURG, TN
1203509	1,215,086	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA
1250473	1,402,789	FIRST CO BANCORP, INC.	COLLINSVILLE, IL
1478017	2,366,603	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA
1108097	1,993,857	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
2641694	1,253,002	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR
3447585	1,393,233	FIRST COMMUNITY FINANCIAL PARTNERS, INC.	JOLIET, IL
3602245	1,417,887	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA
3407598	2,992,438	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT
1404687	1,567,434	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD
3316917	2,890,617	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH
2339656	1,122,343	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL
1083783	1,370,782	FIRST FARMERS AND MERCHANTS CORPORATION	COLUMBIA, TN
1249039	1,600,241	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN
3839201	1,532,563	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1064728	1,553,940	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK
1208595	2,976,661	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3843628	1,081,708	FIRST FINANCIAL NORTHWEST, INC.	RENTON, WA
3589560	1,724,925	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA
3393178	2,381,271	FIRST INTERNET BANCORP	FISHERS, IN
1118265	1,005,424	FIRST KEYSTONE CORPORATION	BERWICK, PA
1206760	2,825,304	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL
4843090	1,723,528	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH
2880626	1,157,183	FIRST NORTHERN COMMUNITY BANCORP	DIXON, CA
4438366	1,087,704	FIRST NORTHWEST BANCORP	PORT ANGELES, WA
1119383	1,258,739	FIRST PARAGOULD BANKSHARES, INC.	PARAGOULD, AR
1099917	2,205,321	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1100813	1,049,100	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX
3558726	2,378,911	FIRST TEXAS BHC, INC.	FORT WORTH, TX
1132672	1,325,685	FIRST UNITED CORPORATION	OAKLAND, MD
3821372	1,068,042	FIRST WESTERN MORTGAGE CORPORATION	FORT WORTH, TX
1050646	1,585,247	FIRST YORK BAN CORP.	YORK, NE
1109834	1,221,544	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX

1123072	2,269,418	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,309,825	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,251,700	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
2560263	1,107,462	FNCB BANCORP, INC.	DUNMORE, PA	
3446346	1,048,155	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	1,141,786	FORESIGHT FINANCIAL GROUP, INC.	ROCKFORD, IL	
1128358	1,687,224	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	1,134,655	FRANKLIN FINANCIAL SERVICES CORPORATION	CHAMBERSBURG, PA	
3444717	1,069,363	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	1,912,469	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2453084	1,067,284	H BANCORP LLC	IRVINE, CA	
3392331	1,773,044	HAMILTON STATE BANCSHARES, INC.	HOSCHTON, GA	
4973362	2,634,515	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,383,550	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,886,393	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,981,069	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	Moved from Peer 2
1917600	1,768,400	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
2634874	2,732,900	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1245291	2,729,044	HILLS BANCORPORATION	HILLS, IA	
3851191	1,574,181	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,253,131	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	2,058,543	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,423,773	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	2,155,905	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,088,996	INDEPENDENT ALLIANCE BANKS, INC.	FORT WAYNE, IN	
1201925	2,665,367	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
3121193	1,018,304	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	Moved from Peer 4
2944144	1,067,045	INLAND BANCORP, INC.	OAK BROOK, IL	
4090054	1,225,526	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,418,972	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,280,601	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,461,833	IRONHORSE FINANCIAL GROUP, INC.	MUSKOGEE, OK	
1401118	1,777,297	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,692,166	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
5039724	1,118,417	JOHN MARSHALL BANCORP, INC.	RESTON, VA	
1070831	1,020,682	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1123915	1,954,236	KLEIN FINANCIAL, INC.	CHASKA, MN	
2128917	1,523,178	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,711,691	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,262,298	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,335,570	LCNB CORP.	LEBANON, OH	
3439236	1,179,213	LEADER BANCORP, INC	ARLINGTON, MA	
3612543	1,203,853	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1210169	1,042,617	LINCOLN BANCORP	REINBECK, IA	Moved from Peer 4
3884863	2,198,106	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,229,109	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	2,359,833	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2909554	1,141,969	LOUISIANA COMMUNITY BANCORP, INC.	HOUMA, LA	
4268349	1,112,589	LOWELL FIVE BANCORP MHC	LOWELL, MA	
2634696	1,759,063	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,309,931	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	1,027,450	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	Moved from Peer 4
1135413	1,355,105	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,688,693	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,133,407	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	



1207486	1,596,102	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL
3846106	1,611,614	MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	LEBANON, NH
2589714	1,179,016	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ
2907822	1,326,392	MBT FINANCIAL CORP.	MONROE, MI
1128769	1,676,192	MERCHANTS FINANCIAL GROUP, INC.	WINONA, MN
3637984	1,216,931	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS
2820211	1,586,774	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY
1944204	1,111,876	MID PENN BANCORP, INC.	MILLERSBURG, PA
1398740	1,076,634	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH
2868950	1,090,841	MIDLAND BANCSHARES, INC.	MIDLAND, TX
1086654	1,945,569	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA
2803719	1,878,304	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO
1126354	1,181,485	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD
1141348	1,691,626	MINNWEST CORPORATION	MINNETONKA, MN
1138919	1,347,573	MONTECITO BANCORP	SANTA BARBARA, CA
3175794	1,575,862	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN
3211601	1,506,482	MVB FINANCIAL CORP.	FAIRMONT, WV
2623430	1,357,530	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA
3841941	2,074,081	NASB FINANCIAL, INC.	GRANDVIEW, MO
2149622	2,035,976	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN
1139925	1,259,354	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA
3551389	2,418,052	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL
2398082	2,319,034	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC
1202052	1,836,802	NEB CORPORATION	FOND DU LAC, WI
4436559	1,703,957	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH
2264404	1,188,903	NEXTier INCORPORATED	KITTANNING, PA
3103603	2,825,797	NICOLET BANKSHARES, INC.	GREEN BAY, WI
2324111	1,076,874	NORTHEAST BANCORP	LEWISTON, ME
1246935	1,944,847	NORTHERN BANCORP, INC.	WOBURN, MA
3025385	1,493,205	NORTHRIM BANCORP, INC.	ANCHORAGE, AK
1978713	1,733,410	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA
2835475	1,109,776	NORWAY BANCORP, MHC	NORWAY, ME
2365356	1,127,313	NORWOOD FINANCIAL CORP.	HONESDALE, PA
5045444	1,211,296	NSB MUTUAL HOLDING COMPANY	NEWTOWN, CT
3297481	1,507,925	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT, RI
2320618	1,119,043	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI
1200311	1,111,333	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA
3200221	1,796,745	OLD LINE BANCSHARES, INC.	BOWIE, MD
1206911	2,343,441	OLD SECOND BANCORP, INC.	AURORA, IL
2603991	1,150,929	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA
1248153	1,474,930	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA
3595084	1,363,130	PACIFIC CITY FINANCIAL CORPORATION	LOS ANGELES, CA
2762973	2,612,107	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR
2869733	1,212,497	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA
3021800	1,642,607	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC
1200692	2,414,804	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL
3200463	1,977,268	PENN COMMUNITY MUTUAL HOLDINGS INC	DOYLESTOWN, PA
1117688	1,395,364	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA
2748995	1,718,375	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT
1030947	1,583,761	PEOPLES BANCORP	BELLINGHAM, WA
2818245	1,106,984	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC
1139541	2,061,886	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA
3186585	2,299,313	PEOPLESBANCORP, MHC	HOLYOKE, MA
4505606	1,151,147	PIONEER BANCSHARES, INC.	AUSTIN, TX
1108163	1,213,122	PLAINS BANCORP, INC.	DIMMITT, TX

1096484	1,062,735	PLANTERS HOLDING COMPANY	INDIANOLA, MS
2511014	1,095,154	PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	SCOTTSBLUFF, NE
3836488	1,265,925	PLAZA BANCORP	IRVINE, CA
3802250	1,340,431	POST OAK BANCSHARES, INC.	HOUSTON, TX
2007647	1,495,342	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV
3632493	1,200,633	PROVIDENT FINANCIAL HOLDINGS, INC.	RIVERSIDE, CA
1118434	1,120,523	QNB CORP.	QUAKERTOWN, PA
4176855	1,533,599	RBB BANCORP	LOS ANGELES, CA
1130584	2,806,635	RCB HOLDING COMPANY, INC.	CLAREMORE, OK
2743235	1,701,849	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA
1416439	1,374,391	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO
2787118	1,376,000	RELIANCE BANCSHARES, INC.	DES PERES, MO
1201194	1,903,924	REPUBLIC BANCORP CO.	OAK BROOK, IL
1398807	2,043,487	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA
1209426	1,236,324	RIVER VALLEY BANCORPORATION, INC.	WAUSAU, WI
3180060	1,125,161	RIVERVIEW BANCORP, INC.	VANCOUVER, WA
1200348	1,411,508	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD
2429838	1,362,798	SHORE BANCSHARES, INC.	EASTON, MD
3306815	1,596,241	SI FINANCIAL GROUP INC	WILLIMANTIC, CT
2976396	2,077,980	SIERRA BANCORP	PORTERVILLE, CA
3835164	1,739,736	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO
2532402	1,194,349	SINOPAC BANCORP	LOS ANGELES, CA
1131497	1,145,542	SMARTFINANCIAL, INC.	KNOXVILLE, TN
2914857	1,108,397	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA
2810285	1,111,885	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY
2033226	2,542,183	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
3212943	1,072,444	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA
1248939	1,225,619	SOUTHERN BANCORP, INC	ARKADELPHIA, AR
1075694	2,544,363	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	1,539,375	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	1,707,951	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
3325740	2,631,909	SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	MC LEAN, VA
1062621	2,572,936	SOUTHWEST BANCORP, INC.	STILLWATER, OK
3269602	1,027,319	SOVEREIGN BANCSHARES, INC.	DALLAS, TX
3547010	1,146,358	SSB COMMUNITY BANCORP MHC	SPENCER, MA
1141647	1,865,869	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN
1126729	1,259,710	STARION BANCORPORATION	BISMARCK, ND
1097771	1,091,734	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,059,110	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
3852031	2,420,382	STERLING BANCORP, INC.	SOUTHFIELD, MI
3283587	1,350,124	STERLING BANCSHARES, INC.	POPLAR BLUFF, MO
2942702	2,522,579	STURM FINANCIAL GROUP, INC.	DENVER, CO
1247679	2,095,300	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV
1139242	2,216,802	SUN BANCORP, INC	MOUNT LAUREL, NJ
1246467	1,577,228	TAMPA BAY BANKING COMPANY	TAMPA, FL
3954681	1,924,089	TERRITORIAL BANCORP INC.	HONOLULU, HI
1103878	1,032,674	TEXAS INDEPENDENT BANCSHARES, INC.	TEXAS CITY, TX
4360113	1,261,447	TGR FINANCIAL, INC.	NAPLES, FL
3934562	1,622,689	THREE SHORES BANCORPORATION, INC.	ORLANDO, FL
1070420	1,364,948	TRADITIONAL BANCORPORATION, INC.	MOUNT STERLING, KY
1203974	1,413,728	TRI CITY BANKSHARES CORPORATION	OAK CREEK, WI
1056161	1,312,719	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM
3233126	2,836,684	TRIUMPH BANCORP, INC.	DALLAS, TX
2465519	1,650,359	UFS BANCORP	WHITINSVILLE, MA
1082777	1,309,764	UNITED BANK CORPORATION	BARNESVILLE, GA

1097182	2,498,530	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
3831250	2,557,608	UNITED COMMUNITY FINANCIAL CORPORATION	YOUNGSTOWN, OH
2181426	1,275,523	UNITY BANCORP, INC.	CLINTON, NJ
4105266	1,508,589	VERITEX HOLDINGS, INC.	DALLAS, TX
3211012	1,277,657	VISION BANCSHARES, INC.	LAREDO, TX
3922466	2,083,177	WASHINGTONFIRST BANCSHARES, INC.	RESTON, VA
4523431	1,884,721	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
1135048	2,374,715	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	1,917,587	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1245705	2,295,085	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL
1127650	1,071,198	WESTBRAND, INC.	MINOT, ND
3866382	2,073,463	WESTERN NEW ENGLAND BANCORP, INC.	WESTFIELD, MA
3122051	1,640,886	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX
3831326	1,087,465	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA
1966671	1,758,652	WHITAKER BANK CORPORATION OF KENTUCKY	LEXINGTON, KY
2004141	2,292,846	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 339 bank holding companies.