

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2017

**Summary Ratios**

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.19	3.22	3.22	3.22	3.28
+ Non-interest income	0.95	0.92	0.97	0.99	1.04
- Overhead expense	2.55	2.65	2.68	2.70	2.95
- Provision for loan and lease losses	0.10	0.11	0.12	0.11	0.11
+ Securities gains (losses)	0.01	0.01	0.02	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.53	1.43	1.47	1.44	1.39
Net operating income	1.04	0.96	1.00	0.95	0.94
Net income	1.04	0.96	1.00	0.95	0.95
Net income (sub-chapter S adjusted)	1.04	0.95	1.06	1.02	1.39
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	3.91	3.93	3.93	3.93	4.06
Interest expense	0.47	0.44	0.44	0.42	0.45
Net interest income (tax equivalent)	3.43	3.48	3.48	3.49	3.58
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.06	0.09	0.11	0.09	0.15
Earnings coverage of net losses (X)	12.36	8.04	9.22	11.53	20.50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.10	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	1.00	1.09	0.99	1.10	1.24
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.70	0.87	0.71	0.87	1.28
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.30	0.34	0.30	0.35	0.45
<b>Liquidity and Funding</b>					
Net noncore funding dependence	12.35	16.37	16.27	16.95	16.63
Net short-term noncore funding dependence	7.66	8.70	9.53	9.14	8.66
Net loans and leases / Total assets	70.78	69.88	71.18	69.95	67.34
<b>Capitalization</b>					
Tier 1 leverage ratio	9.85	9.91	9.84	10.02	10.22
Equity capital / Total assets	10.66	10.89	10.58	10.85	11.23
Equity capital + minority interest / Total assets	10.70	10.94	10.62	10.91	11.37
Tier 1 common equity capital / Total risk-weighted assets	11.90	12.04	11.79	12.13	12.18
Net Loans and leases / Equity capital (X)	6.73	6.52	6.80	6.56	6.11
Cash dividends / Net income	26.53	28.74	29.36	30.01	30.59
Cash dividends / Net income (sub-chapter S adjusted)	21.28	24.99	21.80	34.64	31.66
Retained earnings / Average equity capital	6.79	5.91	6.26	5.72	5.44
<b>Growth Rates</b>					
Assets	11.46	11.78	12.34	12.70	11.14
Equity capital	11.73	9.45	11.77	10.30	12.08
Net loans and leases	13.01	14.66	14.27	15.14	15.12
Noncore funding	-5.84	11.65	11.94	12.05	14.48
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.02	0.03	0.02	0.01
Long-term debt / Equity capital	4.14	2.61	3.78	2.30	1.82
Equity investment in subs / Equity capital	105.39	103.62	105.23	103.38	102.90
Cash FR op + noncash + op expenses / Op expenses + dividends	94.42	110.18	111.02	123.42	122.91

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**Relative Income Statement and Margin Analysis**

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.63	3.63	3.64	3.63	3.71
Less: Interest expense	0.44	0.41	0.41	0.39	0.41
Equals: Net interest income (tax equivalent)	3.19	3.22	3.22	3.22	3.28
Plus: Non-interest income	0.95	0.92	0.97	0.99	1.04
Equals: adjusted operating income (tax equivalent)	4.19	4.19	4.24	4.26	4.43
Less: Overhead Expense	2.55	2.65	2.68	2.70	2.95
Less: Provision for loan and lease losses	0.10	0.11	0.12	0.11	0.11
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.01	0.02	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.53	1.43	1.47	1.44	1.39
Less: Applicable income taxes (tax equivalent)	0.47	0.47	0.48	0.48	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.04	0.96	1.00	0.95	0.94
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.04	0.96	1.00	0.95	0.95
Memo: Net income (last four quarters)	1.02	0.96	1.00	0.96	0.95
Net income-BHC and noncontrolling (minority) interest	1.04	0.96	1.00	0.96	0.95
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.25	92.81	92.79	92.49	91.79
Average interest-bearing funds / Average assets	70.54	70.16	70.51	70.40	70.10
Interest income (tax equivalent) / Average earning assets	3.91	3.93	3.93	3.93	4.06
Interest expense / Average earning assets	0.47	0.44	0.44	0.42	0.45
Net interest income (tax equivalent) / Average earning assets	3.43	3.48	3.48	3.49	3.58
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.35	4.44	4.41	4.48	4.72
Interest-bearing bank balances	0.77	0.53	0.54	0.29	0.30
Fed funds sold and reverse repos	0.58	0.53	0.51	0.36	0.21
Trading assets	0.43	0.69	0.65	0.91	1.68
Total earning assets	3.82	3.85	3.84	3.85	3.99
Investment securities (tax equivalent)	2.57	2.51	2.52	2.44	2.52
US Treasury and agency securities (excluding Mortgage-backed securities)	1.56	1.63	1.70	1.62	1.49
Mortgage-backed securities	2.14	2.14	2.07	2.14	2.29
All other securities	3.74	3.72	3.70	3.67	3.88
Interest-bearing deposits	0.46	0.42	0.42	0.39	0.40
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.27	0.27	0.24	0.23
Foreign deposits	0.58	0.39	0.40	0.11	0.23
Fed funds purchased and repos	0.62	0.60	0.59	0.50	0.54
Other borrowed funds and trading liabilities	1.32	1.45	1.26	1.45	1.70
All interest-bearing funds	0.63	0.58	0.58	0.55	0.53

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**Non-interest Income & Expenses**

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.95	2.43	2.10	2.62	3.01
Overhead expenses / Net Interest Income + non-interest income	62.40	64.23	64.03	64.98	68.00
<b>Percent of Average Assets</b>					
Total overhead expense	2.55	2.65	2.68	2.70	2.95
Personnel expense	1.47	1.46	1.48	1.46	1.55
Net occupancy expense	0.32	0.33	0.33	0.34	0.37
Other operating expenses	0.75	0.81	0.84	0.86	1.00
Overhead less non-interest income	1.60	1.68	1.64	1.67	1.82
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	61.20	63.10	62.83	63.92	66.94
Personnel expense	35.35	35.15	35.07	34.95	35.49
Net occupancy expense	7.70	8.03	7.80	8.22	8.53
Other operating expenses	17.62	18.71	19.30	19.90	21.89
Total non-interest income	21.76	21.40	22.45	22.42	22.46
Fiduciary activities income	2.06	1.79	1.96	1.87	1.69
Service charges on domestic deposit accounts	3.82	4.10	4.14	4.51	4.70
Trading revenue	0.07	0.05	0.10	0.06	0.06
Investment banking fees and commissions	0.93	0.92	0.95	1.02	1.18
Insurance activities revenue	0.52	0.63	0.53	0.59	0.63
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.44	0.18	0.37	0.31	0.34
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.23	2.23	2.88	2.77	1.99
Other non-interest income	7.26	7.59	7.65	7.50	7.72
Overhead less non-interest income	39.09	41.29	39.45	40.47	42.47
Applicable income taxes / Pretax net operating income (tax equivalent)	26.74	28.71	27.97	28.22	26.67
Applicable income tax + TE / Pretax net operating income + TE	31.89	34.27	33.62	33.73	32.40

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**Percent Composition of Assets**

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Real estate loans	52.77	51.75	52.89	51.85	48.91
Commercial and industrial loans	10.49	10.47	10.48	10.47	10.62
Loans to individuals	2.51	2.56	2.57	2.58	2.52
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.39	0.37	0.40	0.42	0.45
Other loans and leases	2.27	2.13	2.31	2.09	2.17
Net loans and leases	70.78	69.88	71.18	69.95	67.34
Debt securities over 1 year	15.15	15.72	14.93	15.71	16.23
Mutual funds and equity securities	0.10	0.09	0.09	0.08	0.09
Subtotal	86.69	86.72	86.78	86.83	85.07
Interest-bearing bank balances	2.83	2.58	2.44	2.42	2.61
Federal funds sold and reverse repos	0.03	0.04	0.03	0.02	0.04
Debt securities 1 year or less	2.01	1.99	1.97	1.98	2.10
Trading assets	0.02	0.05	0.03	0.03	0.05
Total earning assets	92.20	92.05	91.95	91.93	91.05
Non-interest cash and due from depository institutions	1.16	1.15	1.26	1.20	1.37
Other real estate owned	0.08	0.13	0.09	0.14	0.26
All other assets	6.54	6.68	6.70	6.76	7.32
<b>Memoranda</b>					
Short-term investments	5.26	5.01	4.89	4.78	5.23
US Treasury securities	0.20	0.17	0.20	0.26	0.19
US agency securities (excluding Mortgage-backed securities)	1.62	1.79	1.53	1.85	2.21
Municipal securities	3.34	2.89	3.28	2.86	2.64
Mortgage-backed securities	9.86	10.46	9.71	10.36	10.88
Asset-backed securities	0.23	0.32	0.25	0.26	0.15
Other debt securities	0.61	0.61	0.57	0.62	0.63
Loans held-for-sale	0.30	0.34	0.48	0.33	0.39
Loans not held-for-sale	70.85	69.84	70.85	69.93	67.12
Real estate loans secured by 1-4 family	16.44	16.86	16.69	16.96	16.85
Revolving	2.74	2.87	2.87	2.96	2.83
Closed-end, secured by first liens	12.89	13.17	13.05	13.14	13.02
Closed-end, secured by junior liens	0.43	0.49	0.45	0.52	0.63
Commercial real estate loans	33.63	32.16	33.44	32.03	29.10
Construction and land development	4.67	4.46	4.74	4.27	3.71
Multifamily	5.01	4.41	4.89	4.26	3.39
Nonfarm nonresidential	22.27	21.43	22.24	21.51	20.02
Real estate loans secured by farmland	0.65	0.65	0.63	0.65	0.65

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

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	74.21	73.96	74.05	73.87	71.76
Real estate loans secured by 1-4 family	23.52	24.47	23.78	24.58	24.90
Revolving	3.88	4.09	4.02	4.21	4.11
Closed-end	19.15	19.91	19.32	19.90	20.31
Commercial real estate loans	47.25	45.90	46.86	45.56	42.58
Construction and land development	6.64	6.41	6.66	6.13	5.48
1-4 family	1.60	1.59	1.64	1.47	1.14
Other	4.94	4.74	4.97	4.56	4.15
Multifamily	6.89	6.22	6.67	5.95	5.01
Nonfarm nonresidential	31.47	30.84	31.41	30.89	29.47
Owner-occupied	11.11	11.46	11.39	11.63	11.45
Other	20.07	19.03	19.62	18.90	17.55
Real estate loans secured by farmland	1.01	1.03	0.97	1.02	1.00
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	15.40	15.49	15.29	15.47	16.36
Loans to individuals	3.88	4.00	4.01	4.08	3.99
Credit card loans	0.03	0.03	0.03	0.04	0.05
Agricultural loans	0.60	0.60	0.61	0.66	0.69
Other loans and leases	3.36	3.19	3.44	3.12	3.38
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	488.60	489.30	493.51	483.35	444.49
Real estate loans secured by 1-4 family	154.50	161.61	158.33	159.89	146.20
Revolving	26.16	27.78	27.42	28.31	28.81
Closed-end	125.29	131.20	128.39	129.21	115.76
Commercial real estate loans	310.62	304.55	312.00	300.67	280.28
Construction and land development	42.76	42.56	43.49	40.62	38.37
1-4 family	10.36	10.39	10.67	9.58	8.86
Other	31.59	31.64	32.30	30.24	28.99
Multifamily	45.43	41.36	44.34	39.61	27.50
Nonfarm nonresidential	206.92	204.22	208.50	202.84	201.60
Owner-occupied	71.86	75.86	74.84	76.05	80.92
Other	131.95	126.19	130.74	124.19	118.63
Real estate loans secured by farmland	6.08	6.14	6.01	6.09	7.07
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.01	0.01	0.02
Commercial and industrial loans	97.24	100.02	97.82	98.77	110.57
Loans to individuals	23.12	24.20	24.08	24.48	26.84
Credit card loans	0.20	0.22	0.20	0.25	0.38
Agricultural loans	3.71	3.55	3.78	4.01	5.13
Other loans and leases	21.55	19.95	22.36	19.59	22.07
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	35.99	34.27	35.35	33.78	30.62
Non-owner occupied CRE loans / Total risk based capital	235.97	226.26	234.67	221.68	196.34
Construction and land development loans / Total risk based capital	42.76	42.56	43.49	40.62	38.37
Total CRE loans / Total risk based capital	313.32	307.38	314.88	303.67	282.74

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**Liquidity and Funding**

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Short-term investments	5.26	5.01	4.89	4.78	5.23
Liquid assets	17.24	18.01	16.73	18.02	19.39
Investment securities	17.72	18.62	17.49	18.50	19.08
Net loans and leases	70.78	69.88	71.18	69.95	67.34
Net loans, leases and standby letters of credit	71.29	70.40	71.65	70.48	67.95
Core deposits	70.92	67.25	67.98	67.08	65.47
Noncore funding	16.08	19.58	19.15	19.76	19.78
Time deposits of \$100K or more		8.96	8.24	8.89	8.58
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.43	1.66	1.51	1.74	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.46	1.67	1.52	1.76	1.94
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.44	2.82	3.78	3.07	2.77
Earning assets repriceable in 1 year	32.60	31.00	32.07	31.07	30.77
Interest-bearing liabilities repriceable in 1 year	15.83	15.14	15.64	14.89	17.54
Long-term debt repriceable in 1 year	0.20	0.22	0.25	0.19	0.33
Net assets repriceable in 1 year	15.92	14.66	15.31	14.97	11.46
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	12.35	16.37	16.27	16.95	16.63
Net ST noncore funding dependence	7.66	8.70	9.53	9.14	8.66
Short-term investment / ST noncore funding	64.14	48.19	43.28	46.75	52.28
Liquid assets-ST noncore funding / Nonliquid assets	6.83	6.93	4.33	6.91	8.62
Net loans and leases / Total deposits	89.69	89.31	90.82	89.84	87.92
Net loans and leases / Core deposits	101.37	105.70	106.19	106.33	105.06
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.00	0.87	-0.12	0.39	0.71
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.68	1.69	-1.01	0.25	1.52
Structured notes appreciation (depreciation) / T1 cap	-0.01	0.01	-0.02	0.00	-0.02
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	13.64	14.08	13.87	14.46	13.00
Available-for-sale securities	86.36	85.92	86.13	85.54	86.68
US Treasury securities	1.24	1.10	1.24	1.42	1.09
US agency securities (excluding Mortgage-backed securities)	10.19	10.58	9.66	10.91	11.78
Municipal securities	18.83	16.37	18.74	16.22	13.72
Mortgage-backed securities	55.12	56.94	55.94	56.83	59.42
Asset-backed securities	1.36	1.71	1.48	1.41	0.87
Other debt securities	4.02	3.62	3.88	3.69	3.18
Mutual funds and equity securities	0.72	0.58	0.67	0.57	0.55
Debt securities 1 year or less	12.66	11.88	12.22	11.83	10.99
Debt securities 1 to 5 years	22.10	23.73	21.73	23.86	23.02
Debt securities over 5 years	61.83	60.27	62.51	59.79	60.44
Pledged securities	48.93	49.39	47.79	50.96	50.59
Structured notes, fair value	0.22	0.40	0.25	0.45	0.99
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	26.65	5.23	26.60	14.48	8.68
Investment securities	6.26	7.72	5.15	9.35	5.43
Core deposits	17.23	12.50	13.61	14.05	10.86
Noncore funding	-5.84	11.65	11.94	12.05	14.48

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

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Loan commitments	17.15	16.88	17.08	16.91	15.67
Standby letters of credit	0.43	0.45	0.42	0.47	0.47
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.02
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	7.18	6.44	6.88	5.96	4.80
Interest rate contracts	7.05	6.25	6.74	5.78	4.61
Interest rate futures and forward contracts	0.42	0.44	0.37	0.32	0.38
Written options contracts (interest rate)	0.43	0.51	0.38	0.35	0.37
Purchased options contracts (interest rate)	0.06	0.06	0.06	0.05	0.04
Interest rate swaps	5.21	4.49	5.11	4.40	3.16
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments	24.72	24.83	26.08	26.34	24.89

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**Derivatives Analysis**

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Notional Amount</b>					
Interest rate contracts	99.88	99.72	99.94	99.77	99.61
Foreign exchange contracts	0.06	0.02	0.02	0.04	0.06
Equity, commodity, and other contracts	0.00	0.02	0.00	0.01	0.03
Futures and forwards	14.28	14.57	15.26	13.76	18.45
Written options	12.62	15.00	11.61	13.26	16.03
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	12.20	14.34	11.28	12.89	15.77
Purchased options	0.88	1.30	1.00	1.25	1.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.73	1.07	0.67	1.04	1.05
Swaps	62.71	60.22	62.69	61.97	54.60
Held for trading	14.06	11.92	15.21	12.71	22.85
Interest rate contracts	14.61	12.65	15.71	13.36	21.43
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	85.94	88.08	84.79	87.29	77.15
Interest rate contracts	85.13	86.81	84.33	85.98	75.34
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.01	0.00	0.00	0.02
Derivative contracts (excluding futures and FX 14 days or less)	83.76	80.36	84.94	81.03	76.67
One year or less	15.91	16.44	16.56	15.89	18.25
Over 1 year to 5 years	19.68	19.76	20.66	20.87	20.26
Over 5 years	35.81	30.38	35.04	30.11	22.82
Gross negative fair value (absolute value)	0.62	2.14	0.73	1.04	1.17
Gross positive fair value	1.02	1.62	1.08	1.03	1.14
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.01	0.02	0.01	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.01	0.00	0.00
Current credit exposure (X)	0.00	0.01	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.05	0.09	0.05	0.05	0.06



**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2017

**Allowance and Net Loan and Lease Losses**

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.10	0.11	0.12	0.11	0.11
Provision for loan and lease losses / Average loans and leases	0.14	0.16	0.17	0.15	0.15
Provision for loan and lease losses / Net losses	145.63	158.61	158.54	144.72	175.96
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.10	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	1.00	1.09	0.99	1.10	1.24
Allowance for loan and lease losses / Net loans and leases losses (X)	24.98	21.96	16.56	13.90	14.12
Allowance for loan and lease losses / Nonaccrual assets	243.98	217.56	249.57	220.56	181.45
ALLL/90+ days past due + nonaccrual loans and leases	223.54	189.22	210.63	187.47	152.93
Gross loan and lease losses / Average loans and leases	0.12	0.17	0.19	0.18	0.27
Recoveries / Average loans and leases	0.06	0.07	0.07	0.08	0.11
Net losses / Average loans and leases	0.06	0.09	0.11	0.09	0.15
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	11.24	12.16	56.70	46.50	34.55
Earnings coverage of net losses (X)	12.36	8.04	9.22	11.53	20.50
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.01	0.02	0.02	0.03	0.09
Real estate loans secured by 1-4 family	0.03	0.04	0.04	0.07	0.12
Revolving	0.04	0.03	0.05	0.08	0.11
Closed-end	0.02	0.03	0.04	0.07	0.13
Commercial real estate loans	0.00	0.00	0.01	0.01	0.06
Construction and land development	-0.02	-0.05	-0.06	-0.04	-0.11
1-4 family	0.00	0.00	0.00	0.00	-0.02
Other	-0.02	-0.03	-0.05	-0.04	-0.06
Multifamily	0.00	0.00	0.00	-0.01	0.02
Nonfarm nonresidential	0.00	0.02	0.03	0.02	0.08
Owner-occupied	0.00	0.01	0.01	0.02	0.04
Other	0.00	0.00	0.01	0.00	0.04
Real estate loans secured by farmland	0.00	0.00	-0.01	0.01	0.02
Commercial and industrial loans	0.09	0.19	0.26	0.18	0.18
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.77	0.77	0.71	0.77	0.88
Credit card loans	1.06	1.45	1.25	1.61	1.57
Agricultural loans	0.03	0.02	0.05	0.01	0.02
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.19	0.14	0.32	0.21	0.36

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2017

**Past Due and Nonaccrual Assets**

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.30	0.34	0.30	0.35	0.45
90+ days past due loans and leases	0.05	0.07	0.06	0.07	0.14
Nonaccrual loans and leases	0.55	0.65	0.55	0.64	0.87
90+ days past due and nonaccrual loans and leases	0.63	0.75	0.64	0.75	1.13
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.02
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.12	0.16	0.13	0.17	0.25
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.30	0.34	0.30	0.35	0.45
90+ days past due assets	0.05	0.07	0.06	0.07	0.14
Nonaccrual assets	0.56	0.65	0.55	0.65	0.87
30+ days past due and nonaccrual assets	0.97	1.11	0.95	1.12	1.60
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.45	0.51	0.45	0.52	0.72
90+ past due and nonaccrual assets + other real estate owned	0.55	0.67	0.57	0.68	1.00
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.72	0.90	0.74	0.91	1.23
Allowance for loan and leases losses	111.95	130.39	117.25	132.65	166.63
Equity cap + allowance for loan and lease losses	6.33	7.91	6.57	8.13	10.20
Tier 1 cap + allowance for loan and lease losses	7.09	8.83	7.32	8.84	11.01
Loans and Leases + other real estate owned	1.01	1.29	1.05	1.32	1.92

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2017

**Past Due and Nonaccrual Loans and Leases**

		03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.29	0.33	0.27	0.34	0.47
	90+ days past due	0.05	0.07	0.06	0.08	0.17
	Nonaccrual	0.50	0.60	0.50	0.64	1.01
Commercial and industrial	30-89 days past due	0.24	0.25	0.22	0.22	0.34
	90+ days past due	0.02	0.03	0.02	0.02	0.06
	Nonaccrual	0.81	0.91	0.79	0.76	0.71
Individuals	30-89 days past due	0.55	0.59	0.69	0.67	1.03
	90+ days past due	0.04	0.03	0.05	0.05	0.07
	Nonaccrual	0.21	0.21	0.18	0.23	0.24
Depository institution loans	30-89 days past due	0.12	0.15	0.27	0.20	0.15
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.24	0.23	0.09	0.12	0.06
	90+ days past due	0.01	0.02	0.01	0.01	0.01
	Nonaccrual	0.25	0.47	0.27	0.27	0.22
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	2.43
Other loans and leases	30-89 days past due	0.15	0.08	0.14	0.11	0.23
	90+ days past due	0.01	0.00	0.01	0.00	0.00
	Nonaccrual	0.12	0.11	0.10	0.12	0.13

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 2  
Date: 03/31/2017

		03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.49	0.57	0.49	0.61	0.78
	90+ days past due	0.05	0.09	0.07	0.11	0.20
	Nonaccrual	0.71	0.80	0.73	0.85	1.33
Revolving	30-89 days past due	0.27	0.35	0.33	0.42	0.43
	90+ days past due	0.02	0.04	0.03	0.05	0.05
	Nonaccrual	0.50	0.69	0.53	0.65	0.88
Closed-End	30-89 days past due	0.53	0.63	0.52	0.65	0.83
	90+ days past due	0.05	0.10	0.08	0.12	0.22
	Nonaccrual	0.76	0.85	0.78	0.91	1.41
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.05	0.06	0.05	0.07	0.09
Commercial real estate	30-89 days past due	0.16	0.17	0.14	0.20	0.27
	90+ days past due	0.03	0.05	0.04	0.06	0.13
	Nonaccrual	0.39	0.49	0.40	0.53	0.86
Construction and development	30-89 days past due	0.12	0.14	0.15	0.16	0.25
	90+ days past due	0.02	0.04	0.03	0.03	0.15
	Nonaccrual	0.33	0.57	0.35	0.63	1.28
1-4 family	30-89 days past due	0.02	0.03	0.05	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.06	0.05	0.08	0.21
Other	30-89 days past due	0.08	0.09	0.06	0.10	0.18
	90+ days past due	0.01	0.03	0.02	0.03	0.14
	Nonaccrual	0.22	0.43	0.24	0.45	0.92
Multifamily	30-89 days past due	0.05	0.05	0.03	0.04	0.11
	90+ days past due	0.00	0.01	0.00	0.02	0.05
	Nonaccrual	0.13	0.14	0.14	0.17	0.28
Nonfarm non-residential	30-89 days past due	0.18	0.17	0.14	0.20	0.25
	90+ days past due	0.03	0.06	0.04	0.06	0.13
	Nonaccrual	0.44	0.53	0.46	0.56	0.88
Owner occupied	30-89 days past due	0.07	0.07	0.07	0.09	0.12
	90+ days past due	0.01	0.02	0.02	0.02	0.05
	Nonaccrual	0.20	0.25	0.22	0.26	0.40
Other	30-89 days past due	0.09	0.09	0.05	0.08	0.11
	90+ days past due	0.01	0.02	0.01	0.03	0.07
	Nonaccrual	0.18	0.20	0.18	0.22	0.40
Farmland	30-89 days past due	0.18	0.26	0.13	0.19	0.22
	90+ days past due	0.02	0.05	0.04	0.04	0.08
	Nonaccrual	0.62	0.66	0.55	0.77	0.84
Credit card	30-89 days past due	0.81	0.73	0.77	0.86	0.85
	90+ days past due	0.21	0.26	0.29	0.33	0.33
	Nonaccrual	0.09	0.11	0.03	0.05	0.02

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 2  
Date: 03/31/2017

	03/31/2017			03/31/2016			12/31/2016			12/31/2015			12/31/2014		
<b>Capital Ratios</b>															
Tier 1 leverage ratio	9.85			9.91			9.84			10.02			10.22		
Tier 1 risk-based capital ratio															
Total risk-based capital ratio															
Tangible tier 1 leverage ratio															
Tangible common equity capital / Tangible assets															
Tier 1 common equity capital / Total risk-weighted assets	11.90			12.04			11.79			12.13			12.18		
<b>Other Ratios</b>															
Mortgage serving assets / Principal balance 1-4 family others															
Estimated FV of mortgage serving assets / Mortgage service assets															

**BHCPR PEER GROUP DATA**Peer Group: 2  
Date: 03/31/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14  
Applies to all Institutions)**FR BHCPR  
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	03/31/2017		03/31/2016		12/31/2016		12/31/2015		12/31/2014	
<b>Capital Ratios</b>										
Common equity tier 1 capital, column A		11.90		12.04		11.79		12.13		
Common equity tier 1 capital, column B		0.00		0.00		0.00		0.00		
Tier 1 capital, column A		12.73		12.91		12.62		13.01		
Tier 1 capital, column B		0.00		0.00		0.00		0.00		
Total capital, column A		14.19		14.16		14.04		14.24		
Total capital, column B		0.00		0.00		0.00		0.00		
Tier 1 leverage		9.85		9.91		9.84		10.02		

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2017

**Insurance and Broker-Dealer Activities**

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	71.43	66.67	71.43	60.00	57.15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	28.57	33.33	28.57	40.00	42.85
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.52	0.63	0.53	0.59	0.63
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.20
Credit related premium income / Total premium income	50.00	50.00	60.00	75.00	42.86
Other premium income / Total premium income	50.00	50.00	40.00	25.00	57.14
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	4.09	13.47	17.03	14.13	33.94
Insurance net income (L/H) / Equity (L/H)					21.13
Insurance benefits, losses, expenses / Insurance premiums	221.14	154.08	131.29	116.51	75.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	7.01	0.00	2.86	2.41
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	2.04
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.10	13.41	14.28	13.29	11.60
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2017

**Foreign Activities**

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.03
Cost: Interest-bearing deposits	0.58	0.39	0.40	0.11	0.23
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans	9.48	20.66	6.49	0.64	0.46
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-29.61	-25.89	-11.24	371.22	-5.30
Total selected assets	2.44	-19.55	-0.84	9.51	11.55
Deposits	-5.06	-7.13	34.84	170.33	-35.31



**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2017

**Parent Company Analysis - Part 1**

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Profitability</b>					
Net income / Average equity capital	9.46	8.59	9.16	8.59	8.32
Bank net income / Average equity investment in banks	9.97	9.26	9.71	9.27	9.38
Nonbank net income / Average equity investment in nonbanks	8.87	7.75	8.83	8.91	8.76
Sub BHCs net income / Average equity investment in sub BHCs	9.28	5.34	5.87	5.48	5.78
Bank net income / Parent net income	103.10	103.39	103.55	104.08	91.70
Nonbank net income / Parent net income	0.90	0.94	0.96	1.08	1.36
Sub BHCs net income / Parent net income	100.24	103.53	104.04	105.29	95.63
<b>Leverage</b>					
Total liabilities / Equity capital	11.44	9.92	11.55	9.93	10.27
Total debt / Equity capital	4.24	2.78	3.97	2.56	1.94
Total debt + NP to subs that issued trust preferred / Equity capital	9.52	8.15	9.56	8.13	7.90
Total debt + Loans guaranteed for affiliate / Equity capital	4.28	2.81	4.04	2.60	2.03
Total debt / Equity capital - excess over fair value	4.24	2.78	3.97	2.57	1.96
Long-term debt / Equity capital	4.14	2.61	3.78	2.30	1.82
Short-term debt / Equity capital	0.00	0.02	0.03	0.02	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.01
Long-term debt / Consolidated long-term debt	15.70	9.56	12.90	8.22	6.03
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	105.39	103.62	105.23	103.38	102.90
Total investment in subs / Equity capital	105.94	104.12	105.68	103.91	103.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					96.44
Total investment in subs / Equity cap, Qual TPS + other PS in T1					97.24
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.50	0.37	0.54	0.31	0.33
Equity investment in subs - equity cap / Net income-div (X)	1.63	1.48	1.68	1.44	1.82
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	82.48	102.81	103.72	124.21	125.03
Cash flow from operations + noncash + op exchange / Op exchange + div	94.42	110.18	111.02	123.42	122.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	88.18	62.70	107.09	106.61	106.95
Pretax operating income + interest expenses / Interest expense	811.42	3,859.03	4,206.40	15,981.35	14,819.64
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	739.74	1,162.66	1,091.94	1,952.45	3,031.02
Dividends + interest from subs / Interest expenses + dividends	79.08	105.55	124.92	146.44	174.32
Fees + other income from subs / Salary + other expenses	6.49	6.71	7.65	6.52	7.91
Net income / Current part of long-term debt + preferred dividends (X)	73.80	225.33	455.19	170.83	126.64
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	1.80	1.43	1.65	1.68	1.72
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.38	4.33	0.00	4.62	11.98
Total	0.38	4.33	0.00	4.62	11.98
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.18	0.18	0.18	0.19	0.27
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2017

**Parent Company Analysis - Part 2**

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	133.34	104.71	108.30	74.26	75.70
Dividends paid / Net income	26.52	28.74	29.36	30.01	30.54
Net income - dividends / Average equity	6.79	5.91	6.26	5.72	5.45
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	91.76	109.26	121.16	145.58	166.84
Dividends from nonbank subsidiaries	0.75	0.64	1.56	2.62	2.01
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	2.68
Dividends from all subsidiaries	94.45	115.15	141.52	154.34	182.23
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	24.47	31.91	36.16	44.45	44.65
Interest income from bank subsidiaries	0.12	0.16	0.13	0.14	0.12
Mortgage and service fees from bank subsidiaries	0.93	0.83	0.78	0.98	1.42
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	29.40	36.64	40.03	50.83	49.17
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	44.00	45.21	63.59	76.47	52.54
Interest income from nonbank subsidiaries	0.12	0.00	0.02	0.54	0.48
Mortgage and serv fees from nonbank subsidiaries	0.64	0.34	0.28	0.68	0.73
Other income from nonbank subsidiaries	0.00	0.02	0.63	0.00	0.02
Operating income from nonbank subsidiaries	49.70	58.56	79.69	87.90	63.04
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	5.26	26.44	27.16	27.43	32.59
Interest income from subsidiary BHCs	0.02	0.01	0.02	0.02	0.03
Mortgage and service fees from subsidiary BHCs	-0.03	-0.01	-0.02	0.00	0.59
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	5.25	26.44	27.16	27.45	33.20
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	56.14	55.84	68.94	68.80	63.90
Interest income from bank subsidiaries	6.03	7.15	2.07	2.48	1.47
Mortgage and service fees from bank subsidiaries	4.31	3.32	1.63	1.96	2.66
Other income from bank subsidiaries	0.01	0.01	0.03	0.01	0.05
Operating income from bank subsidiaries	77.92	78.47	91.67	91.63	76.30
Dividends from nonbank subsidiaries	1.08	0.99	1.01	2.01	1.01
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.01	0.02
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.46	2.63	1.67	2.80	2.16
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	1.87
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	1.91
Loans and advances from subsidiaries / Short term debt	832.91	392.94	574.10	406.38	-5,352.81
Loans and advances from subsidiaries / Total debt	67.23	110.16	78.25	112.92	122.21

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									152
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.19	2.23	2.60	2.93	3.21	3.45	3.81	3.93	152
+ Non-interest income	0.95	0.22	0.31	0.51	0.87	1.23	1.96	2.98	152
- Overhead expense	2.55	1.41	1.68	2.06	2.52	3.01	3.44	4.01	152
- Provision for loan and lease losses	0.10	0.00	0.00	0.03	0.08	0.16	0.24	0.34	152
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.14	152
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	152
= Pretax net operating income (tax equivalent)	1.53	0.83	1.02	1.25	1.53	1.78	2.00	2.48	152
Net operating income	1.04	0.57	0.69	0.83	1.03	1.19	1.56	1.78	152
Net income	1.04	0.57	0.70	0.83	1.03	1.19	1.56	1.78	152
Net income (sub-chapter S adjusted)	1.04	0.67	0.69	0.87	1.01	1.16	1.49	1.55	16
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	3.91	3.06	3.33	3.62	3.92	4.21	4.44	4.62	152
Interest expense	0.47	0.14	0.20	0.32	0.45	0.61	0.78	0.89	152
Net interest income (tax equivalent)	3.43	2.32	2.72	3.12	3.46	3.78	4.07	4.25	152
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.06	-0.09	-0.05	0.00	0.03	0.12	0.23	0.35	152
Earnings coverage of net losses (X)	12.36	-392.56	-168.71	-13.33	16.76	44.48	145.85	293.54	149
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	0.46	0.58	0.75	1.00	1.22	1.55	1.82	152
Allowance for loan and lease losses / Total loans and leases	1.00	0.45	0.57	0.75	1.00	1.22	1.55	1.81	152
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.70	0.09	0.24	0.34	0.59	0.89	1.67	2.01	152
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.30	0.03	0.06	0.15	0.25	0.44	0.64	0.98	152
<b>Liquidity and Funding</b>									
Net noncore funding dependence	12.35	-12.95	-2.36	4.17	12.95	19.88	29.43	33.99	152
Net short-term noncore funding dependence	7.66	-14.56	-5.95	0.86	7.98	15.13	20.94	24.21	152
Net loans and leases / Total assets	70.78	45.64	56.41	64.63	72.06	78.09	82.63	84.37	152
<b>Capitalization</b>									
Tier 1 leverage ratio	9.85	7.51	8.01	8.91	9.71	10.59	12.27	13.23	152
Equity capital / Total assets	10.66	7.47	8.07	9.19	10.63	11.92	13.38	14.62	152
Equity capital + minority interest / Total assets	10.70	7.47	8.08	9.19	10.65	11.98	13.48	14.73	152
Tier 1 common equity capital / Total risk-weighted assets	11.90	8.46	9.29	10.14	11.45	13.40	15.68	17.99	152
Net Loans and leases / Equity capital (X)	6.73	3.83	4.64	5.63	6.63	7.62	9.43	9.99	151
Cash dividends / Net income	26.53	0.00	0.00	3.56	30.18	44.95	56.51	68.03	152
Cash dividends / Net income (sub-chapter S adjusted)	21.28	-26.42	-17.03	0.00	19.93	41.94	62.87	67.06	16
Retained earnings / Average equity capital	6.79	2.69	3.66	4.77	6.48	8.48	11.50	12.72	151
<b>Growth Rates</b>									
Assets	11.46	1.49	2.88	4.96	9.03	14.83	28.45	46.75	152
Equity capital	11.73	-1.54	1.89	4.35	7.75	15.33	39.07	54.77	152
Net loans and leases	13.01	1.25	2.67	5.89	11.07	17.86	31.72	47.77	152
Noncore funding	-5.84	-54.64	-46.04	-31.37	-7.06	12.77	41.57	86.59	151
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	151
Long-term debt / Equity capital	4.14	0.00	0.00	0.00	0.00	9.14	17.80	20.26	151
Equity investment in subs / Equity capital	105.39	88.97	92.62	99.23	104.22	113.12	119.93	122.83	151
Cash FR op + noncash + op expenses / Op expenses + dividends	94.42	-20.71	0.66	33.22	94.04	136.82	224.01	369.66	150

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.63	2.87	3.14	3.39	3.63	3.86	4.10	4.35	152
Less: Interest expense	0.44	0.13	0.19	0.30	0.42	0.57	0.74	0.86	152
Equals: Net interest income (tax equivalent)	3.19	2.23	2.60	2.93	3.21	3.45	3.81	3.93	152
Plus: Non-interest income	0.95	0.22	0.31	0.51	0.87	1.23	1.96	2.98	152
Equals: adjusted operating income (tax equivalent)	4.19	3.00	3.25	3.63	4.15	4.75	5.26	6.01	152
Less: Overhead Expense	2.55	1.41	1.68	2.06	2.52	3.01	3.44	4.01	152
Less: Provision for loan and lease losses	0.10	0.00	0.00	0.03	0.08	0.16	0.24	0.34	152
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	152
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.14	152
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	152
Equals: Pretax net operating income (tax equivalent)	1.53	0.83	1.02	1.25	1.53	1.78	2.00	2.48	152
Less: Applicable income taxes (tax equivalent)	0.47	0.03	0.16	0.38	0.49	0.60	0.73	0.82	152
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equals: Net operating income	1.04	0.57	0.69	0.83	1.03	1.19	1.56	1.78	152
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equals: Net income	1.04	0.57	0.70	0.83	1.03	1.19	1.56	1.78	152
Memo: Net income (last four quarters)	1.02	0.52	0.66	0.81	1.03	1.19	1.43	1.69	152
Net income-BHC and noncontrolling (minority) interest	1.04	0.59	0.69	0.83	1.03	1.20	1.56	1.78	152
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.25	88.94	89.65	91.46	93.14	95.29	96.64	97.37	152
Average interest-bearing funds / Average assets	70.54	53.00	59.51	64.01	70.26	77.70	83.20	85.32	152
Interest income (tax equivalent) / Average earning assets	3.91	3.06	3.33	3.62	3.92	4.21	4.44	4.62	152
Interest expense / Average earning assets	0.47	0.14	0.20	0.32	0.45	0.61	0.78	0.89	152
Net interest income (tax equivalent) / Average earning assets	3.43	2.32	2.72	3.12	3.46	3.78	4.07	4.25	152
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.35	3.54	3.75	4.01	4.32	4.71	5.04	5.24	152
Interest-bearing bank balances	0.77	0.15	0.34	0.55	0.75	0.94	1.33	1.86	152
Fed funds sold and reverse repos	0.58	0.00	0.00	0.00	0.64	0.91	1.64	2.50	63
Trading assets	0.43	0.00	0.00	0.00	0.00	0.62	2.19	3.77	44
Total earning assets	3.82	3.01	3.23	3.57	3.83	4.09	4.38	4.60	152
Investment securities (tax equivalent)	2.57	1.70	1.85	2.13	2.51	2.99	3.48	3.74	152
US Treasury and agency securities (excluding Mortgage-backed securities)	1.56	0.66	0.83	1.19	1.55	1.90	2.31	2.56	132
Mortgage-backed securities	2.14	1.49	1.72	1.92	2.12	2.34	2.63	3.10	150
All other securities	3.74	1.72	2.14	2.70	3.75	4.67	5.38	6.19	150
Interest-bearing deposits	0.46	0.14	0.18	0.29	0.43	0.63	0.85	0.98	152
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.58	0.50	0.51	0.54	0.58	0.62	0.64	0.65	2
Fed funds purchased and repos	0.62	0.06	0.10	0.18	0.30	0.82	2.09	3.99	121
Other borrowed funds and trading liabilities	1.32	0.34	0.66	0.82	1.20	1.65	2.41	3.31	140
All interest-bearing funds	0.63	0.21	0.29	0.42	0.61	0.82	1.03	1.10	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.95	0.00	0.00	0.00	1.36	3.85	6.88	8.11	152
Overhead expenses / Net Interest Income + non-interest income	62.40	43.93	49.59	56.91	62.26	68.85	74.32	78.39	152
<b>Percent of Average Assets</b>									
Total overhead expense	2.55	1.41	1.68	2.06	2.52	3.01	3.44	4.01	152
Personnel expense	1.47	0.81	0.96	1.20	1.49	1.73	1.99	2.36	152
Net occupancy expense	0.32	0.14	0.19	0.26	0.33	0.38	0.44	0.50	152
Other operating expenses	0.75	0.40	0.46	0.54	0.72	0.94	1.17	1.33	152
Overhead less non-interest income	1.60	0.81	1.04	1.31	1.62	1.84	2.10	2.28	152
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	61.20	41.92	47.85	54.86	61.74	66.62	73.92	77.36	152
Personnel expense	35.35	22.50	25.48	32.36	35.65	38.60	43.58	47.27	152
Net occupancy expense	7.70	3.88	5.14	6.24	7.68	9.09	10.41	11.49	152
Other operating expenses	17.62	11.04	12.09	14.52	17.12	20.31	23.67	25.84	152
Total non-interest income	21.76	7.11	9.80	14.18	21.07	28.82	36.28	51.30	152
Fiduciary activities income	2.06	0.00	0.00	0.00	1.04	3.64	7.74	10.86	152
Service charges on domestic deposit accounts	3.82	0.28	0.80	2.16	3.88	5.20	7.19	9.37	152
Trading revenue	0.07	0.00	0.00	0.00	0.00	0.00	0.54	0.94	152
Investment banking fees and commissions	0.93	0.00	0.00	0.01	0.63	1.49	3.54	6.12	152
Insurance activities revenue	0.52	0.00	0.00	0.00	0.02	0.51	2.82	5.40	152
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Net servicing fees	0.44	0.00	0.00	0.00	0.16	0.62	1.87	3.66	152
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Net gain (loss) - sales of loans, OREO, and other assets	2.23	-0.10	0.00	0.31	1.50	3.16	6.09	15.09	152
Other non-interest income	7.26	1.72	2.73	4.45	6.71	9.35	13.18	18.40	152
Overhead less non-interest income	39.09	15.58	24.60	32.61	38.61	47.37	52.78	56.90	152
Applicable income taxes / Pretax net operating income (tax equivalent)	26.74	0.00	2.51	22.24	28.78	33.17	37.11	37.97	152
Applicable income tax + TE / Pretax net operating income + TE	31.89	2.44	10.06	31.04	33.91	37.16	39.69	40.70	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	52.77	21.39	32.02	42.94	53.49	63.96	70.50	77.14	152
Commercial and industrial loans	10.49	2.64	3.72	5.46	8.79	14.58	21.65	27.89	152
Loans to individuals	2.51	0.04	0.06	0.32	0.87	2.73	10.61	17.43	152
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	152
Agricultural loans	0.39	0.00	0.00	0.00	0.03	0.49	1.94	3.27	152
Other loans and leases	2.27	0.00	0.05	0.45	1.76	3.18	6.29	10.56	152
Net loans and leases	70.78	45.64	56.41	64.63	72.06	78.09	82.63	84.37	152
Debt securities over 1 year	15.15	3.06	5.64	9.44	13.78	20.59	26.77	36.84	152
Mutual funds and equity securities	0.10	0.00	0.00	0.00	0.05	0.16	0.46	0.65	152
Subtotal	86.69	74.87	79.09	83.86	87.57	89.55	92.00	93.44	152
Interest-bearing bank balances	2.83	0.10	0.25	0.74	1.94	4.64	7.45	11.67	152
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.01	0.15	0.53	152
Debt securities 1 year or less	2.01	0.04	0.12	0.48	1.19	2.83	6.34	10.47	152
Trading assets	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.31	152
Total earning assets	92.20	88.51	89.27	90.25	92.14	94.13	95.28	95.82	152
Non-interest cash and due from depository institutions	1.16	0.17	0.36	0.74	1.14	1.54	2.06	2.38	152
Other real estate owned	0.08	0.00	0.00	0.01	0.04	0.13	0.29	0.49	152
All other assets	6.54	3.17	3.72	4.65	6.61	8.03	9.22	10.05	152
<b>Memoranda</b>									
Short-term investments	5.26	0.74	1.23	2.04	3.85	7.43	14.03	16.69	152
US Treasury securities	0.20	0.00	0.00	0.00	0.00	0.16	1.16	2.14	152
US agency securities (excluding Mortgage-backed securities)	1.62	0.00	0.00	0.15	0.99	2.87	5.35	9.41	152
Municipal securities	3.34	0.00	0.02	0.62	2.37	4.55	9.35	13.12	152
Mortgage-backed securities	9.86	0.94	2.76	4.88	8.61	14.61	20.05	24.59	152
Asset-backed securities	0.23	0.00	0.00	0.00	0.00	0.10	1.39	3.74	152
Other debt securities	0.61	0.00	0.00	0.00	0.14	0.95	2.72	4.09	152
Loans held-for-sale	0.30	0.00	0.00	0.01	0.10	0.27	1.41	4.05	152
Loans not held-for-sale	70.85	44.75	56.44	65.13	72.00	78.24	81.94	84.56	152
Real estate loans secured by 1-4 family	16.44	2.67	5.42	9.71	14.54	22.64	32.33	40.01	152
Revolving	2.74	0.02	0.19	0.82	2.47	4.40	6.39	7.14	152
Closed-end, secured by first liens	12.89	1.94	3.52	7.10	11.23	18.22	26.40	33.90	152
Closed-end, secured by junior liens	0.43	0.01	0.05	0.15	0.33	0.64	1.06	1.35	152
Commercial real estate loans	33.63	10.47	15.61	24.94	32.74	41.22	53.46	61.09	152
Construction and land development	4.67	0.31	0.62	2.34	4.53	6.63	10.03	11.49	152
Multifamily	5.01	0.17	0.66	1.77	3.31	6.18	14.56	31.38	152
Nonfarm nonresidential	22.27	6.48	10.14	16.13	22.53	27.52	33.74	37.51	152
Real estate loans secured by farmland	0.65	0.00	0.00	0.00	0.18	1.22	2.79	3.54	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	74.21	41.94	54.63	64.34	75.80	85.96	91.64	95.30	152
Real estate loans secured by 1-4 family	23.52	5.37	8.10	13.35	21.47	32.37	45.48	54.17	152
Revolving	3.88	0.03	0.21	1.15	3.41	6.35	9.18	10.38	152
Closed-end	19.15	3.81	5.57	10.44	16.29	26.60	36.67	48.11	152
Commercial real estate loans	47.25	18.61	26.57	38.67	45.67	56.79	70.89	75.80	152
Construction and land development	6.64	0.50	0.89	3.28	6.30	9.50	13.62	15.54	152
1-4 family	1.60	0.00	0.06	0.46	1.11	2.57	4.21	5.35	152
Other	4.94	0.16	0.66	2.18	4.71	7.36	9.85	11.95	152
Multifamily	6.89	0.38	1.09	2.54	4.55	8.83	19.80	42.09	152
Nonfarm nonresidential	31.47	11.29	17.38	25.64	31.57	38.49	46.45	49.89	152
Owner-occupied	11.11	1.47	3.95	7.85	11.43	14.25	18.00	20.23	152
Other	20.07	6.16	9.43	14.31	19.12	25.82	32.43	36.57	152
Real estate loans secured by farmland	1.01	0.00	0.00	0.00	0.27	1.65	4.27	6.57	152
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	152
Commercial and industrial loans	15.40	3.66	5.25	8.28	13.19	21.28	32.28	37.67	152
Loans to individuals	3.88	0.05	0.08	0.46	1.22	4.46	17.65	25.79	152
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.42	152
Agricultural loans	0.60	0.00	0.00	0.00	0.04	0.82	3.15	5.23	152
Other loans and leases	3.36	0.00	0.07	0.70	2.30	5.05	10.24	15.69	152
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	488.60	212.78	285.55	383.64	486.45	606.94	696.43	734.72	152
Real estate loans secured by 1-4 family	154.50	26.97	42.58	82.66	132.90	214.79	319.12	419.45	152
Revolving	26.16	0.13	1.40	7.64	22.57	44.86	61.42	71.62	152
Closed-end	125.29	17.32	31.86	67.18	109.89	175.26	269.10	366.30	152
Commercial real estate loans	310.62	98.59	143.22	225.69	305.58	390.14	485.21	567.69	152
Construction and land development	42.76	1.60	6.08	20.82	42.08	61.41	87.33	104.47	152
1-4 family	10.36	0.00	0.25	2.78	7.43	16.44	26.02	39.35	152
Other	31.59	0.67	3.74	15.19	31.87	46.25	61.60	77.92	152
Multifamily	45.43	1.32	5.69	16.24	30.83	60.33	134.11	263.32	152
Nonfarm nonresidential	206.92	55.53	92.73	150.42	211.15	258.41	313.74	352.03	152
Owner-occupied	71.86	8.16	21.14	50.71	72.70	95.31	123.32	141.62	152
Other	131.95	24.78	50.20	90.59	128.37	171.38	224.07	249.67	152
Real estate loans secured by farmland	6.08	0.00	0.00	0.02	1.73	10.43	25.23	32.42	152
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	152
Commercial and industrial loans	97.24	16.65	32.96	50.66	83.66	134.39	192.69	231.57	152
Loans to individuals	23.12	0.26	0.53	3.02	8.29	27.39	100.14	157.65	152
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.09	1.09	2.82	152
Agricultural loans	3.71	0.00	0.00	0.00	0.32	5.39	18.43	33.88	152
Other loans and leases	21.55	0.00	0.44	4.38	14.93	30.30	65.82	96.29	152
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	35.99	12.48	17.39	27.32	33.40	45.87	57.75	65.78	152
Non-owner occupied CRE loans / Total risk based capital	235.97	52.49	105.91	162.28	221.32	311.81	407.13	474.07	152
Construction and land development loans / Total risk based capital	42.76	1.60	6.08	20.82	42.08	61.41	87.33	104.47	152
Total CRE loans / Total risk based capital	313.32	98.59	146.59	229.39	306.11	396.50	492.35	569.37	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.26	0.74	1.23	2.04	3.85	7.43	14.03	16.69	152
Liquid assets	17.24	8.01	8.92	10.94	15.50	22.73	30.48	34.71	152
Investment securities	17.72	5.65	7.92	11.63	16.28	23.27	29.72	39.57	152
Net loans and leases	70.78	45.64	56.41	64.63	72.06	78.09	82.63	84.37	152
Net loans, leases and standby letters of credit	71.29	45.74	56.85	65.51	72.30	78.86	82.95	84.78	152
Core deposits	70.92	51.30	56.75	64.30	72.37	77.45	82.47	84.46	152
Noncore funding	16.08	2.93	3.80	8.82	14.92	22.42	31.59	36.97	152
Time deposits of \$100K or more									
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Federal funds purchased and repos	1.43	0.00	0.00	0.00	0.95	2.26	5.20	6.63	152
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Net federal funds purchased (sold)	1.46	-0.12	0.00	0.00	0.94	2.19	5.09	6.50	152
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other borrowings w/remaining maturity of 1 year or less	3.44	0.00	0.00	0.17	2.29	6.35	10.73	12.93	152
Earning assets repriceable in 1 year	32.60	9.57	13.98	22.94	32.31	42.25	52.14	56.26	152
Interest-bearing liabilities repriceable in 1 year	15.83	1.25	3.93	6.11	10.59	19.48	51.24	56.81	152
Long-term debt repriceable in 1 year	0.20	0.00	0.00	0.00	0.00	0.00	1.44	3.18	152
Net assets repriceable in 1 year	15.92	-25.52	-14.90	7.37	17.91	28.19	38.14	42.07	152
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	12.35	-12.95	-2.36	4.17	12.95	19.88	29.43	33.99	152
Net ST noncore funding dependence	7.66	-14.56	-5.95	0.86	7.98	15.13	20.94	24.21	152
Short-term investment / ST noncore funding	64.14	4.77	9.00	15.86	39.02	85.54	179.58	450.31	151
Liquid assets-ST noncore funding / Nonliquid assets	6.83	-14.92	-10.74	-3.00	5.99	14.11	32.12	39.74	152
Net loans and leases / Total deposits	89.69	57.74	67.02	80.63	90.53	99.30	108.20	112.01	152
Net loans and leases / Core deposits	101.37	63.26	72.70	86.25	100.92	114.20	133.61	143.83	152
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.00	-0.99	-0.61	-0.21	0.00	0.25	0.47	1.14	108
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.68	-3.29	-2.52	-1.68	-0.45	0.13	1.01	1.52	150
Structured notes appreciation (depreciation) / T1 cap	-0.01	-0.32	-0.09	-0.02	0.00	0.00	0.10	0.17	36
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	13.64	0.00	0.00	0.00	7.25	26.53	45.00	55.78	152
Available-for-sale securities	86.36	44.22	55.00	73.47	92.75	100.00	100.00	100.00	152
US Treasury securities	1.24	0.00	0.00	0.00	0.00	0.94	7.75	16.49	152
US agency securities (excluding Mortgage-backed securities)	10.19	0.00	0.00	0.90	5.73	19.70	31.68	47.45	152
Municipal securities	18.83	0.00	0.14	6.47	14.99	30.17	42.92	54.93	152
Mortgage-backed securities	55.12	8.66	25.34	38.75	58.03	72.62	82.71	88.47	152
Asset-backed securities	1.36	0.00	0.00	0.00	0.00	0.76	6.40	22.43	152
Other debt securities	4.02	0.00	0.00	0.00	0.89	7.84	16.37	25.78	152
Mutual funds and equity securities	0.72	0.00	0.00	0.00	0.22	1.02	3.69	4.01	152
Debt securities 1 year or less	12.66	0.26	1.03	3.21	7.59	19.56	39.05	47.56	152
Debt securities 1 to 5 years	22.10	1.83	3.19	10.91	19.61	33.41	45.65	53.80	152
Debt securities over 5 years	61.83	6.18	25.23	44.22	65.22	79.39	90.64	95.35	152
Pledged securities	48.93	5.19	17.61	30.46	48.56	67.25	79.82	85.79	152
Structured notes, fair value	0.22	0.00	0.00	0.00	0.00	0.00	1.05	4.84	152
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	26.65	-48.69	-39.38	-12.17	13.92	54.87	136.66	190.73	152
Investment securities	6.26	-23.81	-15.08	-4.75	4.26	15.57	35.87	59.40	152
Core deposits	17.23	-0.54	3.17	7.70	14.57	24.23	37.99	52.50	152
Noncore funding	-5.84	-54.64	-46.04	-31.37	-7.06	12.77	41.57	86.59	151



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments	17.15	4.52	7.29	12.82	16.80	22.03	27.88	30.78	152
Standby letters of credit	0.43	0.00	0.05	0.15	0.34	0.55	1.17	1.56	152
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.15	152
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	152
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	152
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	152
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	152
Derivative contracts	7.18	0.00	0.00	0.91	5.33	12.32	22.89	29.54	152
Interest rate contracts	7.05	0.00	0.00	0.91	5.33	11.93	22.71	27.86	152
Interest rate futures and forward contracts	0.42	0.00	0.00	0.00	0.06	0.46	2.01	5.92	152
Written options contracts (interest rate)	0.43	0.00	0.00	0.00	0.14	0.71	1.72	3.58	152
Purchased options contracts (interest rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.50	1.22	152
Interest rate swaps	5.21	0.00	0.00	0.00	2.97	9.41	18.66	24.93	152
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	152
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	152
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
<b>Percent of Average Loans and Leases</b>									
Loan commitments	24.72	6.50	11.70	18.94	23.68	31.53	37.17	43.82	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.88	97.36	99.42	100.00	100.00	100.00	100.00	100.00	136
Foreign exchange contracts	0.06	0.00	0.00	0.00	0.00	0.00	0.06	2.18	136
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
<b>Futures and forwards</b>									
Futures and forwards	14.28	0.00	0.00	0.00	3.53	30.19	54.22	68.26	136
<b>Written options</b>									
Written options	12.62	0.00	0.00	0.00	3.69	26.33	46.30	61.67	136
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Over-the-counter	12.20	0.00	0.00	0.00	3.69	24.85	46.30	61.67	136
<b>Purchased options</b>									
Purchased options	0.88	0.00	0.00	0.00	0.00	0.00	6.26	17.85	136
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Over-the-counter	0.73	0.00	0.00	0.00	0.00	0.00	4.77	13.65	136
<b>Swaps</b>									
Swaps	62.71	0.00	0.00	24.73	82.76	98.17	100.00	100.00	136
<b>Held for trading</b>									
Held for trading	14.06	0.00	0.00	0.00	0.00	19.85	90.80	100.00	136
Interest rate contracts	14.61	0.00	0.00	0.00	0.00	8.95	89.16	97.71	136
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.23	136
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
<b>Non-traded</b>									
Non-traded	85.94	0.00	9.20	80.15	100.00	100.00	100.00	100.00	136
Interest rate contracts	85.13	0.00	9.20	72.14	100.00	100.00	100.00	100.00	136
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.20	136
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
Derivative contracts (excluding futures and FX 14 days or less)	83.76	27.76	45.95	66.50	92.96	100.00	100.00	100.00	136
One year or less	15.91	0.00	0.00	0.73	8.37	30.60	55.86	71.88	136
Over 1 year to 5 years	19.68	0.00	0.00	0.00	16.39	38.22	55.39	67.52	136
Over 5 years	35.81	0.00	0.00	0.00	38.69	62.14	84.09	94.78	136
<b>Gross negative fair value (absolute value)</b>									
Gross negative fair value (absolute value)	0.62	0.00	0.00	0.18	0.58	1.03	1.42	1.81	136
<b>Gross positive fair value</b>									
Gross positive fair value	1.02	0.01	0.18	0.53	0.88	1.35	2.31	2.95	136
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	152
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.01	0.01	0.03	0.04	152
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	152
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	152
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	152
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.00	0.00	0.02	0.08	0.18	0.37	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.10	0.00	0.00	0.03	0.08	0.16	0.24	0.34	152
Provision for loan and lease losses / Average loans and leases	0.14	-0.01	0.00	0.04	0.12	0.23	0.35	0.47	152
Provision for loan and lease losses / Net losses	145.63	-2127.93	-328.51	0.00	114.16	272.94	939.84	1466.90	149
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	0.46	0.58	0.75	1.00	1.22	1.55	1.82	152
Allowance for loan and lease losses / Total loans and leases	1.00	0.45	0.57	0.75	1.00	1.22	1.55	1.81	152
Allowance for loan and lease losses / Net loans and leases losses (X)	24.98	2.44	3.02	6.05	12.49	31.98	81.06	159.42	107
Allowance for loan and lease losses / Nonaccrual assets	243.98	57.21	69.42	116.26	192.20	307.19	573.23	780.61	150
ALLL/90+ days past due + nonaccrual loans and leases	223.54	49.98	58.41	106.03	176.24	291.94	527.45	736.63	150
Gross loan and lease losses / Average loans and leases	0.12	0.00	0.00	0.02	0.09	0.19	0.33	0.45	152
Recoveries / Average loans and leases	0.06	0.00	0.00	0.01	0.04	0.09	0.16	0.24	152
Net losses / Average loans and leases	0.06	-0.09	-0.05	0.00	0.03	0.12	0.23	0.35	152
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	152
Recoveries / Prior year-end losses	11.24	0.57	0.97	3.03	7.66	14.28	30.50	64.94	149
Earnings coverage of net losses (X)	12.36	-392.56	-168.71	-13.33	16.76	44.48	145.85	293.54	149
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.01	-0.08	-0.05	-0.01	0.00	0.03	0.08	0.10	151
Real estate loans secured by 1-4 family	0.03	-0.08	-0.04	-0.01	0.00	0.06	0.17	0.22	151
Revolving	0.04	-0.13	-0.06	0.00	0.00	0.07	0.21	0.40	147
Closed-end	0.02	-0.09	-0.06	0.00	0.00	0.04	0.14	0.22	151
Commercial real estate loans	0.00	-0.09	-0.07	-0.02	0.00	0.01	0.07	0.10	151
Construction and land development	-0.02	-0.31	-0.14	-0.02	0.00	0.00	0.04	0.29	150
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.01	150
Other	-0.02	-0.31	-0.11	-0.01	0.00	0.00	0.01	0.12	150
Multifamily	0.00	-0.06	-0.02	0.00	0.00	0.00	0.00	0.00	149
Nonfarm nonresidential	0.00	-0.09	-0.04	-0.01	0.00	0.01	0.07	0.12	151
Owner-occupied	0.00	-0.04	-0.02	0.00	0.00	0.01	0.03	0.06	151
Other	0.00	-0.04	-0.02	0.00	0.00	0.00	0.02	0.07	151
Real estate loans secured by farmland	0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.00	117
Commercial and industrial loans	0.09	-0.26	-0.17	-0.03	0.03	0.24	0.53	0.75	151
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Loans to individuals	0.77	0.09	0.15	0.27	0.59	1.06	1.87	3.63	108
Credit card loans	1.06	-2.04	-0.10	0.00	0.00	2.38	3.72	6.00	50
Agricultural loans	0.03	-0.01	0.00	0.00	0.00	0.00	0.05	0.84	95
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	0.19	-0.06	0.00	0.00	0.00	0.22	1.03	2.02	145

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 2  
 Date: 03/31/2017

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.30	0.03	0.06	0.15	0.25	0.44	0.64	0.98	152
90+ days past due loans and leases	0.05	0.00	0.00	0.00	0.01	0.07	0.22	0.38	152
Nonaccrual loans and leases	0.55	0.07	0.18	0.29	0.47	0.76	1.14	1.71	152
90+ days past due and nonaccrual loans and leases	0.63	0.08	0.23	0.33	0.53	0.82	1.45	2.13	152
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	152
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	152
Nonaccrual restructured	0.12	0.00	0.00	0.02	0.09	0.22	0.35	0.60	152
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	152
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
<b>Percent of Total Assets</b>									
30-89 days past due assets	0.30	0.03	0.06	0.15	0.25	0.44	0.64	0.98	152
90+ days past due assets	0.05	0.00	0.00	0.00	0.01	0.07	0.22	0.38	152
Nonaccrual assets	0.56	0.08	0.18	0.30	0.47	0.76	1.14	1.81	152
30+ days past due and nonaccrual assets	0.97	0.27	0.35	0.57	0.81	1.28	1.93	3.16	152
<b>+ OREO as Percent of:</b>									
Total Assets	0.72	0.13	0.21	0.40	0.62	1.00	1.55	2.03	152
Allowance for loan and leases losses	111.95	20.45	30.98	55.88	92.88	154.09	254.96	315.80	151
Equity cap + allowance for loan and lease losses	6.33	1.16	2.07	3.12	5.22	8.89	14.67	16.63	151
Tier 1 cap + allowance for loan and lease losses	7.09	1.35	2.28	3.62	6.06	9.69	15.97	20.21	152
Loans and Leases + other real estate owned	1.01	0.22	0.30	0.53	0.86	1.36	2.14	2.94	152

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

**Past Due and Nonaccrual Loans and Leases**

<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>		<b>PEER RATIO</b>	<b>5%</b>	<b>10%</b>	<b>25%</b>	<b>50%</b>	<b>75%</b>	<b>90%</b>	<b>95%</b>	<b>BHC COUNT</b>
Real estate	30-89 days past due	0.29	0.03	0.06	0.13	0.25	0.41	0.65	1.07	151
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.24	0.47	151
	Nonaccrual	0.50	0.06	0.09	0.27	0.42	0.69	0.98	1.43	151
Commercial and industrial	30-89 days past due	0.24	0.00	0.00	0.04	0.16	0.38	0.84	1.22	151
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.30	151
	Nonaccrual	0.81	0.00	0.03	0.15	0.45	1.29	2.56	3.38	151
Individuals	30-89 days past due	0.55	0.00	0.00	0.08	0.39	0.84	1.89	3.57	151
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.16	0.57	151
	Nonaccrual	0.21	0.00	0.00	0.00	0.08	0.35	0.92	1.71	151
Depository institution loans	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.55	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Agricultural	30-89 days past due	0.24	0.00	0.00	0.00	0.00	0.01	1.66	2.84	95
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.28	95
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.31	1.30	2.05	95
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other loans and leases	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.19	0.75	1.77	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.36	145
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.08	0.86	1.66	145

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2017

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.49	0.05	0.11	0.21	0.41	0.70	1.19	1.42	151
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.09	0.23	0.44	151
	Nonaccrual	0.71	0.03	0.11	0.29	0.61	0.96	1.87	2.42	151
Revolving	30-89 days past due	0.27	0.00	0.00	0.05	0.20	0.46	0.94	1.19	147
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.36	147
	Nonaccrual	0.50	0.00	0.00	0.08	0.38	0.89	1.48	2.35	147
Closed-End	30-89 days past due	0.53	0.03	0.09	0.21	0.45	0.79	1.27	1.69	151
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.09	0.24	0.52	151
	Nonaccrual	0.76	0.00	0.07	0.29	0.63	1.06	1.95	2.69	151
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.13	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	151
	Nonaccrual	0.05	0.00	0.00	0.00	0.03	0.10	0.20	0.26	151
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.03	0.12	0.28	0.48	0.83	151
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.32	151
	Nonaccrual	0.39	0.01	0.05	0.14	0.31	0.58	1.07	1.41	151
Construction and development	30-89 days past due	0.12	0.00	0.00	0.00	0.01	0.17	0.51	1.10	150
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.49	150
	Nonaccrual	0.33	0.00	0.00	0.00	0.09	0.60	1.36	2.19	150
1-4 family	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.24	150
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	150
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.04	0.30	0.56	150
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.11	0.45	0.95	150
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.27	150
	Nonaccrual	0.22	0.00	0.00	0.00	0.02	0.35	1.12	1.66	150
Multifamily	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.03	0.35	0.57	149
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.11	149
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.13	0.76	1.37	149
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.02	0.11	0.28	0.60	1.17	151
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.46	151
	Nonaccrual	0.44	0.00	0.03	0.16	0.34	0.66	1.09	1.50	151
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.04	0.14	0.26	0.38	151
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.17	151
	Nonaccrual	0.20	0.00	0.00	0.05	0.15	0.29	0.74	0.90	151
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.02	0.13	0.34	0.87	151
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.25	151
	Nonaccrual	0.18	0.00	0.00	0.01	0.10	0.34	0.63	1.04	151
Farmland	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.36	0.90	1.33	117
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.43	117
	Nonaccrual	0.62	0.00	0.00	0.00	0.00	1.07	3.05	4.02	117
Credit card	30-89 days past due	0.81	0.00	0.00	0.00	0.39	1.36	2.95	4.99	50
	90+ days past due	0.21	0.00	0.00	0.00	0.00	0.31	1.10	1.74	50
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.20	1.70	50

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



**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 2  
Date: 03/31/2017**Regulatory Capital Components and Ratios (Beginning March  
2015, Page 14 Applies to all Institutions)**FR BHCPR  
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	11.90	8.46	9.30	10.14	11.45	13.40	15.68	17.99	152
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Tier 1 capital, column A	12.73	9.48	10.11	11.01	12.21	14.16	16.67	18.66	152
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Total capital, column A	14.19	11.42	11.84	12.50	13.66	15.18	18.70	20.03	152
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Tier 1 leverage	9.85	7.51	8.01	8.91	9.71	10.59	12.27	13.23	152





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Cost: Interest-bearing deposits	0.58	0.50	0.51	0.54	0.58	0.62	0.64	0.65	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans	9.48	4.60	5.14	6.77	9.48	12.19	13.82	14.36	2
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Growth Rates</b>									
Net loans and leases	-29.61	-100.00	-100.00	-74.04	-11.64	-0.35	16.65	70.92	38
Total selected assets	2.44	-100.00	-87.96	-25.27	-2.34	9.79	76.22	198.25	52
Deposits	-5.06	-5.93	-5.83	-5.54	-5.06	-4.58	-4.29	-4.19	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	133.34	0.00	13.91	66.05	95.94	116.03	169.63	1117.42	96
Dividends paid / Net income	26.52	0.00	0.00	3.56	30.18	44.95	55.95	68.03	152
Net income - dividends / Average equity	6.79	2.69	3.68	4.77	6.48	8.48	11.50	12.72	151
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	91.76	0.00	0.00	0.00	100.84	136.79	221.61	303.51	116
Dividends from nonbank subsidiaries	0.75	0.00	0.00	0.00	0.00	0.24	5.08	11.28	116
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Dividends from all subsidiaries	94.45	0.00	0.00	6.27	104.25	138.54	221.70	303.51	116
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	24.47	0.00	0.00	0.00	21.77	49.36	71.40	87.69	145
Interest income from bank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.12	0.77	1.93	145
Mortgage and service fees from bank subsidiaries	0.93	0.00	0.00	0.00	0.00	0.00	8.38	16.34	145
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	145
Operating income from bank subsidiaries	29.40	0.00	0.00	0.77	23.85	54.31	87.79	122.59	145
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	44.00	0.00	0.00	0.00	12.60	100.00	100.00	196.71	76
Interest income from nonbank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.00	0.00	3.56	76
Mortgage and serv fees from nonbank subsidiaries	0.64	0.00	0.00	0.00	0.00	0.00	0.00	19.12	76
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Operating income from nonbank subsidiaries	49.70	0.00	0.00	0.00	37.64	100.00	100.00	203.11	76
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	5.26	0.00	0.00	0.00	0.00	5.30	16.83	21.51	7
Interest income from subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.09	7
Mortgage and service fees from subsidiary BHCs	-0.03	-0.14	-0.08	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary BHCs	5.25	-0.05	-0.03	0.00	0.00	5.30	16.83	21.51	7
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	56.14	0.00	0.00	0.00	87.05	99.55	99.94	100.00	135
Interest income from bank subsidiaries	6.03	0.00	0.00	0.00	0.00	0.40	44.22	99.15	135
Mortgage and service fees from bank subsidiaries	4.31	0.00	0.00	0.00	0.00	0.00	27.66	68.18	135
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.24	135
Operating income from bank subsidiaries	77.92	0.00	0.00	75.89	98.89	99.89	100.00	100.00	135
Dividends from nonbank subsidiaries	1.08	0.00	0.00	0.00	0.00	0.15	7.56	22.54	135
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	135
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Operating income from nonbank subsidiaries	1.46	0.00	0.00	0.00	0.00	0.30	9.22	25.11	135
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Loans and advances from subsidiaries / Short term debt	832.91	37.45	74.90	107.18	311.92	780.78	1841.81	3041.96	8
Loans and advances from subsidiaries / Total debt	67.23	0.00	0.00	0.00	42.46	116.93	247.44	367.64	71

# BHCPR Reporters for Quarter Ending 03/31/2017

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2016 and Other Notes</u>
1199602	5,502,436	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1061679	3,214,507	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	3,887,756	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,387,222	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	7,094,856	AMERIS BANCORP	MOULTRIE, GA	
1133286	7,189,645	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,404,642	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,673,491	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,327,574	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,426,873	BAR HARBOR BANKSHARES	BAR HARBOR, ME	Moved from Peer 3
3762457	8,535,736	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
3846629	5,864,932	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	9,300,371	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,258,582	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3141650	7,575,342	BNC BANCORP	HIGH POINT, NC	
3814310	8,700,031	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	4,064,511	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,630,859	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,512,115	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,292,617	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,150,553	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	3,290,842	BYLINE BANCORP, INC.	CHICAGO, IL	
4037349	9,721,301	CADENCE BANCORP LLC	HOUSTON, TX	
2687795	3,459,659	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	3,938,465	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,117,903	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,265,089	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2682996	4,299,131	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
1848003	3,136,672	CASCADE BANCORP	BEND, OR	
2868129	5,328,996	CENTERSTATE BANKS, INC.	WINTER HAVEN, FL	
1022764	5,443,181	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	4,577,385	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,122,915	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,731,342	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	5,228,037	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	9,527,272	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	8,913,860	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	4,034,161	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	4,460,816	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1486517	3,028,253	CTBC CAPITAL CORP.	LOS ANGELES, CA	Moved from Peer 3
4392132	3,143,268	CU BANCORP	LOS ANGELES, CA	Moved from Peer 3
4284536	9,906,636	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	8,559,121	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	6,095,370	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,314,172	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	5,951,015	DURANT BANCORP, INC.	DURANT, OK	
2652104	7,090,163	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	5,423,198	EB ACQUISITION COMPANY, LLC	DALLAS, TX	

2303910	5,106,226	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
1053580	3,640,280	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1132104	3,166,459	FB FINANCIAL CORPORATION	NASHVILLE, TN	
3944628	9,533,222	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1081118	4,526,567	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	3,859,865	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,824,198	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	4,442,625	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,563,976	FIRST BANCSHARES, INC.	WHITING, IN	
1118797	6,263,272	FIRST BANKS, INC.	CLAYTON, MO	
1203602	5,438,935	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	6,808,977	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
1071276	8,531,170	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	6,930,370	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	3,688,077	FIRST FOUNDATION INC.	IRVINE, CA	
1123670	9,058,000	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	7,328,455	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
3485541	3,331,978	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	3,607,030	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
2393274	6,231,485	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	3,454,799	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	Moved from Peer 3
1026801	3,672,073	FREMONT BANCORPORATION	FREMONT, CA	
2003975	9,553,908	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,356,266	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,436,876	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,072,524	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,399,651	GUARANTY BANCORP	DENVER, CO	
2900261	4,811,821	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,111,145	HAPPY BANCSHARES, INC.	CANYON, TX	
1208120	3,018,787	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	Moved from Peer 3
1206546	8,361,845	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,885,613	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3843507	6,400,888	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,277,352	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,165,446	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	Moved from Peer 3
1209136	3,169,643	HORIZON BANCORP	MICHIGAN CITY, IN	
1136803	7,738,114	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	6,022,614	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,744,826	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,885,575	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,471,442	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,796,242	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,248,127	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,321,105	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	8,439,571	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3814208	5,392,479	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	4,042,475	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN	
1135972	8,394,308	MERCANTIL COMMERCEBANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,018,919	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1902651	4,638,973	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	3,985,646	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,555,112	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	3,373,577	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,083,515	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	4,728,295	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	

1139279	8,945,485	NBT BANCORP INC.	NORWICH, NY	
3212091	6,329,749	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	5,326,372	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	3,843,956	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
4122722	9,816,144	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,581,483	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	5,216,433	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,414,607	OFG BANCORP	SAN JUAN, PR	
2233950	3,153,452	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	Moved from Peer 3
1885307	4,108,547	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,127,199	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
3489594	4,174,428	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1142336	7,744,690	PARK NATIONAL CORPORATION	NEWARK, OH	
4210478	3,324,814	PARK STERLING CORPORATION	CHARLOTTE, NC	
2651590	3,947,562	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	3,459,276	PEOPLES BANCORP INC.	MARIETTA, OH	
1053272	9,811,280	PINNACLE BANCORP, INC.	OMAHA, NE	
3133637	9,509,663	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
2125813	3,381,013	QCR HOLDINGS, INC.	MOLINE, IL	
1098844	8,764,711	RENASANT CORPORATION	TUPELO, MS	
1097025	4,664,792	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	7,065,098	S & T BANCORP, INC.	INDIANA, PA	
3365858	4,195,639	SALEM FIVE BANCORP	SALEM, MA	
1248304	5,201,164	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	4,769,775	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	6,336,165	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	8,626,638	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2368106	8,130,473	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1245068	5,656,249	SOUTHSIDE BANCSHARES, INCORPORATED	TYLER, TX	
4036324	4,202,681	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA	
1417333	4,536,287	STATE BANKSHARES, INC.	FARGO, ND	
1249730	3,039,333	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,212,524	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,280,047	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,527,954	TRICO BANCSHARES	CHICO, CA	
3475074	4,075,037	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1048513	4,885,459	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	8,681,053	UNION BANKSHARES CORPORATION	RICHMOND, VA	
2509413	6,711,206	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT	
1116609	4,273,931	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA	
3536386	4,228,007	USAMERIBANCORP, INC.	CLEARWATER, FL	
1050712	3,097,071	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	5,601,613	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	4,389,789	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	9,804,620	WESBANCO, INC.	WHEELING, WV	
1025541	5,398,475	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	5,102,896	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	
3844269	6,852,899	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3012554	3,198,580	XENITH BANKSHARES, INC.	RICHMOND, VA	

Note: Peer Group 2 has 152 bank holding companies.