

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 06/30/2018

Summary Ratios

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	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.45	3.37	3.41	3.33	3.33
+ Non-interest income	0.86	0.88	0.86	0.91	0.93
- Overhead expense	2.88	2.83	2.83	2.89	2.95
- Provision for loan and lease losses	0.10	0.10	0.11	0.12	0.09
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.39	1.38	1.38	1.31	1.31
Net operating income	1.10	0.96	0.86	0.92	0.92
Net income	1.10	0.96	0.86	0.92	0.92
Net income (sub-chapter S adjusted)	0.99	1.04	1.01	0.95	1.00
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.32	4.11	4.17	4.03	4.04
Interest expense	0.63	0.49	0.52	0.45	0.43
Net interest income (tax equivalent)	3.69	3.61	3.65	3.58	3.60
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.07	0.07	0.10	0.10	0.09
Earnings coverage of net losses (X)	18.21	26.05	22.97	19.31	18.13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.16	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.11	1.15	1.11	1.19	1.22
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.76	0.89	0.80	1.00	1.14
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.33	0.32	0.39	0.41	0.41
Liquidity and Funding					
Net noncore funding dependence	9.34	9.58	9.50	13.98	14.28
Net short-term noncore funding dependence	4.34	4.87	4.58	6.50	6.60
Net loans and leases / Total assets	72.10	70.68	71.35	69.95	68.69
Capitalization					
Tier 1 leverage ratio	10.29	10.14	10.22	10.12	10.13
Equity capital / Total assets	10.22	10.22	10.24	10.12	10.16
Equity capital + minority interest / Total assets	10.24	10.26	10.27	10.15	10.19
Tier 1 common equity capital / Total risk-weighted assets	12.69	12.49	12.57	12.50	12.50
Net Loans and leases / Equity capital (X)	7.18	7.01	7.09	7.03	6.88
Cash dividends / Net income	21.33	24.69	27.62	24.42	23.33
Cash dividends / Net income (sub-chapter S adjusted)	24.38	31.80	24.88	20.54	15.73
Retained earnings / Average equity capital	7.96	6.66	5.74	6.35	6.42
Growth Rates					
Assets	6.84	7.62	7.50	7.24	9.07
Equity capital	6.25	7.12	9.01	6.03	8.60
Net loans and leases	9.11	9.80	9.85	9.80	11.46
Noncore funding	6.08	-20.51	-18.86	5.04	7.48
Parent Company Ratios					
Short-term debt / Equity capital	0.04	0.03	0.02	0.04	0.05
Long-term debt / Equity capital	3.10	2.92	2.87	2.64	2.18
Equity investment in subs / Equity capital	105.18	105.61	105.10	105.46	105.36
Cash FR op + noncash + op expenses / Op expenses + dividends	108.90	110.57	117.27	135.94	133.59

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Relative Income Statement and Margin Analysis

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	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Average Assets					
Interest income (tax equivalent)	4.04	3.83	3.89	3.75	3.73
Less: Interest expense	0.59	0.46	0.48	0.42	0.40
Equals: Net interest income (tax equivalent)	3.45	3.37	3.41	3.33	3.33
Plus: Non-interest income	0.86	0.88	0.86	0.91	0.93
Equals: adjusted operating income (tax equivalent)	4.36	4.29	4.31	4.31	4.31
Less: Overhead Expense	2.88	2.83	2.83	2.89	2.95
Less: Provision for loan and lease losses	0.10	0.10	0.11	0.12	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	0.00	0.01	0.01	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)	1.39	1.38	1.38	1.31	1.31
Less: Applicable income taxes (tax equivalent)	0.28	0.39	0.50	0.38	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.10	0.96	0.86	0.92	0.92
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.10	0.96	0.86	0.92	0.92
Memo: Net income (last four quarters)	0.97	0.96	0.87	0.92	0.93
Net income-BHC and noncontrolling (minority) interest	1.10	0.96	0.87	0.92	0.92
Margin Analysis					
Average earning assets / Average assets	93.90	93.61	93.70	93.39	93.01
Average interest-bearing funds / Average assets	71.85	72.16	71.97	72.11	71.94
Interest income (tax equivalent) / Average earning assets	4.32	4.11	4.17	4.03	4.04
Interest expense / Average earning assets	0.63	0.49	0.52	0.45	0.43
Net interest income (tax equivalent) / Average earning assets	3.69	3.61	3.65	3.58	3.60
Yield or Cost					
Total loans and leases (tax equivalent)	4.87	4.69	4.75	4.67	4.72
Interest-bearing bank balances	1.58	0.93	1.14	0.59	0.34
Fed funds sold and reverse repos	1.27	0.59	0.80	0.39	0.21
Trading assets	0.29	0.53	0.52	0.80	0.92
Total earning assets	4.27	4.02	4.08	3.95	3.95
Investment securities (tax equivalent)	2.55	2.48	2.49	2.38	2.42
US Treasury and agency securities (excluding Mortgage-backed securities)	1.92	1.64	1.70	1.61	1.50
Mortgage-backed securities	2.29	2.12	2.13	2.03	2.09
All other securities	3.38	3.53	3.48	3.44	3.53
Interest-bearing deposits	0.65	0.51	0.53	0.44	0.41
Time deposits of \$250K or more	1.24				
Time deposits < \$250K	1.13				
Other domestic deposits	0.44			0.26	0.23
Foreign deposits	0.40	0.17	0.19	0.17	0.44
Fed funds purchased and repos	0.77	0.51	0.55	0.41	0.37
Other borrowed funds and trading liabilities	1.99	1.76	1.82	1.70	1.74
All interest-bearing funds	0.82	0.63	0.67	0.59	0.55

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Non-interest Income & Expenses

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.75	1.56	1.71	1.66	1.91
Overhead expenses / Net Interest Income + non-interest income	66.67	67.25	66.76	68.42	69.81
Percent of Average Assets					
Total overhead expense	2.88	2.83	2.83	2.89	2.95
Personnel expense	1.67	1.64	1.63	1.65	1.65
Net occupancy expense	0.34	0.34	0.34	0.35	0.37
Other operating expenses	0.84	0.84	0.84	0.87	0.91
Overhead less non-interest income	1.98	1.91	1.92	1.93	1.97
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	65.86	66.05	65.60	67.14	68.59
Personnel expense	38.20	38.19	37.78	38.36	38.58
Net occupancy expense	7.79	7.94	7.92	8.12	8.48
Other operating expenses	19.34	19.43	19.55	20.30	21.11
Total non-interest income	19.02	19.80	19.48	20.62	21.02
Fiduciary activities income	1.37	1.35	1.39	1.37	1.56
Service charges on domestic deposit accounts	3.84	4.02	4.07	4.31	4.60
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.61	0.57	0.62	0.58	0.69
Insurance activities revenue	0.55	0.54	0.55	0.57	0.50
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.47	0.47	0.47	0.41	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.10	2.53	2.46	2.90	2.39
Other non-interest income	6.94	6.90	6.83	7.05	7.41
Overhead less non-interest income	45.97	45.39	45.44	45.87	46.87
Applicable income taxes / Pretax net operating income (tax equivalent)	16.01	23.16	30.92	23.02	23.25
Applicable income tax + TE / Pretax net operating income + TE	20.56	29.95	37.44	29.99	29.97

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Percent Composition of Assets

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Real estate loans	55.94	54.16	55.36	53.51	52.33
Commercial and industrial loans	9.45	9.91	9.48	9.71	9.86
Loans to individuals	1.93	1.92	1.81	1.85	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.03	0.93	0.93	0.99	0.98
Other loans and leases	1.45	1.41	1.43	1.54	1.47
Net loans and leases	72.10	70.68	71.35	69.95	68.69
Debt securities over 1 year	14.57	15.77	15.36	15.96	17.61
Mutual funds and equity securities	0.08	0.08	0.07	0.08	0.07
Subtotal	87.33	87.26	87.20	86.67	86.93
Interest-bearing bank balances	2.98	3.00	3.04	3.19	3.16
Federal funds sold and reverse repos	0.04	0.03	0.05	0.04	0.06
Debt securities 1 year or less	1.70	1.74	1.73	1.88	1.52
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.86	92.69	92.71	92.52	92.32
Non-interest cash and due from depository institutions	1.37	1.43	1.51	1.46	1.45
Other real estate owned	0.09	0.12	0.10	0.14	0.21
All other assets	5.65	5.74	5.65	5.92	6.11
Memoranda					
Short-term investments	5.14	5.15	5.23	5.56	5.14
US Treasury securities	0.23	0.24	0.19	0.26	0.22
US agency securities (excluding Mortgage-backed securities)	2.28	2.53	2.45	2.57	2.98
Municipal securities	4.37	4.90	4.75	4.81	4.72
Mortgage-backed securities	7.29	7.57	7.57	8.05	8.81
Asset-backed securities	0.08	0.06	0.06	0.08	0.09
Other debt securities	0.39	0.40	0.38	0.45	0.46
Loans held-for-sale	0.23	0.22	0.20	0.27	0.29
Loans not held-for-sale	72.39	70.91	71.61	70.11	68.69
Real estate loans secured by 1-4 family	18.16	17.62	17.85	17.88	17.94
Revolving	2.40	2.43	2.52	2.56	2.69
Closed-end, secured by first liens	14.93	14.30	14.46	14.39	14.31
Closed-end, secured by junior liens	0.50	0.51	0.50	0.52	0.57
Commercial real estate loans	33.75	32.63	33.57	31.91	30.75
Construction and land development	5.52	5.36	5.56	5.22	4.96
Multifamily	3.43	3.20	3.41	3.08	2.94
Nonfarm nonresidential	23.57	22.99	23.49	22.52	21.71
Real estate loans secured by farmland	1.79	1.65	1.68	1.69	1.54

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	77.81	76.71	77.78	76.56	76.25
Real estate loans secured by 1-4 family	25.30	25.08	25.19	25.70	26.28
Revolving	3.31	3.43	3.52	3.66	3.92
Closed-end	21.65	21.22	21.26	21.54	21.91
Commercial real estate loans	46.83	46.17	47.26	45.54	44.87
Construction and land development	7.73	7.62	7.86	7.51	7.25
1-4 family	2.13	2.09	2.19	2.04	1.89
Other	5.41	5.31	5.49	5.31	5.21
Multifamily	4.72	4.47	4.72	4.35	4.25
Nonfarm nonresidential	32.78	32.62	33.14	32.29	31.84
Owner-occupied	13.52	13.61	13.85	13.70	13.99
Other	18.81	18.39	18.78	17.83	17.22
Real estate loans secured by farmland	2.58	2.45	2.46	2.53	2.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.14	14.10	13.36	13.98	14.40
Loans to individuals	2.73	2.81	2.61	2.72	2.69
Credit card loans	0.04	0.04	0.05	0.04	0.04
Agricultural loans	1.45	1.35	1.32	1.45	1.46
Other loans and leases	2.06	2.06	2.04	2.26	2.20
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	505.15	495.04	502.57	484.80	475.83
Real estate loans secured by 1-4 family	166.16	162.82	163.17	162.79	163.57
Revolving	22.17	22.73	23.41	23.51	24.70
Closed-end	141.99	137.61	137.50	136.46	136.42
Commercial real estate loans	304.79	297.94	305.62	289.67	280.70
Construction and land development	50.02	48.85	50.79	47.52	45.46
1-4 family	13.77	13.43	14.05	12.93	11.96
Other	35.07	34.11	35.54	33.45	32.48
Multifamily	31.14	29.04	31.00	27.93	26.85
Nonfarm nonresidential	213.84	210.72	214.68	205.53	199.22
Owner-occupied	88.29	87.90	89.61	87.50	87.33
Other	122.89	118.91	122.03	113.65	108.22
Real estate loans secured by farmland	16.67	15.55	15.88	15.92	14.42
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.00	0.01	0.01
Commercial and industrial loans	86.25	91.50	86.88	89.06	91.01
Loans to individuals	17.90	18.00	17.02	17.29	16.79
Credit card loans	0.26	0.27	0.29	0.26	0.24
Agricultural loans	9.45	8.72	8.80	9.21	8.97
Other loans and leases	13.19	13.01	13.14	14.03	13.46
Supplemental					
Non-owner occupied CRE loans / Gross loans	33.01	32.05	33.04	31.25	30.43
Non-owner occupied CRE loans / Total risk based capital	215.14	207.19	214.02	198.36	191.06
Construction and land development loans / Total risk based capital	50.02	48.85	50.79	47.52	45.46
Total CRE loans / Total risk based capital	307.18	300.14	307.79	291.50	282.55

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Liquidity and Funding

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Short-term investments	5.14	5.15	5.23	5.56	5.14
Liquid assets	15.87	16.58	16.43	17.39	18.59
Investment securities	16.89	18.03	17.57	18.43	19.62
Net loans and leases	72.10	70.68	71.35	69.95	68.69
Net loans, leases and standby letters of credit	72.60	71.17	71.85	70.42	69.18
Core deposits	74.45	73.83	74.17	69.99	69.86
Noncore funding	13.43	13.79	13.70	17.89	17.85
Time deposits of \$250K or more	4.23	3.96	4.01		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.65	0.84	0.80	0.98	1.19
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.63	0.82	0.76	0.96	1.15
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.59	2.50	2.25	2.13	1.94
Earning assets repriceable in 1 year	27.74	28.23	28.58	28.26	27.08
Interest-bearing liabilities repriceable in 1 year	16.94	17.09	16.52	16.70	17.45
Long-term debt repriceable in 1 year	0.24	0.34	0.25	0.28	0.25
Net assets repriceable in 1 year	10.02	10.26	11.23	10.64	9.04
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.34	9.58	9.50	13.98	14.28
Net ST noncore funding dependence	4.34	4.87	4.58	6.50	6.60
Short-term investment / ST noncore funding	91.85	83.07	88.64	64.23	58.49
Liquid assets-ST noncore funding / Nonliquid assets	8.66	9.01	9.08	8.08	10.15
Net loans and leases / Total deposits	88.18	86.78	87.09	85.68	84.84
Net loans and leases / Core deposits	98.05	96.79	97.25	101.93	100.26
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.66	0.21	-0.12	-0.19	0.47
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.99	0.30	-0.83	-1.28	0.56
Structured notes appreciation (depreciation) / T1 cap	-0.15	-0.07	-0.09	-0.10	-0.03
Percent of Investment Securities					
Held-to-maturity securities	8.52	9.46	9.08	9.36	10.64
Available-for-sale securities	90.83	90.54	90.74	90.64	89.36
US Treasury securities	1.43	1.62	1.14	1.58	1.33
US agency securities (excluding Mortgage-backed securities)	15.14	15.84	15.27	15.20	17.02
Municipal securities	25.00	26.47	26.84	25.58	23.85
Mortgage-backed securities	45.49	43.87	44.70	45.23	45.34
Asset-backed securities	0.51	0.34	0.35	0.45	0.52
Other debt securities	2.65	2.51	2.43	2.62	2.53
Mutual funds and equity securities	0.65	0.57	0.52	0.65	0.51
Debt securities 1 year or less	11.22	11.57	11.43	11.98	8.87
Debt securities 1 to 5 years	26.74	27.27	26.06	27.38	28.81
Debt securities over 5 years	57.80	57.52	58.63	56.33	58.47
Pledged securities	42.78	44.91	44.55	46.60	47.28
Structured notes, fair value	0.34	0.29	0.29	0.35	0.52
Percent Change from Prior Like Quarter					
Short-term investments	13.52	10.48	18.52	22.55	16.43
Investment securities	2.43	4.37	3.39	1.86	6.26
Core deposits	7.49	16.21	14.99	7.92	9.65
Noncore funding	6.08	-20.51	-18.86	5.04	7.48

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Derivatives and Off-Balance-Sheet Transactions

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Loan commitments	15.16	15.28	15.29	15.34	15.16
Standby letters of credit	0.40	0.41	0.41	0.40	0.42
Commercial and similar letters of credit	0.01	0.00	0.00	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	1.64	1.80	1.39	1.71	1.68
Interest rate contracts	1.64	1.80	1.39	1.71	1.67
Interest rate futures and forward contracts	0.23	0.29	0.19	0.28	0.22
Written options contracts (interest rate)	0.23	0.28	0.16	0.22	0.19
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.73	0.68	0.66	0.71	0.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments	21.60	22.19	22.61	23.12	23.61

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	22.53	30.03	30.18	22.75	20.90
Written options	21.51	21.98	20.21	19.37	18.33
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	21.44	21.63	20.18	19.37	18.19
Purchased options	0.04	0.10	0.03	0.11	0.21
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.04	0.06	0.03	0.11	0.21
Swaps	40.25	39.96	40.44	41.89	43.59
Held for trading	2.54	2.48	2.32	3.24	4.26
Interest rate contracts	2.54	2.48	2.32	3.24	4.24
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	97.46	97.52	97.68	96.76	95.74
Interest rate contracts	97.43	97.08	97.17	96.16	95.28
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and FX 14 days or less)	72.94	71.43	72.97	74.60	75.74
One year or less	21.80	28.76	29.36	22.40	28.69
Over 1 year to 5 years	13.40	11.79	12.60	12.51	13.24
Over 5 years	15.81	16.03	14.48	17.23	17.28
Gross negative fair value (absolute value)	0.31	0.43	0.35	0.61	0.94
Gross positive fair value	0.91	0.67	0.64	0.70	0.71
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.01	0.01	0.00	0.01	0.01

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 06/30/2018

Allowance and Net Loan and Lease Losses

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.10	0.10	0.11	0.12	0.09
Provision for loan and lease losses / Average loans and leases	0.14	0.14	0.15	0.16	0.13
Provision for loan and lease losses / Net losses	200.78	173.50	178.39	190.58	131.05
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.16	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.11	1.15	1.11	1.19	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	42.04	35.15	22.44	22.83	20.43
Allowance for loan and lease losses / Nonaccrual assets	328.13	281.54	327.65	271.43	258.18
ALLL/90+ days past due + nonaccrual loans and leases	295.31	258.79	288.78	239.71	232.84
Gross loan and lease losses / Average loans and leases	0.12	0.12	0.16	0.16	0.18
Recoveries / Average loans and leases	0.05	0.05	0.05	0.06	0.08
Net losses / Average loans and leases	0.07	0.07	0.10	0.10	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	23.44	22.28	47.06	53.00	45.83
Earnings coverage of net losses (X)	18.21	26.05	22.97	19.31	18.13
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.03	0.04	0.05
Real estate loans secured by 1-4 family	0.02	0.03	0.04	0.05	0.08
Revolving	0.00	0.01	0.03	0.05	0.08
Closed-end	0.02	0.03	0.04	0.04	0.08
Commercial real estate loans	0.00	0.02	0.03	0.03	0.04
Construction and land development	-0.01	-0.03	-0.02	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.02	-0.03	-0.02	-0.02	0.00
Multifamily	0.00	0.00	0.00	0.00	0.01
Nonfarm nonresidential	0.01	0.03	0.04	0.04	0.05
Owner-occupied	0.00	0.01	0.02	0.02	0.02
Other	0.00	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.15	0.09	0.21	0.17	0.10
Loans to individuals	0.72	0.66	0.71	0.78	0.70
Credit card loans	1.22	1.38	1.32	1.54	1.06
Agricultural loans	0.02	0.01	0.03	0.02	0.01
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.31	0.33	0.44	0.37	0.33

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 06/30/2018

Past Due and Nonaccrual Assets

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Loans and Leases					
30-89 days past due loans and leases	0.33	0.32	0.39	0.41	0.41
90+ days past due loans and leases	0.02	0.03	0.02	0.03	0.03
Nonaccrual loans and leases	0.59	0.66	0.61	0.73	0.76
90+ days past due and nonaccrual loans and leases	0.64	0.72	0.66	0.79	0.83
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.33	0.32	0.39	0.41	0.41
90+ days past due assets	0.02	0.03	0.02	0.03	0.03
Nonaccrual assets	0.60	0.67	0.62	0.75	0.78
30+ days past due and nonaccrual assets	1.00	1.09	1.08	1.25	1.30
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.46	0.51	0.48	0.56	0.58
90+ past due and nonaccrual assets + other real estate owned	0.59	0.68	0.61	0.76	0.84
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.84	0.94	0.86	1.05	1.18
Allowance for loan and leases losses	110.70	121.65	114.22	134.81	149.73
Equity cap + allowance for loan and lease losses	7.75	8.57	7.94	9.67	10.73
Tier 1 cap + allowance for loan and lease losses	7.74	8.70	7.98	9.61	10.76
Loans and Leases + other real estate owned	1.16	1.34	1.21	1.51	1.73

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 06/30/2018

Past Due and Nonaccrual Loans and Leases

		06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.31	0.31	0.37	0.39	0.40
	90+ days past due	0.02	0.03	0.02	0.03	0.03
	Nonaccrual	0.57	0.65	0.59	0.72	0.81
Commercial and industrial	30-89 days past due	0.22	0.24	0.23	0.29	0.25
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.70	0.77	0.67	0.81	0.61
Individuals	30-89 days past due	0.51	0.53	0.61	0.68	0.63
	90+ days past due	0.02	0.03	0.02	0.03	0.03
	Nonaccrual	0.15	0.19	0.18	0.21	0.19
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	0.09	0.11	0.10	0.11	0.07
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.23	0.19	0.20	0.18	0.07
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	0.21	0.16	0.18	0.15	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.05	0.04	0.06	0.05

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: 06/30/2018

		06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Memoranda						
1-4 Family	30-89 days past due	0.47	0.47	0.63	0.63	0.67
	90+ days past due	0.02	0.04	0.03	0.04	0.04
	Nonaccrual	0.68	0.73	0.70	0.81	0.90
Revolving	30-89 days past due	0.30	0.24	0.37	0.25	0.30
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	0.30	0.35	0.35	0.37	0.45
Closed-End	30-89 days past due	0.46	0.44	0.69	0.70	0.73
	90+ days past due	0.03	0.04	0.03	0.04	0.05
	Nonaccrual	0.74	0.80	0.76	0.91	0.97
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.04	0.05	0.05
Commercial real estate	30-89 days past due	0.19	0.17	0.19	0.20	0.21
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.42	0.59	0.50	0.66	0.76
Construction and development	30-89 days past due	0.17	0.18	0.19	0.20	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.29	0.43	0.32	0.51	0.70
1-4 family	30-89 days past due	0.04	0.05	0.06	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.03	0.03	0.04
Other	30-89 days past due	0.09	0.08	0.09	0.08	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.32	0.22	0.42	0.58
Multifamily	30-89 days past due	0.04	0.03	0.04	0.02	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.09	0.07	0.13	0.23
Nonfarm non-residential	30-89 days past due	0.18	0.15	0.18	0.19	0.21
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.44	0.63	0.51	0.62	0.80
Owner occupied	30-89 days past due	0.09	0.09	0.11	0.11	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.25	0.30	0.27	0.33	0.37
Other	30-89 days past due	0.06	0.04	0.05	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.14	0.20	0.18	0.23	0.29
Farmland	30-89 days past due	0.19	0.17	0.15	0.19	0.15
	90+ days past due	0.00	0.01	0.00	0.01	0.00
	Nonaccrual	0.71	0.55	0.54	0.55	0.50
Credit card	30-89 days past due	0.97	0.89	0.90	0.89	0.66
	90+ days past due	0.20	0.17	0.21	0.19	0.13
	Nonaccrual	0.00	0.00	0.00	0.02	0.01

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

BHCPR PEER GROUP DATAPeer Group: 3
Date: 06/30/2018**Regulatory Capital Components and Ratios**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Capital Ratios					
Common equity tier 1 capital, column A	12.68	12.49	12.57	12.50	12.50
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	13.38	13.27	13.31	13.34	13.49
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	14.71	14.63	14.64	14.70	14.83
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.29	10.14	10.22	10.12	10.13

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 06/30/2018

Insurance and Broker-Dealer Activities

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	87.50	87.50	87.50	84.97	87.04
Insurance underwriting assets (L/H) / Total insurance underwriting assets	12.50	12.50	12.50	15.03	12.96
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.55	0.54	0.55	0.57	0.50
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	50.00	42.86	50.00	33.33	57.14
Other premium income / Total premium income	50.00	57.14	50.00	66.67	42.86
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)	55.98	52.94	67.03	84.22	34.32
Insurance net income (L/H) / Equity (L/H)	0.40	1.90	1.63	1.47	1.56
Insurance benefits, losses, expenses / Insurance premiums	77.71	28.91	27.07	22.02	35.16
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.10
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	50.00
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.05	12.06	12.11	12.22	12.28
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 06/30/2018

Foreign Activities

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.40	0.17	0.19	0.17	0.44
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				0.20	0.03
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	126.24	-15.73	-24.58	34.13	-33.05
Total selected assets	3.33	-23.95	-25.34	1.43	15.99
Deposits	90.87	-2.36	-4.13	32.98	-41.47

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 06/30/2018

Parent Company Analysis - Part 1

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	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Profitability					
Net income / Average equity capital	10.38	8.98	7.97	8.52	8.53
Bank net income / Average equity investment in banks	11.36	9.82	9.00	9.43	9.44
Nonbank net income / Average equity investment in nonbanks	7.05	5.16	5.78	4.47	3.78
Sub BHCs net income / Average equity investment in sub BHCs	7.40	9.93	6.91	7.96	6.07
Bank net income / Parent net income	105.44	104.86	107.02	104.60	105.78
Nonbank net income / Parent net income	0.58	0.59	0.70	0.54	0.41
Sub BHCs net income / Parent net income	95.99	89.83	95.68	92.43	95.49
Leverage					
Total liabilities / Equity capital	9.57	9.97	10.80	10.17	11.48
Total debt / Equity capital	3.43	3.26	3.17	3.10	2.57
Total debt + NP to subs that issued trust preferred / Equity capital	8.74	8.87	8.69	9.13	9.44
Total debt + Loans guaranteed for affiliate / Equity capital	3.49	3.32	3.23	3.17	2.66
Total debt / Equity capital - excess over fair value	3.43	3.28	3.18	3.13	2.58
Long-term debt / Equity capital	3.10	2.92	2.87	2.64	2.18
Short-term debt / Equity capital	0.04	0.03	0.02	0.04	0.05
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.03	0.03	0.03	0.03	0.02
Long-term debt / Consolidated long-term debt	12.46	14.15	13.33	10.66	8.94
Double Leverage					
Equity investment in subs / Equity capital	105.18	105.61	105.10	105.46	105.36
Total investment in subs / Equity capital	105.28	105.75	105.25	105.63	105.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.47	0.54	0.56	0.53	0.48
Equity investment in subs - equity cap / Net income-div (X)	1.65	1.98	2.05	2.09	1.98
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	99.94	109.16	112.90	135.23	137.17
Cash flow from operations + noncash + op exchange / Op exchange + div	108.90	110.57	117.27	135.94	133.59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.10	106.90	112.96	103.03	109.55
Pretax operating income + interest expenses / Interest expense	1,839.19	3,378.75	4,139.47	5,951.50	6,358.24
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	793.70	1,141.87	1,384.65	1,619.74	1,468.38
Dividends + interest from subs / Interest expenses + dividends	119.71	129.22	150.32	176.40	213.57
Fees + other income from subs / Salary + other expenses	3.88	5.46	4.91	5.86	7.12
Net income / Current part of long-term debt + preferred dividends (X)	104.25	130.21	163.78	370.52	60.95
Other Ratios					
Net assets repriceable in 1 year / Total assets	0.82	0.81	1.09	0.97	1.02
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.12	0.00	12.73	13.25
Total	0.00	0.12	0.00	12.73	13.25
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.08	0.12	0.10	0.12	0.12
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: 06/30/2018

Parent Company Analysis - Part 2

 FR BHCPR
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	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	82.16	73.49	82.38	65.85	62.27
Dividends paid / Net income	21.25	24.59	27.61	24.29	23.31
Net income - dividends / Average equity	7.98	6.68	5.72	6.38	6.44
Percent of Dividends Paid					
Dividends from bank subsidiaries	125.51	121.31	138.85	153.86	193.14
Dividends from nonbank subsidiaries	0.40	0.73	1.23	0.96	0.96
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	134.74	130.13	160.94	180.87	231.03
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	29.92	31.97	41.10	40.27	41.19
Interest income from bank subsidiaries	0.03	0.02	0.03	0.03	0.04
Mortgage and service fees from bank subsidiaries	0.40	0.91	0.79	0.82	1.15
Other income from bank subsidiaries	0.01	0.01	0.02	0.02	0.02
Operating income from bank subsidiaries	32.66	35.58	45.01	44.10	45.96
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	57.72	64.91	64.43	66.96	66.97
Interest income from nonbank subsidiaries	0.00	0.09	0.04	0.07	0.31
Mortgage and serv fees from nonbank subsidiaries	0.08	0.11	0.11	0.16	0.20
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.04	0.45
Operating income from nonbank subsidiaries	63.08	73.65	69.80	82.23	87.26
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	11.79	13.69	9.20	10.01	15.73
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	0.03	0.06
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	11.79	13.74	9.26	11.00	16.13
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	68.38	67.72	74.86	72.76	70.26
Interest income from bank subsidiaries	2.27	1.21	0.47	0.18	1.43
Mortgage and service fees from bank subsidiaries	1.28	1.56	1.30	1.37	1.96
Other income from bank subsidiaries	0.03	0.05	0.05	0.04	0.05
Operating income from bank subsidiaries	82.59	81.30	93.95	92.71	82.71
Dividends from nonbank subsidiaries	0.83	1.71	0.93	0.55	0.50
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.16	2.67	1.26	1.12	0.95
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	596.59	1,718.24	1,539.64	2,082.13	649.04
Loans and advances from subsidiaries / Total debt	120.93	100.46	119.19	126.15	162.82

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									329
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.45	2.75	2.94	3.16	3.44	3.73	4.01	4.18	329
+ Non-interest income	0.86	0.21	0.30	0.53	0.81	1.15	1.60	1.94	329
- Overhead expense	2.88	1.90	2.10	2.44	2.84	3.24	3.82	4.56	329
- Provision for loan and lease losses	0.10	-0.03	0.00	0.02	0.08	0.15	0.31	0.49	329
+ Securities gains (losses)	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.07	329
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.04	329
= Pretax net operating income (tax equivalent)	1.39	0.59	0.81	1.06	1.38	1.69	2.03	2.27	329
Net operating income	1.10	0.43	0.61	0.83	1.08	1.34	1.63	1.87	329
Net income	1.10	0.43	0.61	0.83	1.08	1.34	1.63	1.87	329
Net income (sub-chapter S adjusted)	0.99	0.27	0.55	0.81	0.99	1.17	1.39	1.50	49
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.32	3.55	3.77	4.00	4.31	4.61	4.93	5.22	329
Interest expense	0.63	0.15	0.23	0.40	0.64	0.85	1.03	1.15	329
Net interest income (tax equivalent)	3.69	2.92	3.10	3.37	3.69	3.99	4.31	4.63	329
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.07	-0.10	-0.05	0.00	0.03	0.10	0.29	0.53	329
Earnings coverage of net losses (X)	18.21	-375.37	-167.40	-13.13	15.35	55.48	204.89	517.76	328
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	0.56	0.70	0.90	1.09	1.32	1.61	1.90	329
Allowance for loan and lease losses / Total loans and leases	1.11	0.55	0.70	0.89	1.08	1.32	1.61	1.89	329
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.76	0.09	0.16	0.32	0.62	1.11	1.79	2.34	329
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.33	0.02	0.05	0.12	0.28	0.49	0.79	0.95	329
Liquidity and Funding									
Net noncore funding dependence	9.34	-9.06	-5.73	1.72	8.84	17.52	24.69	29.30	329
Net short-term noncore funding dependence	4.34	-11.14	-7.06	-1.48	3.90	10.67	16.21	21.90	329
Net loans and leases / Total assets	72.10	51.97	57.15	66.07	73.26	79.15	82.41	84.94	329
Capitalization									
Tier 1 leverage ratio	10.29	7.67	8.18	8.98	10.09	11.42	12.94	14.56	329
Equity capital / Total assets	10.22	7.06	7.73	8.83	10.02	11.55	13.25	14.64	329
Equity capital + minority interest / Total assets	10.24	7.11	7.73	8.83	10.04	11.56	13.27	14.64	329
Tier 1 common equity capital / Total risk-weighted assets	12.69	8.14	9.45	10.58	12.16	14.38	17.55	21.52	327
Net Loans and leases / Equity capital (X)	7.18	4.25	4.85	6.00	7.18	8.32	9.48	10.60	329
Cash dividends / Net income	21.33	0.00	0.00	0.00	20.03	36.21	63.81	75.67	322
Cash dividends / Net income (sub-chapter S adjusted)	24.38	-16.91	-13.53	0.20	28.66	43.19	65.11	80.48	49
Retained earnings / Average equity capital	7.96	1.09	3.11	5.68	8.06	10.29	12.82	14.12	329
Growth Rates									
Assets	6.84	-2.65	-0.49	1.90	5.18	10.49	19.00	27.64	301
Equity capital	6.25	-4.93	-2.17	1.31	5.11	8.86	19.20	41.78	301
Net loans and leases	9.11	-2.17	0.70	4.28	7.95	12.36	22.30	31.23	301
Noncore funding	6.08	-56.63	-38.73	-17.01	6.00	25.71	56.11	94.90	301
Parent Company Ratios									
Short-term debt / Equity capital	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.78	329
Long-term debt / Equity capital	3.10	0.00	0.00	0.00	0.00	5.65	17.32	22.66	329
Equity investment in subs / Equity capital	105.18	87.07	91.31	98.60	102.15	113.61	121.28	127.12	329
Cash FR op + noncash + op expenses / Op expenses + dividends	108.90	-12.17	3.71	58.71	101.28	138.24	229.18	409.33	312

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.04	3.38	3.53	3.76	4.02	4.30	4.63	4.97	329
Less: Interest expense	0.59	0.14	0.22	0.38	0.59	0.79	0.96	1.08	329
Equals: Net interest income (tax equivalent)	3.45	2.75	2.94	3.16	3.44	3.73	4.01	4.18	329
Plus: Non-interest income	0.86	0.21	0.30	0.53	0.81	1.15	1.60	1.94	329
Equals: adjusted operating income (tax equivalent)	4.36	3.29	3.46	3.85	4.31	4.82	5.46	6.09	329
Less: Overhead Expense	2.88	1.90	2.10	2.44	2.84	3.24	3.82	4.56	329
Less: Provision for loan and lease losses	0.10	-0.03	0.00	0.02	0.08	0.15	0.31	0.49	329
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	329
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.05	329
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.04	329
Equals: Pretax net operating income (tax equivalent)	1.39	0.59	0.81	1.06	1.38	1.69	2.03	2.27	329
Less: Applicable income taxes (tax equivalent)	0.28	0.00	0.05	0.16	0.28	0.39	0.49	0.58	329
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Equals: Net operating income	1.10	0.43	0.61	0.83	1.08	1.34	1.63	1.87	329
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Equals: Net income	1.10	0.43	0.61	0.83	1.08	1.34	1.63	1.87	329
Memo: Net income (last four quarters)	0.97	0.31	0.43	0.72	0.93	1.23	1.59	1.87	304
Net income-BHC and noncontrolling (minority) interest	1.10	0.43	0.61	0.83	1.08	1.35	1.65	1.87	329
Margin Analysis									
Average earning assets / Average assets	93.90	88.77	90.69	92.31	93.99	95.69	96.97	97.76	329
Average interest-bearing funds / Average assets	71.85	54.43	58.49	65.59	72.94	77.85	82.47	86.06	329
Interest income (tax equivalent) / Average earning assets	4.32	3.55	3.77	4.00	4.31	4.61	4.93	5.22	329
Interest expense / Average earning assets	0.63	0.15	0.23	0.40	0.64	0.85	1.03	1.15	329
Net interest income (tax equivalent) / Average earning assets	3.69	2.92	3.10	3.37	3.69	3.99	4.31	4.63	329
Yield or Cost									
Total loans and leases (tax equivalent)	4.87	4.06	4.22	4.54	4.85	5.23	5.56	5.85	329
Interest-bearing bank balances	1.58	0.49	0.83	1.24	1.56	1.86	2.31	3.12	328
Fed funds sold and reverse repos	1.27	0.00	0.00	0.45	1.54	1.78	2.80	3.84	150
Trading assets	0.29	0.00	0.00	0.00	0.00	0.00	2.07	3.03	24
Total earning assets	4.27	3.52	3.71	3.95	4.23	4.57	4.90	5.20	329
Investment securities (tax equivalent)	2.55	1.80	1.99	2.23	2.54	2.80	3.19	3.60	327
US Treasury and agency securities (excluding Mortgage-backed securities)	1.92	0.92	1.27	1.55	1.89	2.26	2.77	3.65	302
Mortgage-backed securities	2.29	1.75	1.91	2.08	2.26	2.48	2.76	3.14	325
All other securities	3.38	2.07	2.38	2.79	3.27	3.90	4.73	5.60	318
Interest-bearing deposits	0.65	0.16	0.23	0.42	0.64	0.87	1.11	1.24	328
Time deposits of \$250K or more	1.24	0.44	0.56	0.99	1.31	1.52	1.75	2.02	327
Time deposits < \$250K	1.13	0.39	0.53	0.86	1.19	1.44	1.62	1.73	328
Other domestic deposits	0.44	0.11	0.15	0.25	0.41	0.60	0.84	0.99	327
Foreign deposits	0.40	0.18	0.20	0.27	0.40	0.52	0.59	0.61	2
Fed funds purchased and repos	0.77	0.00	0.00	0.17	0.60	1.43	2.01	2.66	232
Other borrowed funds and trading liabilities	1.99	1.26	1.49	1.68	1.87	2.19	2.93	3.95	304
All interest-bearing funds	0.82	0.23	0.35	0.58	0.82	1.07	1.31	1.42	329

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.75	0.00	0.00	0.00	0.36	3.63	7.03	9.18	329
Overhead expenses / Net Interest Income + non-interest income	66.67	48.80	53.28	60.39	66.64	72.71	79.12	85.72	329
Percent of Average Assets									
Total overhead expense	2.88	1.90	2.10	2.44	2.84	3.24	3.82	4.56	329
Personnel expense	1.67	1.05	1.20	1.39	1.64	1.91	2.23	2.60	329
Net occupancy expense	0.34	0.19	0.22	0.26	0.33	0.41	0.50	0.58	329
Other operating expenses	0.84	0.49	0.57	0.68	0.81	0.99	1.20	1.49	329
Overhead less non-interest income	1.98	1.25	1.43	1.69	1.97	2.27	2.55	2.73	329
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	65.86	48.50	52.69	59.79	65.99	72.14	78.62	84.64	329
Personnel expense	38.20	26.88	30.08	34.26	37.97	42.28	46.46	49.24	329
Net occupancy expense	7.79	4.26	4.94	6.27	7.80	9.22	11.04	12.39	329
Other operating expenses	19.34	12.61	13.92	16.20	18.71	21.77	25.87	29.93	329
Total non-interest income	19.02	6.10	8.20	13.28	18.70	24.48	30.96	36.38	329
Fiduciary activities income	1.37	0.00	0.00	0.00	0.00	2.80	5.70	9.09	329
Service charges on domestic deposit accounts	3.84	0.81	1.16	2.07	3.42	5.26	8.27	9.67	329
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Investment banking fees and commissions	0.61	0.00	0.00	0.00	0.42	1.15	2.00	3.03	329
Insurance activities revenue	0.55	0.00	0.00	0.00	0.01	0.32	3.83	8.46	329
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Net servicing fees	0.47	0.00	0.00	0.00	0.12	0.76	2.05	3.15	329
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Net gain (loss) - sales of loans, OREO, and other assets	2.10	-0.43	-0.09	0.12	1.06	2.97	8.67	13.65	329
Other non-interest income	6.94	1.90	2.61	4.52	6.87	9.09	11.82	13.80	329
Overhead less non-interest income	45.97	28.44	31.50	38.29	45.36	53.78	60.43	66.37	329
Applicable income taxes / Pretax net operating income (tax equivalent)	16.01	0.00	0.10	11.54	18.43	22.39	25.99	27.73	324
Applicable income tax + TE / Pretax net operating income + TE	20.56	0.84	4.91	17.80	22.05	25.64	28.29	30.37	324

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	55.94	32.93	38.21	47.76	56.35	64.47	72.64	76.79	329
Commercial and industrial loans	9.45	1.63	2.84	5.15	8.37	13.29	18.34	23.21	329
Loans to individuals	1.93	0.04	0.08	0.40	1.18	2.53	5.94	12.60	329
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	329
Agricultural loans	1.03	0.00	0.00	0.00	0.14	1.49	5.25	9.56	329
Other loans and leases	1.45	0.00	0.01	0.17	0.86	2.33	4.97	6.71	329
Net loans and leases	72.10	51.97	57.15	66.07	73.26	79.15	82.41	84.94	329
Debt securities over 1 year	14.57	2.14	3.75	7.96	13.24	20.24	28.53	32.37	329
Mutual funds and equity securities	0.08	0.00	0.00	0.00	0.00	0.10	0.41	1.27	329
Subtotal	87.33	77.72	80.70	84.65	88.05	90.18	91.84	92.77	329
Interest-bearing bank balances	2.98	0.09	0.26	0.82	2.06	4.46	8.62	11.49	329
Federal funds sold and reverse repos	0.04	0.00	0.00	0.00	0.00	0.01	0.28	0.85	329
Debt securities 1 year or less	1.70	0.01	0.08	0.52	1.07	2.82	4.77	6.89	329
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	329
Total earning assets	92.86	88.50	90.09	91.40	92.92	94.46	95.60	96.07	329
Non-interest cash and due from depository institutions	1.37	0.39	0.57	0.91	1.33	1.80	2.25	2.93	329
Other real estate owned	0.09	0.00	0.00	0.00	0.04	0.15	0.34	0.59	329
All other assets	5.65	2.74	3.26	4.31	5.55	6.89	8.21	9.54	329
Memoranda									
Short-term investments	5.14	0.71	1.13	2.30	4.48	7.26	11.96	13.97	329
US Treasury securities	0.23	0.00	0.00	0.00	0.00	0.18	1.47	2.82	329
US agency securities (excluding Mortgage-backed securities)	2.28	0.00	0.00	0.40	1.49	4.23	7.25	9.92	329
Municipal securities	4.37	0.00	0.08	0.77	3.33	7.18	11.31	13.91	329
Mortgage-backed securities	7.29	0.19	0.72	2.61	6.40	10.97	17.05	19.10	329
Asset-backed securities	0.08	0.00	0.00	0.00	0.00	0.02	0.52	1.34	329
Other debt securities	0.39	0.00	0.00	0.00	0.08	0.62	2.01	2.94	329
Loans held-for-sale	0.23	0.00	0.00	0.00	0.08	0.26	1.01	3.17	329
Loans not held-for-sale	72.39	51.12	57.63	66.49	73.31	79.43	82.76	85.16	329
Real estate loans secured by 1-4 family	18.16	4.56	6.38	10.94	17.28	24.22	33.76	41.34	329
Revolving	2.40	0.05	0.16	0.92	2.21	3.53	5.41	6.46	329
Closed-end, secured by first liens	14.93	3.12	4.14	8.36	13.70	20.35	29.67	36.96	329
Closed-end, secured by junior liens	0.50	0.05	0.08	0.20	0.41	0.76	1.21	1.58	329
Commercial real estate loans	33.75	13.38	19.46	25.43	33.05	42.01	50.44	54.00	329
Construction and land development	5.52	1.26	1.86	3.05	5.25	7.65	9.98	12.25	329
Multifamily	3.43	0.44	0.84	1.66	2.84	4.98	7.39	11.12	329
Nonfarm nonresidential	23.57	8.08	11.76	16.72	23.72	29.75	35.58	41.53	329
Real estate loans secured by farmland	1.79	0.00	0.00	0.04	0.60	3.04	7.86	11.37	329

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	77.81	50.91	59.91	69.48	78.62	86.98	93.78	95.90	329
Real estate loans secured by 1-4 family	25.30	6.04	8.85	15.47	24.75	34.05	45.85	52.58	329
Revolving	3.31	0.08	0.25	1.36	3.03	4.82	7.39	8.65	329
Closed-end	21.65	4.62	5.85	12.77	20.78	28.98	41.10	48.95	329
Commercial real estate loans	46.83	21.21	27.54	37.06	46.23	55.85	66.88	72.09	329
Construction and land development	7.73	1.86	2.58	4.42	7.42	11.02	14.03	15.95	329
1-4 family	2.13	0.14	0.32	0.88	1.77	3.20	4.95	6.35	329
Other	5.41	0.71	1.62	2.86	5.14	7.74	10.09	11.44	329
Multifamily	4.72	0.67	1.27	2.38	3.87	6.45	10.41	14.54	329
Nonfarm nonresidential	32.78	11.03	15.89	25.81	32.64	40.85	49.23	55.48	329
Owner-occupied	13.52	2.57	4.64	9.35	13.51	17.91	22.12	24.60	329
Other	18.81	6.09	8.99	12.43	18.11	24.03	32.71	38.18	329
Real estate loans secured by farmland	2.58	0.00	0.00	0.05	0.90	4.34	10.52	16.25	329
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	329
Commercial and industrial loans	13.14	2.10	3.89	7.45	12.12	18.47	26.54	30.93	329
Loans to individuals	2.73	0.04	0.11	0.55	1.76	3.83	8.96	17.18	329
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.03	0.27	0.41	329
Agricultural loans	1.45	0.00	0.00	0.00	0.21	2.14	7.44	13.38	329
Other loans and leases	2.06	0.00	0.01	0.23	1.16	3.26	7.36	9.35	329
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	505.15	277.16	334.80	410.21	505.09	594.94	680.02	728.61	329
Real estate loans secured by 1-4 family	166.16	39.76	49.37	91.60	158.16	228.93	314.00	379.62	329
Revolving	22.17	0.46	1.56	8.44	19.81	33.73	49.25	63.96	329
Closed-end	141.99	28.75	35.64	75.92	132.47	197.96	270.02	356.28	329
Commercial real estate loans	304.79	112.07	169.62	229.33	307.62	375.95	451.72	486.99	329
Construction and land development	50.02	11.50	17.72	29.16	47.63	68.56	91.79	104.87	329
1-4 family	13.77	0.78	2.14	5.51	11.76	20.88	31.51	43.58	329
Other	35.07	4.31	9.60	19.33	33.59	50.42	66.84	77.84	329
Multifamily	31.14	4.36	6.85	15.11	25.61	43.06	70.41	115.11	329
Nonfarm nonresidential	213.84	65.78	96.41	159.70	215.08	264.65	336.00	378.08	329
Owner-occupied	88.29	15.65	26.17	58.76	86.92	120.01	147.34	170.61	329
Other	122.89	33.72	53.28	81.65	117.78	161.24	210.65	252.89	329
Real estate loans secured by farmland	16.67	0.00	0.00	0.32	5.43	29.92	71.30	103.83	329
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	329
Commercial and industrial loans	86.25	12.87	25.10	45.39	78.25	122.46	173.40	229.29	329
Loans to individuals	17.90	0.28	0.68	3.76	10.73	22.98	54.16	119.80	329
Credit card loans	0.26	0.00	0.00	0.00	0.00	0.22	1.73	2.57	329
Agricultural loans	9.45	0.00	0.00	0.00	1.19	14.23	50.38	86.48	329
Other loans and leases	13.19	0.01	0.07	1.48	7.81	20.50	45.20	57.78	329
Supplemental									
Non-owner occupied CRE loans / Gross loans	33.01	13.43	18.78	23.68	32.34	40.72	51.20	56.82	329
Non-owner occupied CRE loans / Total risk based capital	215.14	82.46	106.79	150.11	217.05	268.28	335.94	383.43	329
Construction and land development loans / Total risk based capital	50.02	11.50	17.72	29.16	47.63	68.56	91.79	104.87	329
Total CRE loans / Total risk based capital	307.18	112.07	169.94	230.35	311.11	377.38	452.96	489.44	329

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	5.14	0.71	1.13	2.30	4.48	7.26	11.96	13.97	329
Liquid assets	15.87	6.61	7.72	10.65	14.84	20.53	27.84	32.44	329
Investment securities	16.89	3.31	5.41	9.64	15.84	24.02	31.57	36.17	329
Net loans and leases	72.10	51.97	57.15	66.07	73.26	79.15	82.41	84.94	329
Net loans, leases and standby letters of credit	72.60	52.18	57.43	66.52	73.76	79.74	82.97	85.13	329
Core deposits	74.45	56.81	61.47	69.24	75.07	80.14	84.72	86.10	329
Noncore funding	13.43	1.74	3.66	7.06	12.57	19.43	25.60	30.44	329
Time deposits of \$250K or more	4.23	0.72	1.16	1.99	3.58	5.81	9.87	12.91	329
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Federal funds purchased and repos	0.65	0.00	0.00	0.00	0.08	1.20	2.79	4.44	329
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Net federal funds purchased (sold)	0.63	-0.40	-0.07	0.00	0.00	1.18	2.71	4.30	329
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Other borrowings w/remaining maturity of 1 year or less	2.59	0.00	0.00	0.03	1.91	4.87	8.60	11.28	329
Earning assets repriceable in 1 year	27.74	12.92	15.55	20.43	26.83	34.35	41.63	51.56	329
Interest-bearing liabilities repriceable in 1 year	16.94	3.63	4.82	7.89	12.45	21.10	49.14	56.96	329
Long-term debt repriceable in 1 year	0.24	0.00	0.00	0.00	0.00	0.00	1.83	3.42	329
Net assets repriceable in 1 year	10.02	-27.31	-17.59	1.85	12.40	19.76	28.71	34.70	329
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.34	-9.06	-5.73	1.72	8.84	17.52	24.69	29.30	329
Net ST noncore funding dependence	4.34	-11.14	-7.06	-1.48	3.90	10.67	16.21	21.90	329
Short-term investment / ST noncore funding	91.85	4.94	9.44	24.07	54.96	122.47	283.70	670.05	329
Liquid assets-ST noncore funding / Nonliquid assets	8.66	-13.79	-8.17	-1.31	7.11	17.17	30.99	40.39	329
Net loans and leases / Total deposits	88.18	62.84	67.75	79.43	89.18	97.37	105.96	109.16	328
Net loans and leases / Core deposits	98.05	64.30	70.90	84.55	98.24	111.16	125.29	139.44	328
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.66	-5.27	-3.03	-0.91	-0.11	0.00	0.10	0.42	162
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.99	-8.97	-6.98	-4.63	-2.51	-1.09	-0.15	0.26	326
Structured notes appreciation (depreciation) / T1 cap	-0.15	-0.89	-0.55	-0.25	-0.06	-0.01	0.00	0.01	81
Percent of Investment Securities									
Held-to-maturity securities	8.52	0.00	0.00	0.00	0.00	15.69	43.70	58.87	327
Available-for-sale securities	90.83	40.63	54.17	83.79	98.97	100.00	100.00	100.00	327
US Treasury securities	1.43	0.00	0.00	0.00	0.00	1.26	9.39	17.62	327
US agency securities (excluding Mortgage-backed securities)	15.14	0.00	0.00	2.79	11.47	26.14	44.49	63.73	327
Municipal securities	25.00	0.00	0.83	8.37	23.98	38.23	52.39	59.75	327
Mortgage-backed securities	45.49	2.20	10.58	24.97	48.46	62.20	79.52	90.62	327
Asset-backed securities	0.51	0.00	0.00	0.00	0.00	0.21	2.94	9.40	327
Other debt securities	2.65	0.00	0.00	0.00	0.47	4.95	12.56	16.95	327
Mutual funds and equity securities	0.65	0.00	0.00	0.00	0.00	0.59	2.81	11.64	327
Debt securities 1 year or less	11.22	0.08	0.84	3.31	8.55	17.39	29.74	38.78	327
Debt securities 1 to 5 years	26.74	3.03	5.06	12.69	23.80	41.52	56.10	64.93	327
Debt securities over 5 years	57.80	12.65	19.90	38.97	60.54	77.16	89.17	94.47	327
Pledged securities	42.78	0.00	3.03	21.13	43.44	63.02	79.59	85.83	327
Structured notes, fair value	0.34	0.00	0.00	0.00	0.00	0.00	2.22	5.28	327
Percent Change from Prior Like Quarter									
Short-term investments	13.52	-57.77	-46.35	-23.39	7.17	41.37	99.76	144.93	301
Investment securities	2.43	-18.34	-14.96	-7.84	-0.49	9.64	30.85	43.53	300
Core deposits	7.49	-3.08	-1.77	1.67	5.46	12.26	23.83	32.04	300
Noncore funding	6.08	-56.63	-38.73	-17.01	6.00	25.71	56.11	94.90	301

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	15.16	6.48	8.87	11.26	14.57	18.50	23.99	26.83	329
Standby letters of credit	0.40	0.00	0.02	0.14	0.29	0.58	1.07	1.58	329
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.17	329
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
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	329
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	329
Derivative contracts	1.64	0.00	0.00	0.00	0.34	2.68	7.74	14.13	329
Interest rate contracts	1.64	0.00	0.00	0.00	0.34	2.68	7.74	14.13	329
Interest rate futures and forward contracts	0.23	0.00	0.00	0.00	0.00	0.21	1.29	3.55	329
Written options contracts (interest rate)	0.23	0.00	0.00	0.00	0.00	0.31	1.18	2.85	329
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Interest rate swaps	0.73	0.00	0.00	0.00	0.00	0.87	4.60	7.68	329
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Percent of Average Loans and Leases									
Loan commitments	21.60	9.81	12.72	16.29	21.08	26.56	32.15	35.97	329

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 3
Date:06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	207
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Futures and forwards									
Futures and forwards	22.53	0.00	0.00	0.00	14.45	54.64	80.04	100.00	207
Written options									
Written options	21.51	0.00	0.00	0.00	22.16	46.63	84.81	100.00	207
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Over-the-counter									
Over-the-counter	21.44	0.00	0.00	0.00	21.90	45.94	81.02	100.00	207
Purchased options									
Purchased options	0.04	0.00	0.00	0.00	0.00	0.00	0.00	5.40	207
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Over-the-counter									
Over-the-counter	0.04	0.00	0.00	0.00	0.00	0.00	0.00	5.40	207
Swaps									
Swaps	40.25	0.00	0.00	0.00	7.61	97.09	100.00	100.00	207
Held for trading									
Held for trading	2.54	0.00	0.00	0.00	0.00	0.00	0.45	97.87	207
Interest rate contracts									
Interest rate contracts	2.54	0.00	0.00	0.00	0.00	0.00	0.45	97.87	207
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Non-traded									
Non-traded	97.46	2.13	99.55	100.00	100.00	100.00	100.00	100.00	207
Interest rate contracts									
Interest rate contracts	97.43	0.00	85.44	100.00	100.00	100.00	100.00	100.00	207
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Derivative contracts (excluding futures and FX 14 days or less)									
Derivative contracts (excluding futures and FX 14 days or less)	72.94	0.00	1.44	50.00	72.28	100.00	100.00	100.00	207
One year or less									
One year or less	21.80	0.00	0.00	0.00	12.36	50.98	71.73	100.00	207
Over 1 year to 5 years									
Over 1 year to 5 years	13.40	0.00	0.00	0.00	0.00	28.45	72.92	100.00	207
Over 5 years									
Over 5 years	15.81	0.00	0.00	0.00	0.00	42.96	79.32	100.00	207
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	0.31	0.00	0.00	0.00	0.07	0.57	1.39	1.88	207
Gross positive fair value									
Gross positive fair value	0.91	0.00	0.00	0.09	0.73	1.73	2.47	3.61	207
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	329
Gross positive fair value (X)									
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	329
Held for trading (X)									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Non-traded (X)									
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	329
Current credit exposure (X)									
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	329
Credit losses on derivative contracts									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
90+ days past due									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Other Ratios									
Current credit exposure / Risk-weighted assets									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.17	327

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.10	-0.03	0.00	0.02	0.08	0.15	0.31	0.49	329
Provision for loan and lease losses / Average loans and leases	0.14	-0.04	0.00	0.03	0.11	0.20	0.40	0.63	329
Provision for loan and lease losses / Net losses	200.78	-1249.77	-380.95	0.00	119.85	323.96	1115.06	2419.09	328
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	0.56	0.70	0.90	1.09	1.32	1.61	1.90	329
Allowance for loan and lease losses / Total loans and leases	1.11	0.55	0.70	0.89	1.08	1.32	1.61	1.89	329
Allowance for loan and lease losses / Net loans and leases losses (X)	42.04	1.81	2.60	6.29	17.45	44.92	167.17	383.00	236
Allowance for loan and lease losses / Nonaccrual assets	328.13	62.96	79.32	117.60	209.95	433.43	1027.11	1814.09	327
ALLL/90+ days past due + nonaccrual loans and leases	295.31	58.25	73.49	109.90	199.11	361.92	826.11	1649.05	327
Gross loan and lease losses / Average loans and leases	0.12	0.00	0.01	0.03	0.07	0.18	0.37	0.65	329
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.08	0.17	0.25	329
Net losses / Average loans and leases	0.07	-0.10	-0.05	0.00	0.03	0.10	0.29	0.53	329
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	329
Recoveries / Prior year-end losses	23.44	2.22	3.98	8.25	14.08	33.40	70.27	118.98	303
Earnings coverage of net losses (X)	18.21	-375.37	-167.40	-13.13	15.35	55.48	204.89	517.76	328
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.13	-0.06	-0.01	0.00	0.03	0.09	0.21	328
Real estate loans secured by 1-4 family	0.02	-0.11	-0.05	-0.01	0.00	0.05	0.13	0.21	327
Revolving	0.00	-0.19	-0.08	-0.01	0.00	0.00	0.12	0.24	315
Closed-end	0.02	-0.11	-0.05	-0.01	0.00	0.05	0.14	0.22	327
Commercial real estate loans	0.00	-0.19	-0.09	-0.01	0.00	0.01	0.09	0.25	327
Construction and land development	-0.01	-0.39	-0.15	-0.01	0.00	0.00	0.03	0.27	326
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	326
Other	-0.02	-0.38	-0.13	0.00	0.00	0.00	0.01	0.22	326
Multifamily	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	326
Nonfarm nonresidential	0.01	-0.13	-0.06	-0.01	0.00	0.01	0.11	0.29	326
Owner-occupied	0.00	-0.06	-0.02	0.00	0.00	0.00	0.03	0.11	326
Other	0.00	-0.10	-0.02	0.00	0.00	0.00	0.02	0.11	326
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.14	269
Commercial and industrial loans	0.15	-0.18	-0.08	-0.02	0.01	0.21	0.77	1.75	327
Loans to individuals	0.72	0.05	0.08	0.18	0.49	1.03	1.95	3.84	240
Credit card loans	1.22	-0.29	0.00	0.00	0.88	2.08	3.83	5.23	99
Agricultural loans	0.02	-0.01	0.00	0.00	0.00	0.00	0.08	0.38	224
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	0.31	-0.08	-0.01	0.00	0.00	0.18	1.63	5.50	316

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Peer Group: 3
Date: 06/30/2018

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.33	0.02	0.05	0.12	0.28	0.49	0.79	0.95	329
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.20	329
Nonaccrual loans and leases	0.59	0.05	0.10	0.26	0.49	0.87	1.45	1.91	329
90+ days past due and nonaccrual loans and leases	0.64	0.06	0.12	0.29	0.51	0.96	1.55	2.01	329
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.08	329
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Nonaccrual restructured	0.14	0.00	0.00	0.01	0.08	0.25	0.48	0.76	329
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	329
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.33	0.02	0.05	0.12	0.28	0.49	0.79	0.95	329
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.21	329
Nonaccrual assets	0.60	0.05	0.10	0.26	0.49	0.88	1.48	1.95	329
30+ days past due and nonaccrual assets	1.00	0.16	0.26	0.49	0.90	1.38	2.21	2.75	329
Total Assets	0.84	0.10	0.18	0.38	0.71	1.23	1.94	2.40	329
Allowance for loan and leases losses	110.70	13.03	23.71	49.83	95.98	162.01	258.53	315.58	329
Equity cap + allowance for loan and lease losses	7.75	0.90	1.62	3.48	6.56	11.92	17.60	21.87	329
Tier 1 cap + allowance for loan and lease losses	7.74	0.93	1.57	3.37	6.55	11.25	17.39	21.09	329
Loans and Leases + other real estate owned	1.16	0.15	0.23	0.52	1.00	1.71	2.53	3.11	329

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

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	0.01	0.03	0.10	0.25	0.46	0.75	0.93	328
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.19	328
	Nonaccrual	0.57	0.03	0.08	0.20	0.46	0.83	1.45	2.04	328
Commercial and industrial	30-89 days past due	0.22	0.00	0.00	0.02	0.14	0.35	0.83	1.18	327
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.28	327
	Nonaccrual	0.70	0.00	0.00	0.07	0.38	1.15	2.70	4.48	327
Individuals	30-89 days past due	0.51	0.00	0.00	0.11	0.42	0.86	1.48	2.17	324
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.14	0.26	324
	Nonaccrual	0.15	0.00	0.00	0.00	0.05	0.24	0.68	1.16	324
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.03	0.60	0.96	224
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	224
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.07	1.55	4.14	224
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other loans and leases	30-89 days past due	0.21	0.00	0.00	0.00	0.00	0.18	1.10	2.96	316
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	316
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.51	2.44	316

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.47	0.00	0.04	0.15	0.38	0.73	1.17	1.35	327
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.15	0.29	327
	Nonaccrual	0.68	0.00	0.03	0.23	0.48	1.14	1.62	1.97	327
Revolving	30-89 days past due	0.30	0.00	0.00	0.00	0.18	0.55	1.11	1.74	315
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.21	315
	Nonaccrual	0.30	0.00	0.00	0.00	0.18	0.52	1.15	1.79	315
Closed-End	30-89 days past due	0.46	0.00	0.00	0.13	0.38	0.74	1.26	1.39	327
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.32	327
	Nonaccrual	0.74	0.00	0.01	0.22	0.51	1.22	1.78	2.18	327
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.14	327
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	327
	Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.05	0.20	0.31	327
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.01	0.10	0.35	0.69	0.84	327
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.12	327
	Nonaccrual	0.42	0.00	0.00	0.08	0.31	0.72	1.28	1.81	327
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.26	0.78	1.65	326
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	326
	Nonaccrual	0.29	0.00	0.00	0.00	0.01	0.38	1.70	2.81	326
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.66	326
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	326
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.72	326
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.11	0.56	0.91	326
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	326
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.23	1.22	2.32	326
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.33	0.79	326
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	326
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.56	1.21	326
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.00	0.08	0.33	0.80	1.02	326
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	326
	Nonaccrual	0.44	0.00	0.00	0.08	0.31	0.74	1.42	2.09	326
Owner occupied	30-89 days past due	0.09	0.00	0.00	0.00	0.03	0.15	0.37	0.57	326
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	326
	Nonaccrual	0.25	0.00	0.00	0.02	0.15	0.43	0.90	1.42	326
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.40	0.65	326
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	326
	Nonaccrual	0.14	0.00	0.00	0.00	0.04	0.25	0.62	1.00	326
Farmland	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.25	0.98	2.62	269
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	269
	Nonaccrual	0.71	0.00	0.00	0.00	0.00	1.11	3.42	7.39	269
Credit card	30-89 days past due	0.97	0.00	0.00	0.00	0.66	1.59	3.38	5.95	99
	90+ days past due	0.20	0.00	0.00	0.00	0.00	0.33	1.13	1.93	99
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	99

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 06/30/2018

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.68	8.18	9.46	10.58	12.15	14.36	17.54	21.51	329
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Tier 1 capital, column A	13.38	9.32	10.09	11.44	12.75	15.06	18.24	21.98	329
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Total capital, column A	14.71	11.03	11.51	12.76	14.24	16.17	19.39	23.39	329
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	329
Tier 1 leverage	10.29	7.67	8.18	8.98	10.09	11.42	12.94	14.56	329

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 3
Date: 06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Cost: Interest-bearing deposits	0.40	0.18	0.20	0.27	0.40	0.52	0.59	0.61	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Growth Rates									
Net loans and leases	126.24	-100.00	-75.92	-16.23	-2.20	25.63	150.21	1495.23	34
Total selected assets	3.33	-99.48	-60.65	-20.96	-1.53	14.03	96.06	155.69	62
Deposits	90.87	8.48	17.64	45.10	90.87	136.64	164.10	173.26	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	82.16	0.00	5.86	46.66	86.08	104.94	144.79	216.05	219
Dividends paid / Net income	21.25	0.00	0.00	0.00	19.83	35.81	63.81	75.67	322
Net income - dividends / Average equity	7.98	1.09	3.11	5.77	8.06	10.29	12.91	14.35	329
Percent of Dividends Paid									
Dividends from bank subsidiaries	125.51	0.00	0.00	89.81	115.94	169.14	289.21	639.89	239
Dividends from nonbank subsidiaries	0.40	0.00	0.00	0.00	0.00	0.20	1.34	16.99	239
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	239
Dividends from all subsidiaries	134.74	0.00	0.00	99.01	117.45	183.54	311.45	743.74	239
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	29.92	0.00	0.00	0.00	25.18	58.13	83.91	118.78	301
Interest income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.35	301
Mortgage and service fees from bank subsidiaries	0.40	0.00	0.00	0.00	0.00	0.00	2.26	13.34	301
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	301
Operating income from bank subsidiaries	32.66	0.00	0.00	0.75	29.11	60.32	87.74	123.81	301
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	57.72	0.00	0.00	0.00	100.00	100.00	100.00	164.52	131
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	131
Mortgage and serv fees from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	4.94	131
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Operating income from nonbank subsidiaries	63.08	0.00	0.00	0.24	100.00	100.00	133.33	192.11	131
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	11.79	0.00	0.00	0.00	0.00	11.46	60.65	77.89	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	11.79	0.00	0.00	0.00	0.00	11.46	60.65	77.89	25
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	68.38	0.00	0.00	0.00	95.99	99.83	100.00	100.00	286
Interest income from bank subsidiaries	2.27	0.00	0.00	0.00	0.00	0.05	1.17	99.54	286
Mortgage and service fees from bank subsidiaries	1.28	0.00	0.00	0.00	0.00	0.00	8.28	36.88	286
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.81	286
Operating income from bank subsidiaries	82.59	0.00	0.00	94.21	99.45	100.00	100.00	100.00	286
Dividends from nonbank subsidiaries	0.83	0.00	0.00	0.00	0.00	0.19	2.95	25.98	286
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	286
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	286
Operating income from nonbank subsidiaries	1.16	0.00	0.00	0.00	0.00	0.50	5.35	28.46	286
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286
Loans and advances from subsidiaries / Short term debt	596.59	0.00	0.00	0.00	135.81	1441.55	2035.13	2266.10	33
Loans and advances from subsidiaries / Total debt	120.93	0.00	0.00	0.00	49.10	183.65	402.08	1395.57	135

BHCPR Reporters for Quarter Ending 06/30/2018

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 03/31/2018 and Other Notes</u>
5164989	1,463,801	1831 BANCORP MHC	DEDHAM, MA	
4459820	1,059,222	1854 BANCORP	CAMBRIDGE, MA	
1399765	2,997,181	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
2784920	1,229,512	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	1,045,688	1ST SUMMIT BANCORP OF JOHNSTOWN, INC.	JOHNSTOWN, PA	
3109904	2,920,585	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,623,342	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,060,905	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,579,881	AFNB HOLDINGS, INC.	HOUSTON, TX	
3183959	1,330,402	AIM BANCSHARES, INC.	LEVELLAND, TX	
2067007	2,176,862	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,968,077	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1201457	1,189,471	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,338,425	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,751,172	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,106,419	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,409,838	AMERICAN BANK HOLDING CORPORATION	CORPUS CHRISTI, TX	
1076691	1,824,531	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1117316	1,180,510	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,362,092	AMES NATIONAL CORPORATION	AMES, IA	
2454380	1,597,102	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,845,171	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,561,412	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,369,052	ATBANCORP	DUBUQUE, IA	
3555686	2,690,674	ATLANTIC CAPITAL BANCSHARES, INC.	ATLANTA, GA	
1108350	1,751,478	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,853,128	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,543,412	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,738,387	BANCPLUS CORPORATION	RIDGELAND, MS	
1135002	1,318,886	BANCTENN CORP.	KINGSPORT, TN	
1208009	1,741,873	BANK FIRST NATIONAL CORPORATION	MANITOWOC, WI	
1202762	1,282,020	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1030040	1,281,504	BANK OF COMMERCE HOLDINGS	SACRAMENTO, CA	
1205398	1,693,939	BANK OF HIGHLAND PARK FINANCIAL CORP	HIGHLAND PARK, IL	
3590388	2,465,042	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,567,542	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,908,947	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,871,004	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	1,717,552	BANTERRA CORP	ELDORADO, IL	
5069897	1,345,672	BAYCOM CORP	WALNUT CREEK, CA	
3170539	2,516,564	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	2,155,096	BEACON BANCORP	TAUNTON, MA	
3842649	1,035,143	BENEFICIAL STATE FOUNDATION	OAKLAND, CA	Moved from Peer 4
3602245	1,762,481	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
1823345	1,326,750	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,742,661	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,599,186	BNH FINANCIAL	LACONIA, NH	
2835514	1,721,672	BOILING SPRINGS, MHC	RUTHERFORD, NJ	

2935142	1,340,312	BOU BANCORP, INC.	OGDEN, UT
3244113	2,251,259	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA
1209145	1,264,090	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL
3378764	1,752,918	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN
3929791	2,909,230	BSB BANCORP INC.	BELMONT, MA
3488681	1,903,250	BT HOLDINGS, INC.	QUITMAN, TX
3488850	1,652,046	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA
2183493	1,534,640	C&F FINANCIAL CORPORATION	WEST POINT, VA
2324997	1,170,340	CACHE VALLEY BANKING COMPANY	LOGAN, UT
1115013	1,971,214	CAMBRIDGE BANCORP	CAMBRIDGE, MA
1133503	2,789,400	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY
1085509	2,871,220	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL
4933272	1,401,182	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN
5124938	1,137,338	CBB BANCORP, INC.	LOS ANGELES, CA
1493654	1,647,326	CBS BANC-CORP.	RUSSELLVILLE, AL
1860863	1,637,213	CBX CORPORATION	CARROLLTON, IL
1053496	1,451,579	CCB FINANCIAL CORPORATION	KANSAS CITY, MO
3836880	1,083,638	CENLAR CAPITAL CORPORATION	EWING, NJ
2158156	2,512,066	CENTRAL BANCSHARES, INC.	LEXINGTON, KY
2935405	1,589,903	CENTRAL VALLEY COMMUNITY BANCORP	FRESNO, CA
1209042	1,113,910	CENTRE 1 BANCORP, INC.	BELOIT, WI
4459839	1,630,870	CHARTER FINANCIAL CORPORATION	WEST POINT, GA
1133594	1,710,190	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY
1125030	1,272,242	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND
1143623	1,284,007	CITIZENS & NORTHERN CORPORATION	WELLSBORO, PA
1118368	1,397,594	CITIZENS FINANCIAL SERVICES, INC.	MANSFIELD, PA
3186576	1,350,699	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS
1246533	1,548,454	CIVISTA BANCSHARES, INC	SANDUSKY, OH
1134108	1,167,638	CNB CORPORATION	CONWAY, SC
1142475	1,779,132	CODORUS VALLEY BANCORP, INC.	YORK, PA
1085170	1,204,472	COLONY BANCORP, INC.	FITZGERALD, GA
1838974	1,082,996	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX
3687046	1,353,868	COMMUNITY BANKERS TRUST CORPORATION	RICHMOND, VA
2523389	1,586,288	COMMUNITY FINANCIAL CORPORATION, THE	WALDORF, MD
1097986	1,109,773	COMMUNITY FINANCIAL SERVICES, INC.	BENTON, KY
2524788	1,518,877	COUNTY BANCORP, INC.	MANITOWOC, WI
1081239	1,484,354	CREWS BANKING CORPORATION	WAUCHULA, FL
1201112	1,249,403	CUMMINS-AMERICAN CORP.	GLENVIEW, IL
2242523	1,487,664	D.L. EVANS BANCORP	BURLEY, ID
1121229	2,441,350	DACOTAH BANKS, INC.	ABERDEEN, SD
2107707	2,387,173	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO
1117455	1,134,744	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA
1135824	1,712,338	EMPRISE FINANCIAL CORPORATION	WICHITA, KS
3695957	1,049,886	ENB FINANCIAL CORP	EPHRATA, PA
2427665	1,628,295	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC
2461016	2,933,963	ENTERPRISE BANCORP, INC.	LOWELL, MA
3854268	1,827,274	ESSA BANCORP, INC.	STROUDSBURG, PA
1401190	1,346,091	EVANS BANCORP, INC.	ANGOLA, NY
1104923	1,427,811	EXTRACO CORPORATION	WACO, TX
3824373	1,513,112	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT
2270254	1,143,688	FALCON BANCSHARES INCORPORATED	LAREDO, TX
1134630	1,105,332	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1098732	1,631,962	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY
1071191	2,235,623	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1249002	1,983,285	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY VARINA, NC

3223967	2,138,116	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
3547159	1,737,597	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1108967	1,104,415	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,781,393	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,909,697	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
3121344	1,119,267	FIRST BANCSHARES OF TEXAS, INC.	MIDLAND, TX	
2385493	2,481,279	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,734,295	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,479,334	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON, KY	
1247428	1,899,787	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1098796	1,657,566	FIRST CITIZENS BANCSHARES, INC.	DYERSBURG, TN	
1203509	1,260,954	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,483,004	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	2,153,582	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	2,348,120	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA	
2641694	1,386,815	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR	
2337401	1,092,292	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1404687	1,637,525	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD	
1083783	1,366,045	FIRST FARMERS AND MERCHANTS CORPORATION	COLUMBIA, TN	
1249039	1,681,988	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	1,927,581	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,601,662	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,969,260	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3843628	1,224,065	FIRST FINANCIAL NORTHWEST, INC.	RENTON, WA	
3589560	1,722,814	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
1118265	1,010,597	FIRST KEYSTONE CORPORATION	BERWICK, PA	
4843090	1,999,915	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2880626	1,186,524	FIRST NORTHERN COMMUNITY BANCORP	DIXON, CA	
4438366	1,203,308	FIRST NORTHWEST BANCORP	PORT ANGELES, WA	
1119383	1,372,665	FIRST PARAGOULD BANKSHARES, INC.	PARAGOULD, AR	
3908929	1,035,343	FIRST SAVINGS FINANCIAL GROUP, INC.	CLARKSVILLE, IN	
1099917	2,401,371	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1100813	1,082,603	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	1,323,315	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,007,804	FIRST WESTERN MORTGAGE CORPORATION	FORT WORTH, TX	Moved from Peer 4
1050646	1,583,378	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,271,725	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1108707	1,019,360	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1123072	2,757,096	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,369,204	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,275,455	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
2560263	1,239,288	FNCB BANCORP, INC.	DUNMORE, PA	
3446346	1,056,721	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	1,172,658	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,681,896	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	1,173,576	FRANKLIN FINANCIAL SERVICES CORPORATION	CHAMBERSBURG, PA	
3444717	1,145,341	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	2,244,640	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2453084	1,366,864	H BANCORP LLC	IRVINE, CA	
4973362	2,881,961	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,448,650	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,002,150	HEARTLAND BANCORP	WHITEHALL, OH	Moved from Peer 4
1208120	2,875,107	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	2,301,031	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
3851191	2,159,976	HOME BANCORP, INC.	LAFAYETTE, LA	

2482196	1,365,889	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	2,121,439	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
3386910	2,182,249	HOWARD BANCORP, INC.	BALTIMORE, MD	
1205183	1,514,495	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	2,230,477	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
3121193	1,019,665	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	Moved from Peer 4
2944144	1,111,056	INLAND BANCORP, INC.	OAK BROOK, IL	
4090054	1,697,472	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,621,974	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,314,054	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,480,046	IRONHORSE FINANCIAL GROUP, INC.	MUSKOGEE, OK	
1401118	1,836,955	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,876,029	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
5039724	1,228,135	JOHN MARSHALL BANCORP, INC.	RESTON, VA	
5117323	1,190,729	KENNEBUNK SAVINGS BANCORP, MHC	KENNEBUNK, ME	
1070831	1,046,916	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1123915	1,971,844	KLEIN FINANCIAL, INC.	CHASKA, MN	
2128917	1,628,352	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,989,534	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,283,925	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,631,441	LCNB CORP.	LEBANON, OH	
3439236	1,484,248	LEADER BANCORP, INC	ARLINGTON, MA	
3612543	1,322,913	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1249712	1,040,521	LIMESTONE BANCORP, INC	LOUISVILLE, KY	
1210169	1,176,132	LINCOLN BANCORP	REINBECK, IA	
2325350	2,102,666	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	2,474,102	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
4268349	1,134,771	LOWELL FIVE BANCORP MHC	TEWKSBURY, MA	
2052777	1,114,101	MABREY BANCORPORATION, INC.	BIXBY, OK	
2634696	1,872,541	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,342,711	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	1,274,095	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	Moved from Peer 4
1135413	1,463,389	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3842528	1,062,655	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	1,053,575	MALVERN BANCORP, INC	PAOLI, PA	
1139363	1,864,484	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,185,678	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3832583	1,123,898	MARLIN BUSINESS SERVICES CORP.	MOUNT LAUREL, NJ	
1207486	1,591,517	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,697,259	MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	LEBANON, NH	
2589714	1,314,950	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2907822	1,321,885	MBT FINANCIAL CORP.	MONROE, MI	
1128769	1,694,255	MERCHANTS FINANCIAL GROUP, INC.	WINONA, MN	
2820211	1,924,495	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	1,415,647	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1398740	1,171,026	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	1,244,923	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	1,858,917	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,895,696	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,219,903	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,775,709	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,393,448	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,004,802	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	2,011,368	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,686,408	MVB FINANCIAL CORP.	FAIRMONT, WV	

2623430	1,561,629	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	
3841941	1,996,013	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	2,028,401	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	
1139925	1,267,477	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	2,348,005	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
1202052	1,841,250	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,826,498	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,261,720	NEXTIER INCORPORATED	KITTANNING, PA	
3103603	2,924,314	NICOLET BANKSHARES, INC.	GREEN BAY, WI	Moved from Peer 2
2324111	1,157,736	NORTHEAST BANCORP	LEWISTON, ME	
1246935	2,106,845	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,470,440	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,823,203	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,175,003	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	1,150,812	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
5045444	1,285,044	NSB MUTUAL HOLDING COMPANY	NEWTOWN, CT	
3726440	1,069,600	OAK VALLEY BANCORP	OAKDALE, CA	
3297481	1,602,763	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT, RI	
2320618	1,177,130	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1200311	1,161,062	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	2,933,376	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,649,748	OLD SECOND BANCORP, INC.	AURORA, IL	
2603991	1,148,188	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,644,118	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
3595084	1,619,169	PACIFIC CITY FINANCIAL CORPORATION	LOS ANGELES, CA	
2869733	1,357,874	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3347292	1,289,633	PARKE BANCORP, INC	SEWELL, NJ	
1200692	2,562,794	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
5079476	1,480,003	PCSB FINANCIAL CORPORATION	YORKTOWN HEIGHTS, NY	
2909554	1,211,821	PEDESTAL BANCSHARES, INC.	HOUMA, LA	
3200463	2,074,208	PENN COMMUNITY MUTUAL HOLDINGS INC	DOYLESTOWN, PA	
1117688	1,602,631	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	2,161,770	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,721,136	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,111,172	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1139541	2,235,626	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	2,531,140	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,358,209	PIONEER BANCSHARES, INC.	AUSTIN, TX	
1108163	1,270,006	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,053,698	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,180,076	PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	SCOTTSBLUFF, NE	
3802250	1,428,608	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,514,300	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
4503901	1,147,354	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
3632493	1,175,549	PROVIDENT FINANCIAL HOLDINGS, INC.	RIVERSIDE, CA	
1118434	1,172,874	QNB CORP.	QUAKERTOWN, PA	
1130904	1,118,981	QUEENSBOROUGH COMPANY, THE	AUGUSTA, GA	
4121912	1,239,061	RADIUS BANCORP, INC.	BOSTON, MA	
4176855	1,816,872	RBB BANCORP	LOS ANGELES, CA	
1132243	1,094,521	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2743235	1,764,768	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,751,711	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
2787118	1,492,899	RELIANCE BANCSHARES, INC.	DES PERES, MO	
3729562	1,659,499	RELIANT BANCORP, INC.	BRENTWOOD, TN	
1201194	1,998,717	REPUBLIC BANCORP CO.	OAK BROOK, IL	

1398807	2,552,919	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA
1209426	1,306,022	RIVER VALLEY BANCORPORATION, INC.	WAUSAU, WI
3180060	1,140,268	RIVERVIEW BANCORP, INC.	VANCOUVER, WA
2727495	1,151,804	RIVERVIEW FINANCIAL CORPORATION	HARRISBURG, PA
2492485	1,191,566	ROBERTSON HOLDING COMPANY, L.P.	HARROGATE, TN
2693273	1,096,780	SALISBURY BANCORP, INC.	LAKEVILLE, CT
2461463	1,437,302	SB ONE BANCORP	ROCKAWAY, NJ
1200348	1,421,304	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD
3207659	1,216,731	SELECT BANCORP INC.	DUNN, NC
2429838	1,451,714	SHORE BANCSHARES, INC.	EASTON, MD
3306815	1,595,561	SI FINANCIAL GROUP INC	WILLIMANTIC, CT
2976396	2,425,443	SIERRA BANCORP	PORTERVILLE, CA
3835164	1,877,111	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO
3695667	1,724,273	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA
1131497	2,064,944	SMARTFINANCIAL, INC.	KNOXVILLE, TN
2914857	1,201,770	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA
2810285	1,163,903	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY
1124060	1,065,987	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD
2033226	2,616,647	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
3212943	1,383,053	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA
1248939	1,273,028	SOUTHERN BANCORP, INC	ARKADELPHIA, AR
1075694	2,628,284	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	1,788,953	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	1,889,466	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
3325740	2,727,339	SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	MC LEAN, VA
3818390	1,076,676	SPIRIT OF TEXAS BANCSHARES, INC.	CONROE, TX
3547010	1,145,677	SSB COMMUNITY BANCORP MHC	SPENCER, MA
1141647	1,937,352	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN
1126729	1,264,920	STARION BANCORPORATION	BISMARCK, ND
1097771	1,136,733	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,000,589	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
3283587	1,261,987	STERLING BANCSHARES, INC.	POPLAR BLUFF, MO
2942702	2,581,141	STURM FINANCIAL GROUP, INC.	DENVER, CO
1247679	2,107,652	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV
1246467	1,650,261	TAMPA BAY BANKING COMPANY	TAMPA, FL
3954681	2,032,411	TERRITORIAL BANCORP INC.	HONOLULU, HI
1103878	1,109,297	TEXAS INDEPENDENT BANCSHARES, INC.	TEXAS CITY, TX
4360113	1,345,147	TGR FINANCIAL, INC.	NAPLES, FL
3934562	1,821,533	THREE SHORES BANCORPORATION, INC.	ORLANDO, FL
2621548	1,006,383	TIMBERLAND BANCORP, INC.	HOQUIAM, WA
1070420	1,449,093	TRADITIONAL BANCORPORATION, INC.	MOUNT STERLING, KY
1203974	1,410,787	TRI CITY BANKSHARES CORPORATION	OAK CREEK, WI
1056161	1,283,816	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM
2465519	1,799,278	UFS BANCORP	WHITINSVILLE, MA
1082777	1,339,412	UNITED BANK CORPORATION	BARNESVILLE, GA
1097182	2,438,758	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
3831250	2,775,475	UNITED COMMUNITY FINANCIAL CORPORATION	YOUNGSTOWN, OH
2181426	1,514,124	UNITY BANCORP, INC.	CLINTON, NJ
1139103	1,099,685	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN
3211012	1,356,605	VISION BANCSHARES, INC.	LAREDO, TX
4523431	1,875,300	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
1135048	2,669,708	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	2,197,166	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1245705	2,255,630	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL
1127650	1,071,621	WESTBRAND, INC.	MINOT, ND

3866382	2,095,596	WESTERN NEW ENGLAND BANCORP, INC.	WESTFIELD, MA	
1123223	1,024,471	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
3122051	1,738,587	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
3831326	1,120,074	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,705,600	WHITAKER BANK CORPORATION OF KENTUCKY	LEXINGTON, KY	
2004141	2,403,355	WILSON BANK HOLDING COMPANY	LEBANON, TN	

Note: Peer Group 3 has 329 bank holding companies.