

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Summary Ratios

 FR BHCPR
 Page 1

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.33	3.33	3.33	3.33	3.37
+ Non-interest income	0.88	0.87	0.91	0.93	0.93
- Overhead expense	2.86	2.90	2.89	2.95	3.05
- Provision for loan and lease losses	0.09	0.10	0.12	0.09	0.09
+ Securities gains (losses)	0.01	0.02	0.02	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.31	1.26	1.31	1.31	1.27
Net operating income	0.92	0.87	0.92	0.92	0.91
Net income	0.92	0.87	0.92	0.92	0.91
Net income (sub-chapter S adjusted)	0.99	0.94	0.95	1.00	0.98
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.05	4.03	4.03	4.04	4.10
Interest expense	0.47	0.44	0.45	0.43	0.46
Net interest income (tax equivalent)	3.58	3.59	3.58	3.60	3.64
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.05	0.07	0.10	0.09	0.15
Earnings coverage of net losses (X)	13.89	4.37	19.31	18.13	18.32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	1.23	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.18	1.22	1.19	1.22	1.35
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.95	1.12	1.00	1.14	1.46
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.40	0.40	0.41	0.41	0.45
Liquidity and Funding					
Net noncore funding dependence	8.18	13.18	13.98	14.28	14.18
Net short-term noncore funding dependence	3.36	5.54	6.50	6.60	6.07
Net loans and leases / Total assets	69.75	68.77	69.95	68.69	67.04
Capitalization					
Tier 1 leverage ratio	10.08	10.08	10.12	10.13	10.10
Equity capital / Total assets	10.09	10.22	10.12	10.16	10.19
Equity capital + minority interest / Total assets	10.13	10.26	10.15	10.19	10.23
Tier 1 common equity capital / Total risk-weighted assets	12.52	12.43	12.50	12.50	12.37
Net Loans and leases / Equity capital (X)	7.02	6.87	7.03	6.88	6.78
Cash dividends / Net income	22.93	23.19	24.42	23.33	23.70
Cash dividends / Net income (sub-chapter S adjusted)	21.72	24.71	20.54	15.73	14.74
Retained earnings / Average equity capital	6.52	6.03	6.35	6.42	6.37
Growth Rates					
Assets	7.64	7.88	7.24	9.07	8.13
Equity capital	6.18	8.01	6.03	8.60	11.93
Net loans and leases	9.51	10.97	9.80	11.46	12.43
Noncore funding	-20.13	6.05	5.04	7.48	7.29
Parent Company Ratios					
Short-term debt / Equity capital	0.06	0.05	0.04	0.05	0.06
Long-term debt / Equity capital	2.82	2.15	2.64	2.18	1.60
Equity investment in subs / Equity capital	105.57	105.60	105.46	105.36	106.00
Cash FR op + noncash + op expenses / Op expenses + dividends	106.02	111.70	135.38	133.59	121.81

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Average Assets					
Interest income (tax equivalent)	3.77	3.74	3.75	3.73	3.80
Less: Interest expense	0.44	0.41	0.42	0.40	0.42
Equals: Net interest income (tax equivalent)	3.33	3.33	3.33	3.33	3.37
Plus: Non-interest income	0.88	0.87	0.91	0.93	0.93
Equals: adjusted operating income (tax equivalent)	4.25	4.25	4.31	4.31	4.35
Less: Overhead Expense	2.86	2.90	2.89	2.95	3.05
Less: Provision for loan and lease losses	0.09	0.10	0.12	0.09	0.09
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.02	0.02	0.02	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.31	1.26	1.31	1.31	1.27
Less: Applicable income taxes (tax equivalent)	0.38	0.38	0.38	0.38	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.92	0.87	0.92	0.92	0.91
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.92	0.87	0.92	0.92	0.91
Memo: Net income (last four quarters)	0.93	0.92	0.92	0.93	0.91
Net income-BHC and noncontrolling (minority) interest	0.92	0.87	0.92	0.92	0.91
Margin Analysis					
Average earning assets / Average assets	93.64	93.14	93.39	93.01	92.91
Average interest-bearing funds / Average assets	72.17	72.16	72.11	71.94	72.71
Interest income (tax equivalent) / Average earning assets	4.05	4.03	4.03	4.04	4.10
Interest expense / Average earning assets	0.47	0.44	0.45	0.43	0.46
Net interest income (tax equivalent) / Average earning assets	3.58	3.59	3.58	3.60	3.64
Yield or Cost					
Total loans and leases (tax equivalent)	4.63	4.65	4.67	4.72	4.87
Interest-bearing bank balances	0.83	0.55	0.59	0.34	0.31
Fed funds sold and reverse repos	0.55	0.33	0.39	0.21	0.23
Trading assets	0.64	0.79	0.80	0.92	1.26
Total earning assets	3.95	3.95	3.95	3.95	4.02
Investment securities (tax equivalent)	2.49	2.44	2.38	2.42	2.43
US Treasury and agency securities (excluding Mortgage-backed securities)	1.57	1.63	1.61	1.50	1.41
Mortgage-backed securities	2.09	2.14	2.03	2.09	2.22
All other securities	3.62	3.50	3.44	3.53	3.63
Interest-bearing deposits	0.49	0.42	0.44	0.41	0.43
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.25	0.26	0.23	0.23
Foreign deposits	0.16	0.16	0.17	0.44	0.53
Fed funds purchased and repos	0.46	0.41	0.41	0.37	0.42
Other borrowed funds and trading liabilities	1.70	1.78	1.70	1.74	1.98
All interest-bearing funds	0.61	0.57	0.59	0.55	0.58

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2017

Non-interest Income & Expenses

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.54	1.72	1.66	1.91	1.92
Overhead expenses / Net Interest Income + non-interest income	68.63	69.59	68.42	69.81	70.99
Percent of Average Assets					
Total overhead expense	2.86	2.90	2.89	2.95	3.05
Personnel expense	1.66	1.66	1.65	1.65	1.69
Net occupancy expense	0.35	0.36	0.35	0.37	0.39
Other operating expenses	0.84	0.87	0.87	0.91	0.96
Overhead less non-interest income	1.94	1.98	1.93	1.97	2.06
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	67.23	68.35	67.14	68.59	69.80
Personnel expense	39.11	39.07	38.36	38.58	38.79
Net occupancy expense	8.12	8.39	8.12	8.48	8.77
Other operating expenses	19.54	20.43	20.30	21.11	21.81
Total non-interest income	19.98	19.87	20.62	21.02	20.84
Fiduciary activities income	1.33	1.44	1.37	1.56	1.67
Service charges on domestic deposit accounts	4.05	4.28	4.31	4.60	4.79
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.54	0.60	0.58	0.69	0.74
Insurance activities revenue	0.58	0.53	0.57	0.50	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.49	0.29	0.41	0.40	0.43
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.56	2.22	2.90	2.39	1.83
Other non-interest income	6.80	7.11	7.05	7.41	7.10
Overhead less non-interest income	46.72	47.70	45.87	46.87	48.01
Applicable income taxes / Pretax net operating income (tax equivalent)	22.80	24.09	23.02	23.25	22.43
Applicable income tax + TE / Pretax net operating income + TE	30.05	31.32	29.99	29.97	29.42

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2017

Percent Composition of Assets

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Real estate loans	53.78	52.50	53.51	52.33	51.02
Commercial and industrial loans	9.70	9.83	9.71	9.86	9.74
Loans to individuals	1.79	1.84	1.85	1.82	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.86	0.89	0.99	0.98	0.82
Other loans and leases	1.42	1.45	1.54	1.47	1.25
Net loans and leases	69.75	68.77	69.95	68.69	67.04
Debt securities over 1 year	16.16	16.94	15.96	17.61	18.23
Mutual funds and equity securities	0.07	0.08	0.08	0.07	0.08
Subtotal	86.62	86.49	86.67	86.93	86.24
Interest-bearing bank balances	3.70	3.62	3.19	3.16	3.45
Federal funds sold and reverse repos	0.04	0.08	0.04	0.06	0.08
Debt securities 1 year or less	1.75	1.58	1.88	1.52	1.58
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.77	92.49	92.52	92.32	92.06
Non-interest cash and due from depository institutions	1.39	1.34	1.46	1.45	1.56
Other real estate owned	0.13	0.19	0.14	0.21	0.29
All other assets	5.75	6.03	5.92	6.11	6.28
Memoranda					
Short-term investments	5.93	5.73	5.56	5.14	5.57
US Treasury securities	0.25	0.21	0.26	0.22	0.21
US agency securities (excluding Mortgage-backed securities)	2.59	2.87	2.57	2.98	3.05
Municipal securities	4.90	4.17	4.81	4.72	3.96
Mortgage-backed securities	7.86	8.53	8.05	8.81	9.76
Asset-backed securities	0.07	0.08	0.08	0.09	0.10
Other debt securities	0.41	0.47	0.45	0.46	0.45
Loans held-for-sale	0.19	0.28	0.27	0.29	0.30
Loans not held-for-sale	70.08	68.78	70.11	68.69	67.22
Real estate loans secured by 1-4 family	17.63	17.81	17.88	17.94	17.66
Revolving	2.44	2.62	2.56	2.69	2.71
Closed-end, secured by first liens	14.31	14.22	14.39	14.31	13.93
Closed-end, secured by junior liens	0.51	0.56	0.52	0.57	0.61
Commercial real estate loans	32.46	31.03	31.91	30.75	29.98
Construction and land development	5.33	5.02	5.22	4.96	4.43
Multifamily	3.16	2.94	3.08	2.94	2.91
Nonfarm nonresidential	22.86	21.92	22.52	21.71	21.50
Real estate loans secured by farmland	1.64	1.51	1.69	1.54	1.37

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2017

Loan Mix and Analysis of Concentrations of Credit

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	77.19	76.40	76.56	76.25	76.22
Real estate loans secured by 1-4 family	25.42	26.11	25.70	26.28	26.46
Revolving	3.49	3.82	3.66	3.92	4.04
Closed-end	21.52	21.82	21.54	21.91	21.96
Commercial real estate loans	46.51	45.12	45.54	44.87	44.59
Construction and land development	7.68	7.32	7.51	7.25	6.66
1-4 family	2.07	1.94	2.04	1.89	1.64
Other	5.40	5.22	5.31	5.21	4.87
Multifamily	4.50	4.21	4.35	4.25	4.30
Nonfarm nonresidential	32.95	32.04	32.29	31.84	32.15
Owner-occupied	13.86	13.86	13.70	13.99	14.19
Other	18.44	17.54	17.83	17.22	17.30
Real estate loans secured by farmland	2.49	2.31	2.53	2.38	2.19
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.92	14.30	13.98	14.40	14.55
Loans to individuals	2.66	2.73	2.72	2.69	2.84
Credit card loans	0.04	0.04	0.04	0.04	0.04
Agricultural loans	1.28	1.32	1.45	1.46	1.30
Other loans and leases	2.11	2.18	2.26	2.20	1.90
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	493.47	480.62	484.80	475.83	466.76
Real estate loans secured by 1-4 family	163.23	164.11	162.79	163.57	153.17
Revolving	22.68	24.48	23.51	24.70	25.73
Closed-end	137.71	137.15	136.46	136.42	125.72
Commercial real estate loans	298.20	285.90	289.67	280.70	283.99
Construction and land development	48.93	46.25	47.52	45.46	42.81
1-4 family	13.27	12.37	12.93	11.96	10.22
Other	34.48	32.94	33.45	32.48	31.73
Multifamily	29.09	27.01	27.93	26.85	26.05
Nonfarm nonresidential	211.19	202.79	205.53	199.22	207.19
Owner-occupied	88.96	87.44	87.50	87.33	91.60
Other	118.38	111.33	113.65	108.22	111.63
Real estate loans secured by farmland	15.58	14.11	15.92	14.42	14.15
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.01	0.01	0.00
Commercial and industrial loans	89.96	91.18	89.06	91.01	95.70
Loans to individuals	16.81	17.26	17.29	16.79	17.68
Credit card loans	0.26	0.22	0.26	0.24	0.26
Agricultural loans	8.08	8.19	9.21	8.97	8.78
Other loans and leases	13.12	13.41	14.03	13.46	12.24
Supplemental					
Non-owner occupied CRE loans / Gross loans	32.16	30.83	31.25	30.43	29.93
Non-owner occupied CRE loans / Total risk based capital	206.30	195.57	198.36	191.06	190.02
Construction and land development loans / Total risk based capital	48.93	46.25	47.52	45.46	42.81
Total CRE loans / Total risk based capital	300.11	287.97	291.50	282.55	285.92

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Liquidity and Funding

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Short-term investments	5.93	5.73	5.56	5.14	5.57
Liquid assets	17.74	18.54	17.39	18.59	20.27
Investment securities	18.40	19.16	18.43	19.62	20.31
Net loans and leases	69.75	68.77	69.95	68.69	67.04
Net loans, leases and standby letters of credit	70.22	69.25	70.42	69.18	67.52
Core deposits	74.59	70.28	69.99	69.86	69.33
Noncore funding	13.32	17.37	17.89	17.85	18.16
Time deposits of \$100K or more		10.10	10.24	9.87	10.19
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.85	1.08	0.98	1.19	1.33
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.81	1.02	0.96	1.15	1.28
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.09	1.54	2.13	1.94	1.87
Earning assets repriceable in 1 year	28.12	27.51	28.26	27.08	26.33
Interest-bearing liabilities repriceable in 1 year	16.79	17.13	16.70	17.45	18.82
Long-term debt repriceable in 1 year	0.32	0.25	0.28	0.25	0.34
Net assets repriceable in 1 year	10.92	9.59	10.64	9.04	6.66
Other Liquidity and Funding Ratios					
Net noncore funding dependence	8.18	13.18	13.98	14.28	14.18
Net ST noncore funding dependence	3.36	5.54	6.50	6.60	6.07
Short-term investment / ST noncore funding	99.40	68.75	64.31	58.49	63.37
Liquid assets-ST noncore funding / Nonliquid assets	11.35	10.45	8.08	10.15	12.41
Net loans and leases / Total deposits	84.84	84.16	85.68	84.84	82.87
Net loans and leases / Core deposits	94.32	99.78	101.93	100.26	98.45
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.10	0.83	-0.19	0.47	0.69
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.75	2.01	-1.28	0.56	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.09	0.00	-0.10	-0.03	-0.04
Percent of Investment Securities					
Held-to-maturity securities	9.41	9.65	9.36	10.64	10.75
Available-for-sale securities	90.59	90.35	90.64	89.36	89.25
US Treasury securities	1.52	1.26	1.58	1.33	1.22
US agency securities (excluding Mortgage-backed securities)	15.56	16.65	15.20	17.02	16.75
Municipal securities	25.90	21.32	25.58	23.85	19.26
Mortgage-backed securities	44.68	45.75	45.23	45.34	48.17
Asset-backed securities	0.39	0.43	0.45	0.52	0.53
Other debt securities	2.51	2.66	2.62	2.53	2.55
Mutual funds and equity securities	0.56	0.56	0.65	0.51	0.53
Debt securities 1 year or less	11.25	9.40	11.98	8.87	9.07
Debt securities 1 to 5 years	26.70	29.02	27.38	28.81	27.89
Debt securities over 5 years	58.35	57.15	56.33	58.47	58.93
Pledged securities	45.69	47.26	46.60	47.28	48.35
Structured notes, fair value	0.36	0.50	0.35	0.52	0.85
Percent Change from Prior Like Quarter					
Short-term investments	21.73	8.35	22.55	16.43	6.28
Investment securities	3.37	5.66	1.86	6.26	2.39
Core deposits	15.74	8.43	7.92	9.65	8.15
Noncore funding	-20.13	6.05	5.04	7.48	7.29

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Derivatives and Off-Balance-Sheet Transactions

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Loan commitments	15.39	15.55	15.34	15.16	14.40
Standby letters of credit	0.40	0.41	0.40	0.42	0.43
Commercial and similar letters of credit	0.00	0.00	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.71	1.99	1.71	1.68	1.72
Interest rate contracts	1.71	1.98	1.71	1.67	1.71
Interest rate futures and forward contracts	0.26	0.32	0.28	0.22	0.17
Written options contracts (interest rate)	0.25	0.30	0.22	0.19	0.16
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.66	0.72	0.71	0.71	0.75
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments	22.28	22.99	23.12	23.61	22.98

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date:03/31/2017

Derivatives Analysis

 FR BHCPR
 Page 8

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
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	28.89	27.77	22.75	20.90	19.52
Written options	21.88	20.93	19.37	18.33	17.91
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	21.46	20.93	19.37	18.19	17.89
Purchased options	0.09	0.18	0.11	0.21	0.52
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.06	0.18	0.11	0.21	0.52
Swaps	40.54	42.95	41.89	43.59	47.14
Held for trading	2.80	4.79	3.24	4.26	4.19
Interest rate contracts	2.80	4.79	3.24	4.24	4.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	97.20	95.21	96.76	95.74	95.81
Interest rate contracts	96.72	94.95	96.16	95.28	95.11
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and FX 14 days or less)	71.63	74.15	74.60	75.74	75.06
One year or less	20.35	28.19	22.40	28.69	17.61
Over 1 year to 5 years	13.01	12.58	12.51	13.24	16.31
Over 5 years	16.86	17.77	17.23	17.28	19.21
Gross negative fair value (absolute value)	0.45	1.48	0.61	0.94	1.07
Gross positive fair value	0.70	0.95	0.70	0.71	0.70
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	0.01	0.01	0.01

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Allowance and Net Loan and Lease Losses

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.09	0.10	0.12	0.09	0.09
Provision for loan and lease losses / Average loans and leases	0.13	0.14	0.16	0.13	0.14
Provision for loan and lease losses / Net losses	96.79	95.00	190.58	131.05	113.47
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	1.23	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.18	1.22	1.19	1.22	1.35
Allowance for loan and lease losses / Net loans and leases losses (X)	47.95	32.98	22.83	20.43	17.31
Allowance for loan and lease losses / Nonaccrual assets	279.62	254.10	271.43	258.18	227.13
ALLL/90+ days past due + nonaccrual loans and leases	249.68	229.71	239.71	232.84	207.42
Gross loan and lease losses / Average loans and leases	0.11	0.13	0.16	0.18	0.25
Recoveries / Average loans and leases	0.05	0.06	0.06	0.08	0.09
Net losses / Average loans and leases	0.05	0.07	0.10	0.09	0.15
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	10.44	10.31	53.00	45.83	33.26
Earnings coverage of net losses (X)	13.89	4.37	19.31	18.13	18.32
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.02	0.04	0.05	0.10
Real estate loans secured by 1-4 family	0.03	0.03	0.05	0.08	0.12
Revolving	0.01	0.03	0.05	0.08	0.13
Closed-end	0.02	0.03	0.04	0.08	0.11
Commercial real estate loans	0.01	0.01	0.03	0.04	0.10
Construction and land development	-0.02	-0.03	-0.02	-0.02	0.11
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.02	-0.03	-0.02	0.00	0.10
Multifamily	0.00	0.00	0.00	0.01	0.03
Nonfarm nonresidential	0.02	0.01	0.04	0.05	0.09
Owner-occupied	0.01	0.01	0.02	0.02	0.05
Other	0.00	0.00	0.01	0.01	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.03	0.11	0.17	0.10	0.18
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.81	0.92	0.78	0.70	0.75
Credit card loans	1.31	0.99	1.54	1.06	1.79
Agricultural loans	0.00	0.00	0.02	0.01	0.00
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.24	0.27	0.37	0.33	0.31

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Past Due and Nonaccrual Assets

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Loans and Leases					
30-89 days past due loans and leases	0.40	0.40	0.41	0.41	0.45
90+ days past due loans and leases	0.02	0.04	0.03	0.03	0.03
Nonaccrual loans and leases	0.70	0.77	0.73	0.76	0.93
90+ days past due and nonaccrual loans and leases	0.75	0.86	0.79	0.83	1.03
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.40	0.40	0.41	0.41	0.45
90+ days past due assets	0.02	0.04	0.03	0.03	0.03
Nonaccrual assets	0.72	0.79	0.75	0.78	0.95
30+ days past due and nonaccrual assets	1.20	1.32	1.25	1.30	1.54
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.53	0.59	0.56	0.58	0.69
90+ past due and nonaccrual assets + other real estate owned	0.71	0.84	0.76	0.84	1.04
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.99	1.15	1.06	1.18	1.44
Allowance for loan and leases losses	125.26	145.00	134.83	149.73	167.21
Equity cap + allowance for loan and lease losses	9.01	10.39	9.67	10.73	12.91
Tier 1 cap + allowance for loan and lease losses	9.04	10.53	9.61	10.76	12.82
Loans and Leases + other real estate owned	1.42	1.69	1.51	1.73	2.17

BHCPR PEER GROUP DATA

Peer Group: 3
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
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.38	0.37	0.39	0.40	0.43
	90+ days past due	0.02	0.03	0.03	0.03	0.03
	Nonaccrual	0.67	0.80	0.72	0.81	1.02
Commercial and industrial	30-89 days past due	0.29	0.29	0.29	0.25	0.28
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.82	0.67	0.81	0.61	0.60
Individuals	30-89 days past due	0.57	0.56	0.68	0.63	0.68
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.20	0.19	0.21	0.19	0.20
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.14	0.22	0.11	0.07	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.15	0.18	0.07	0.09
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.21	0.17	0.15	0.19	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.06	0.05	0.04

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 3
Date: 03/31/2017

		03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.57	0.56	0.63	0.67	0.75
	90+ days past due	0.03	0.04	0.04	0.04	0.05
	Nonaccrual	0.77	0.92	0.81	0.90	1.05
Revolving	30-89 days past due	0.27	0.23	0.25	0.30	0.37
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.36	0.46	0.37	0.45	0.51
Closed-End	30-89 days past due	0.64	0.62	0.70	0.73	0.73
	90+ days past due	0.03	0.04	0.04	0.05	0.05
	Nonaccrual	0.85	1.00	0.91	0.97	1.13
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.05	0.05	0.07
Commercial real estate	30-89 days past due	0.21	0.20	0.20	0.21	0.23
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.59	0.74	0.66	0.76	1.03
Construction and development	30-89 days past due	0.22	0.18	0.20	0.16	0.21
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.47	0.66	0.51	0.70	1.40
1-4 family	30-89 days past due	0.05	0.04	0.06	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.02	0.03	0.04	0.07
Other	30-89 days past due	0.10	0.09	0.08	0.08	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.34	0.56	0.42	0.58	1.20
Multifamily	30-89 days past due	0.03	0.03	0.02	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.22	0.13	0.23	0.34
Nonfarm non-residential	30-89 days past due	0.18	0.18	0.19	0.21	0.22
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.56	0.78	0.62	0.80	0.98
Owner occupied	30-89 days past due	0.11	0.09	0.11	0.11	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.30	0.36	0.33	0.37	0.44
Other	30-89 days past due	0.05	0.06	0.06	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.19	0.28	0.23	0.29	0.40
Farmland	30-89 days past due	0.26	0.25	0.19	0.15	0.11
	90+ days past due	0.01	0.00	0.01	0.00	0.00
	Nonaccrual	0.54	0.54	0.55	0.50	0.56
Credit card	30-89 days past due	0.90	0.77	0.89	0.66	0.84
	90+ days past due	0.24	0.15	0.19	0.13	0.13
	Nonaccrual	0.00	0.02	0.02	0.01	0.01

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

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2017

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

	03/31/2017		03/31/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A	12.51		12.42		12.50		12.50			
Common equity tier 1 capital, column B	0.00		0.00		0.00		0.00			
Tier 1 capital, column A	13.30		13.35		13.34		13.49			
Tier 1 capital, column B	0.00		0.00		0.00		0.00			
Total capital, column A	14.68		14.71		14.70		14.83			
Total capital, column B	0.00		0.00		0.00		0.00			
Tier 1 leverage	10.08		10.08		10.12		10.13			

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2017

Insurance and Broker-Dealer Activities

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	86.89	85.22	84.97	87.04	58.19
Insurance underwriting assets (L/H) / Total insurance underwriting assets	13.11	14.78	15.03	12.96	41.81
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.58	0.53	0.57	0.50	0.59
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	33.33	60.00	33.33	57.14	99.98
Other premium income / Total premium income	66.67	40.00	66.67	42.86	0.02
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	98.43	23.16	84.22	34.32	13.43
Insurance net income (L/H) / Equity (L/H)	0.89	4.29	1.47	1.56	18.70
Insurance benefits, losses, expenses / Insurance premiums	18.25	42.33	22.02	35.16	77.43
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.09	0.00	0.10	-0.15
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	50.00	0.00	50.00	16.08
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.17	12.42	12.22	12.28	11.34
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: 03/31/2017

Foreign Activities

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.16	0.16	0.17	0.44	0.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans		2.02	0.20	0.03	0.59
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	-22.32	-19.33	34.13	-33.05	-21.47
Total selected assets	-3.23	1.83	1.43	15.99	-19.21
Deposits	13.49	-37.26	32.98	-41.47	-8.56

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Parent Company Analysis - Part 1

 FR BHCPR
 Page 17

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Profitability					
Net income / Average equity capital	8.63	8.07	8.52	8.53	8.49
Bank net income / Average equity investment in banks	9.44	8.89	9.43	9.44	9.29
Nonbank net income / Average equity investment in nonbanks	5.30	3.92	4.47	3.78	2.73
Sub BHCs net income / Average equity investment in sub BHCs	10.80	7.72	7.96	6.07	7.54
Bank net income / Parent net income	104.98	106.17	104.60	105.78	105.24
Nonbank net income / Parent net income	0.59	0.54	0.54	0.41	0.39
Sub BHCs net income / Parent net income	91.56	92.05	92.43	95.49	93.10
Leverage					
Total liabilities / Equity capital	11.18	11.01	10.17	11.48	11.79
Total debt / Equity capital	3.32	2.57	3.10	2.57	1.99
Total debt + NP to subs that issued trust preferred / Equity capital	8.98	9.05	9.13	9.44	9.66
Total debt + Loans guaranteed for affiliate / Equity capital	3.38	2.65	3.17	2.66	2.00
Total debt / Equity capital - excess over fair value	3.35	2.57	3.13	2.58	1.99
Long-term debt / Equity capital	2.82	2.15	2.64	2.18	1.60
Short-term debt / Equity capital	0.06	0.05	0.04	0.05	0.06
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.03	0.02	0.03	0.02	0.02
Long-term debt / Consolidated long-term debt	12.86	8.80	10.66	8.94	6.42
Double Leverage					
Equity investment in subs / Equity capital	105.57	105.60	105.46	105.36	106.00
Total investment in subs / Equity capital	105.83	105.86	105.63	105.67	106.29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					98.76
Total investment in subs / Equity cap, Qual TPS + other PS in T1					98.97
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.55	0.57	0.53	0.48	0.49
Equity investment in subs - equity cap / Net income-div (X)	2.02	2.18	2.09	1.98	2.09
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	106.36	114.53	134.65	137.00	124.98
Cash flow from operations + noncash + op exchange / Op exchange + div	106.02	111.70	135.38	133.59	121.81
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.64	72.96	103.03	109.55	118.40
Pretax operating income + interest expenses / Interest expense	2,699.68	5,009.98	5,951.50	6,358.24	5,045.89
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	989.25	1,114.88	1,595.92	1,468.38	1,181.15
Dividends + interest from subs / Interest expenses + dividends	114.04	139.92	176.25	213.37	201.34
Fees + other income from subs / Salary + other expenses	5.81	6.79	5.86	7.12	7.02
Net income / Current part of long-term debt + preferred dividends (X)	61.16	106.58	370.52	60.95	40.33
Other Ratios					
Net assets repriceable in 1 year / Total assets	0.75	0.84	0.97	1.02	0.85
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	16.13	18.54	12.73	13.25	7.77
Total	16.13	18.54	12.73	13.25	7.77
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	0.12	0.11	0.12	0.12	0.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 03/31/2017

Parent Company Analysis - Part 2

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	72.64	64.91	65.49	61.76	68.55
Dividends paid / Net income	22.84	23.20	24.29	23.31	23.70
Net income - dividends / Average equity	6.54	6.02	6.38	6.44	6.38
Percent of Dividends Paid					
Dividends from bank subsidiaries	113.62	133.88	152.98	192.94	166.85
Dividends from nonbank subsidiaries	0.29	0.18	0.96	0.96	0.93
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	120.48	137.58	162.13	231.87	196.22
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	28.53	33.44	39.79	41.10	38.79
Interest income from bank subsidiaries	0.02	0.04	0.03	0.04	0.04
Mortgage and service fees from bank subsidiaries	0.80	0.85	0.82	1.15	1.09
Other income from bank subsidiaries	0.01	0.01	0.02	0.02	0.03
Operating income from bank subsidiaries	32.08	38.09	43.61	45.87	43.55
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	55.95	57.24	66.96	66.97	70.60
Interest income from nonbank subsidiaries	0.04	0.04	0.07	0.31	0.13
Mortgage and serv fees from nonbank subsidiaries	0.12	0.00	0.16	0.20	0.13
Other income from nonbank subsidiaries	0.00	0.02	0.04	0.45	0.10
Operating income from nonbank subsidiaries	61.52	74.16	82.23	87.26	81.59
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	23.52	10.65	10.01	15.73	16.32
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.04	0.37	0.03	0.06	0.10
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	24.54	18.67	11.00	16.13	16.89
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	60.07	59.92	72.33	69.92	67.86
Interest income from bank subsidiaries	2.18	2.50	0.22	1.62	0.81
Mortgage and service fees from bank subsidiaries	2.01	1.94	1.38	1.96	2.17
Other income from bank subsidiaries	0.06	0.06	0.04	0.05	0.07
Operating income from bank subsidiaries	75.81	75.40	92.52	82.56	80.67
Dividends from nonbank subsidiaries	2.59	1.58	0.55	0.50	0.99
Interest income from nonbank subsidiaries	0.00	0.01	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	4.10	3.80	1.12	0.95	1.62
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,428.86	1,299.39	2,082.13	649.04	692.85
Loans and advances from subsidiaries / Total debt	94.51	171.60	126.15	162.82	239.76

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									348
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.33	2.63	2.83	3.01	3.32	3.59	3.89	4.05	348
+ Non-interest income	0.88	0.21	0.32	0.49	0.80	1.16	1.73	2.41	348
- Overhead expense	2.86	1.82	2.00	2.38	2.80	3.25	3.92	4.70	348
- Provision for loan and lease losses	0.09	-0.05	0.00	0.01	0.08	0.16	0.24	0.34	348
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.11	348
+ Other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.01	0.03	348
= Pretax net operating income (tax equivalent)	1.31	0.54	0.68	1.00	1.34	1.61	1.99	2.30	348
Net operating income	0.92	0.37	0.46	0.66	0.90	1.13	1.48	1.77	348
Net income	0.92	0.37	0.46	0.66	0.90	1.13	1.48	1.77	348
Net income (sub-chapter S adjusted)	0.99	0.55	0.65	0.78	0.95	1.20	1.37	1.56	56
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.05	3.31	3.48	3.73	4.06	4.38	4.66	4.91	348
Interest expense	0.47	0.13	0.20	0.30	0.47	0.63	0.78	0.90	348
Net interest income (tax equivalent)	3.58	2.81	3.01	3.22	3.57	3.86	4.16	4.37	348
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.05	-0.09	-0.05	-0.01	0.02	0.10	0.24	0.43	348
Earnings coverage of net losses (X)	13.89	-377.24	-183.03	-21.73	13.19	51.09	184.65	449.26	342
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.19	0.67	0.78	0.95	1.15	1.42	1.75	1.97	348
Allowance for loan and lease losses / Total loans and leases	1.18	0.66	0.78	0.95	1.14	1.40	1.73	1.97	348
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.95	0.13	0.25	0.42	0.76	1.31	2.32	2.98	348
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.40	0.03	0.05	0.16	0.34	0.59	0.87	1.30	348
Liquidity and Funding									
Net noncore funding dependence	8.18	-8.45	-4.76	0.40	7.32	16.16	23.58	28.20	348
Net short-term noncore funding dependence	3.36	-11.59	-7.77	-2.76	2.81	9.07	17.06	20.13	348
Net loans and leases / Total assets	69.75	47.92	53.13	62.32	70.71	78.06	81.95	83.99	348
Capitalization									
Tier 1 leverage ratio	10.08	7.39	7.90	8.86	9.77	11.18	12.92	14.39	348
Equity capital / Total assets	10.09	7.08	7.61	8.71	9.85	11.46	13.04	14.51	348
Equity capital + minority interest / Total assets	10.13	7.10	7.69	8.72	9.92	11.54	13.04	14.56	348
Tier 1 common equity capital / Total risk-weighted assets	12.52	8.40	9.07	10.36	11.93	14.51	18.00	20.86	348
Net Loans and leases / Equity capital (X)	7.02	3.91	4.54	5.85	6.99	8.23	9.41	10.35	347
Cash dividends / Net income	22.93	0.00	0.00	0.00	21.95	41.29	69.34	88.93	341
Cash dividends / Net income (sub-chapter S adjusted)	21.72	-22.66	-14.88	-0.97	4.22	47.07	75.34	120.25	56
Retained earnings / Average equity capital	6.52	-0.43	1.76	4.20	6.41	8.77	11.08	14.38	347
Growth Rates									
Assets	7.64	-2.24	0.58	3.04	6.03	11.46	18.29	33.25	315
Equity capital	6.18	-6.07	-1.10	1.92	5.34	8.56	16.55	34.84	315
Net loans and leases	9.51	-2.31	-0.16	4.32	8.49	13.09	22.29	35.68	315
Noncore funding	-20.13	-65.73	-55.42	-43.78	-24.93	0.84	24.74	57.70	315
Parent Company Ratios									
Short-term debt / Equity capital	0.06	0.00	0.00	0.00	0.00	0.00	0.11	2.03	347
Long-term debt / Equity capital	2.82	0.00	0.00	0.00	0.00	4.34	15.80	21.00	347
Equity investment in subs / Equity capital	105.57	88.19	92.28	98.60	102.35	114.27	122.66	129.42	347
Cash FR op + noncash + op expenses / Op expenses + dividends	106.02	-88.18	-7.63	27.23	99.74	144.75	276.95	459.33	331

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.77	3.11	3.24	3.48	3.75	4.06	4.34	4.62	348
Less: Interest expense	0.44	0.13	0.18	0.28	0.44	0.59	0.74	0.85	348
Equals: Net interest income (tax equivalent)	3.33	2.63	2.83	3.01	3.32	3.59	3.89	4.05	348
Plus: Non-interest income	0.88	0.21	0.32	0.49	0.80	1.16	1.73	2.41	348
Equals: adjusted operating income (tax equivalent)	4.25	3.22	3.37	3.74	4.18	4.68	5.31	6.56	348
Less: Overhead Expense	2.86	1.82	2.00	2.38	2.80	3.25	3.92	4.70	348
Less: Provision for loan and lease losses	0.09	-0.05	0.00	0.01	0.08	0.16	0.24	0.34	348
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	348
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	348
Plus: other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.01	0.03	348
Equals: Pretax net operating income (tax equivalent)	1.31	0.54	0.68	1.00	1.34	1.61	1.99	2.30	348
Less: Applicable income taxes (tax equivalent)	0.38	0.00	0.06	0.21	0.39	0.53	0.66	0.80	348
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Equals: Net operating income	0.92	0.37	0.46	0.66	0.90	1.13	1.48	1.77	348
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Equals: Net income	0.92	0.37	0.46	0.66	0.90	1.13	1.48	1.77	348
Memo: Net income (last four quarters)	0.93	0.40	0.51	0.70	0.91	1.13	1.49	1.77	318
Net income-BHC and noncontrolling (minority) interest	0.92	0.38	0.47	0.67	0.90	1.13	1.49	1.77	348
Margin Analysis									
Average earning assets / Average assets	93.64	88.23	90.48	92.13	93.72	95.39	96.65	97.30	348
Average interest-bearing funds / Average assets	72.17	54.15	58.58	66.11	73.03	78.81	83.15	86.11	348
Interest income (tax equivalent) / Average earning assets	4.05	3.31	3.48	3.73	4.06	4.38	4.66	4.91	348
Interest expense / Average earning assets	0.47	0.13	0.20	0.30	0.47	0.63	0.78	0.90	348
Net interest income (tax equivalent) / Average earning assets	3.58	2.81	3.01	3.22	3.57	3.86	4.16	4.37	348
Yield or Cost									
Total loans and leases (tax equivalent)	4.63	3.85	3.99	4.26	4.61	4.97	5.34	5.58	348
Interest-bearing bank balances	0.83	0.20	0.39	0.61	0.79	0.99	1.43	1.99	347
Fed funds sold and reverse repos	0.55	0.00	0.00	0.00	0.58	0.86	1.57	2.75	140
Trading assets	0.64	0.00	0.00	0.00	0.00	0.08	3.47	3.67	32
Total earning assets	3.95	3.23	3.42	3.65	3.92	4.27	4.58	4.85	348
Investment securities (tax equivalent)	2.49	1.52	1.76	2.09	2.43	2.88	3.36	3.75	347
US Treasury and agency securities (excluding Mortgage-backed securities)	1.57	0.49	0.88	1.21	1.52	1.98	2.36	2.71	319
Mortgage-backed securities	2.09	1.52	1.63	1.82	2.06	2.32	2.62	3.01	338
All other securities	3.62	2.00	2.20	2.78	3.51	4.33	5.32	7.15	338
Interest-bearing deposits	0.49	0.15	0.20	0.31	0.47	0.66	0.86	1.00	347
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.16	0.14	0.14	0.15	0.16	0.18	0.18	0.19	2
Fed funds purchased and repos	0.46	0.00	0.00	0.11	0.29	0.65	1.53	3.35	236
Other borrowed funds and trading liabilities	1.70	0.53	0.73	0.95	1.47	2.36	3.45	4.03	311
All interest-bearing funds	0.61	0.21	0.28	0.40	0.59	0.80	0.99	1.08	348

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.54	0.00	0.00	0.00	0.15	3.06	6.73	9.06	346
Overhead expenses / Net Interest Income + non-interest income	68.63	51.72	54.27	62.14	68.27	75.36	83.33	88.17	348
Percent of Average Assets									
Total overhead expense	2.86	1.82	2.00	2.38	2.80	3.25	3.92	4.70	348
Personnel expense	1.66	1.03	1.16	1.39	1.63	1.93	2.25	2.83	348
Net occupancy expense	0.35	0.18	0.20	0.27	0.33	0.42	0.52	0.60	348
Other operating expenses	0.84	0.47	0.55	0.66	0.81	0.95	1.22	1.86	348
Overhead less non-interest income	1.94	1.03	1.37	1.62	1.93	2.24	2.55	2.78	348
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	67.23	48.57	52.83	60.60	66.96	73.89	81.99	86.58	348
Personnel expense	39.11	25.96	30.68	34.66	39.34	43.82	47.42	50.32	348
Net occupancy expense	8.12	4.16	4.91	6.37	8.08	9.78	11.74	12.87	348
Other operating expenses	19.54	12.70	13.78	16.41	19.31	22.12	25.94	30.75	348
Total non-interest income	19.98	5.59	8.44	13.59	19.30	25.12	34.42	41.07	348
Fiduciary activities income	1.33	0.00	0.00	0.00	0.00	2.84	5.70	8.59	348
Service charges on domestic deposit accounts	4.05	0.64	1.11	2.11	3.52	5.73	8.56	10.18	348
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	348
Investment banking fees and commissions	0.54	0.00	0.00	0.00	0.30	1.10	1.81	2.69	348
Insurance activities revenue	0.58	0.00	0.00	0.00	0.01	0.27	4.01	8.14	348
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Net servicing fees	0.49	0.00	0.00	0.00	0.11	0.73	2.21	3.93	348
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Net gain (loss) - sales of loans, OREO, and other assets	2.56	-0.39	-0.16	0.14	1.21	3.50	10.87	18.00	348
Other non-interest income	6.80	1.63	2.52	4.46	6.62	8.88	11.48	14.09	348
Overhead less non-interest income	46.72	20.81	29.75	38.74	46.77	55.44	61.74	69.67	348
Applicable income taxes / Pretax net operating income (tax equivalent)	22.80	0.00	0.14	15.63	27.13	32.83	36.82	39.23	341
Applicable income tax + TE / Pretax net operating income + TE	30.05	1.78	6.72	26.77	33.36	36.62	39.35	40.96	341

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.78	31.08	36.44	44.60	53.54	62.51	70.53	74.91	348
Commercial and industrial loans	9.70	1.39	3.02	5.37	8.64	13.51	19.37	24.51	348
Loans to individuals	1.79	0.04	0.09	0.41	1.13	2.57	5.62	10.52	348
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	348
Agricultural loans	0.86	0.00	0.00	0.00	0.10	1.20	4.48	8.25	348
Other loans and leases	1.42	0.00	0.01	0.14	0.80	2.40	4.93	6.18	348
Net loans and leases	69.75	47.92	53.13	62.32	70.71	78.06	81.95	83.99	348
Debt securities over 1 year	16.16	2.40	3.95	9.14	15.11	23.24	31.18	36.93	348
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.00	0.10	0.38	0.96	348
Subtotal	86.62	74.90	79.51	83.54	87.34	89.84	91.84	92.72	348
Interest-bearing bank balances	3.70	0.15	0.44	1.13	2.89	5.67	9.87	12.65	348
Federal funds sold and reverse repos	0.04	0.00	0.00	0.00	0.00	0.01	0.28	0.77	348
Debt securities 1 year or less	1.75	0.03	0.15	0.50	1.32	2.75	5.04	6.97	348
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	348
Total earning assets	92.77	88.19	89.76	91.25	92.73	94.30	95.60	96.03	348
Non-interest cash and due from depository institutions	1.39	0.43	0.59	0.93	1.33	1.79	2.39	3.06	348
Other real estate owned	0.13	0.00	0.00	0.01	0.07	0.22	0.50	0.80	348
All other assets	5.75	2.88	3.40	4.42	5.66	6.96	8.41	9.90	348
Memoranda									
Short-term investments	5.93	0.75	1.34	2.87	5.46	8.26	12.50	17.08	348
US Treasury securities	0.25	0.00	0.00	0.00	0.00	0.14	1.71	3.33	348
US agency securities (excluding Mortgage-backed securities)	2.59	0.00	0.00	0.42	1.90	4.87	7.75	12.21	348
Municipal securities	4.90	0.00	0.04	1.05	3.73	7.64	12.61	15.08	348
Mortgage-backed securities	7.86	0.08	0.60	2.99	7.14	12.02	18.20	20.62	348
Asset-backed securities	0.07	0.00	0.00	0.00	0.00	0.00	0.46	1.38	348
Other debt securities	0.41	0.00	0.00	0.00	0.03	0.68	1.97	3.39	348
Loans held-for-sale	0.19	0.00	0.00	0.00	0.07	0.23	0.98	2.57	348
Loans not held-for-sale	70.08	47.63	53.60	63.05	71.10	77.51	82.32	84.96	348
Real estate loans secured by 1-4 family	17.63	4.30	6.52	9.83	16.73	23.62	33.42	41.22	348
Revolving	2.44	0.03	0.17	0.92	2.20	3.73	5.72	6.77	348
Closed-end, secured by first liens	14.31	3.30	4.13	7.83	12.72	20.20	29.18	36.03	348
Closed-end, secured by junior liens	0.51	0.04	0.09	0.22	0.43	0.76	1.18	1.82	348
Commercial real estate loans	32.46	13.64	18.55	24.94	31.41	39.86	47.65	54.46	348
Construction and land development	5.33	1.02	1.73	3.17	4.98	7.28	10.14	12.70	348
Multifamily	3.16	0.50	0.78	1.40	2.57	4.41	7.21	11.03	348
Nonfarm nonresidential	22.86	8.40	11.43	17.07	22.46	28.64	34.70	39.77	348
Real estate loans secured by farmland	1.64	0.00	0.00	0.03	0.61	2.95	7.14	10.29	348

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	77.19	53.24	60.68	69.02	77.61	86.31	92.07	95.54	348
Real estate loans secured by 1-4 family	25.42	6.54	9.24	14.44	24.53	34.42	47.47	55.72	348
Revolving	3.49	0.04	0.25	1.34	3.13	5.48	7.92	9.32	348
Closed-end	21.52	4.75	6.80	12.04	20.19	29.82	40.77	52.63	348
Commercial real estate loans	46.51	20.60	27.17	36.33	46.48	55.42	65.62	70.92	348
Construction and land development	7.68	1.74	2.58	4.45	7.10	10.49	14.27	16.73	348
1-4 family	2.07	0.11	0.31	0.74	1.83	3.16	4.77	5.98	348
Other	5.40	0.83	1.59	2.89	5.11	7.81	10.27	12.63	348
Multifamily	4.50	0.74	1.08	2.14	3.91	6.13	9.96	14.83	348
Nonfarm nonresidential	32.95	11.82	17.42	25.63	32.36	40.31	48.69	54.54	348
Owner-occupied	13.86	2.89	5.07	9.06	13.85	17.85	22.38	25.19	348
Other	18.44	6.03	8.43	12.57	17.72	23.47	31.86	37.21	348
Real estate loans secured by farmland	2.49	0.00	0.00	0.05	0.90	4.40	10.53	14.66	348
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	348
Commercial and industrial loans	13.92	1.91	4.43	7.76	12.54	18.74	27.53	32.96	348
Loans to individuals	2.66	0.05	0.12	0.58	1.69	3.79	8.34	15.65	348
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.03	0.27	0.41	348
Agricultural loans	1.28	0.00	0.00	0.00	0.16	1.93	7.18	11.30	348
Other loans and leases	2.11	0.00	0.01	0.19	1.14	3.51	7.14	9.17	348
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	493.47	265.53	323.81	407.65	487.56	585.24	668.07	735.13	348
Real estate loans secured by 1-4 family	163.23	36.71	55.52	84.79	151.17	231.29	306.54	389.91	348
Revolving	22.68	0.20	1.45	7.96	19.36	34.79	53.96	70.34	348
Closed-end	137.71	28.85	39.12	71.98	126.04	197.76	268.68	355.25	348
Commercial real estate loans	298.20	120.24	162.13	227.11	297.28	372.05	438.18	486.02	348
Construction and land development	48.93	8.61	16.74	28.75	45.72	67.18	94.20	104.70	348
1-4 family	13.27	0.72	1.88	5.01	11.17	20.38	31.14	41.72	348
Other	34.48	4.88	9.24	19.22	32.43	48.34	67.28	79.81	348
Multifamily	29.09	4.24	7.01	13.37	24.07	40.81	68.51	93.30	348
Nonfarm nonresidential	211.19	66.96	97.89	158.63	210.39	264.62	327.99	363.85	348
Owner-occupied	88.96	15.63	29.58	59.25	87.65	116.73	153.00	180.72	348
Other	118.38	32.01	51.12	78.61	112.04	155.04	205.76	244.48	348
Real estate loans secured by farmland	15.58	0.00	0.00	0.29	5.69	26.15	64.42	95.98	348
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	348
Commercial and industrial loans	89.96	11.39	26.40	47.06	80.23	122.55	182.18	228.48	348
Loans to individuals	16.81	0.30	0.78	3.72	10.33	24.89	51.04	104.75	348
Credit card loans	0.26	0.00	0.00	0.00	0.00	0.20	1.72	2.57	348
Agricultural loans	8.08	0.00	0.00	0.00	0.92	13.00	42.12	74.96	348
Other loans and leases	13.12	0.00	0.04	1.12	7.44	20.98	44.64	56.99	348
Supplemental									
Non-owner occupied CRE loans / Gross loans	32.16	14.34	17.52	23.00	31.28	39.89	50.30	55.55	348
Non-owner occupied CRE loans / Total risk based capital	206.30	85.37	102.77	145.33	198.72	262.39	329.60	381.06	348
Construction and land development loans / Total risk based capital	48.93	8.61	16.74	28.75	45.72	67.18	94.20	104.70	348
Total CRE loans / Total risk based capital	300.11	121.78	162.23	227.79	298.19	376.56	441.44	489.97	348

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	5.93	0.75	1.34	2.87	5.46	8.26	12.50	17.08	348
Liquid assets	17.74	6.83	8.67	11.67	16.62	22.89	31.75	34.80	348
Investment securities	18.40	3.58	5.93	11.00	17.11	25.83	33.66	39.43	348
Net loans and leases	69.75	47.92	53.13	62.32	70.71	78.06	81.95	83.99	348
Net loans, leases and standby letters of credit	70.22	48.19	53.92	62.85	71.06	78.35	82.45	84.52	348
Core deposits	74.59	57.59	62.21	69.61	75.53	80.46	84.25	85.96	348
Noncore funding	13.32	2.77	3.86	7.31	12.63	19.00	25.42	30.16	348
Time deposits of \$100K or more									
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Federal funds purchased and repos	0.85	0.00	0.00	0.00	0.23	1.72	3.42	4.60	348
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Net federal funds purchased (sold)	0.81	-0.30	-0.03	0.00	0.14	1.48	3.02	4.52	348
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Other borrowings w/remaining maturity of 1 year or less	2.09	0.00	0.00	0.00	1.34	4.03	6.87	9.61	348
Earning assets repriceable in 1 year	28.12	13.41	16.29	20.58	26.75	35.15	44.97	53.52	348
Interest-bearing liabilities repriceable in 1 year	16.79	0.00	3.70	6.89	11.99	21.12	49.79	58.91	348
Long-term debt repriceable in 1 year	0.32	0.00	0.00	0.00	0.00	0.18	2.15	4.22	348
Net assets repriceable in 1 year	10.92	-28.76	-16.19	3.73	12.33	21.39	30.44	36.55	348
Other Liquidity and Funding Ratios									
Net noncore funding dependence	8.18	-8.45	-4.76	0.40	7.32	16.16	23.58	28.20	348
Net ST noncore funding dependence	3.36	-11.59	-7.77	-2.76	2.81	9.07	17.06	20.13	348
Short-term investment / ST noncore funding	99.40	5.63	12.04	28.19	66.43	145.75	257.00	657.72	348
Liquid assets-ST noncore funding / Nonliquid assets	11.35	-10.59	-6.28	0.57	10.35	20.90	33.34	44.17	348
Net loans and leases / Total deposits	84.84	56.79	63.30	75.20	85.27	95.77	103.77	108.48	347
Net loans and leases / Core deposits	94.32	61.95	67.78	80.65	94.26	108.36	120.76	133.46	347
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.10	-2.05	-1.39	-0.22	0.00	0.15	0.70	1.21	176
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.75	-4.74	-3.14	-1.57	-0.52	0.02	1.23	1.81	345
Structured notes appreciation (depreciation) / T1 cap	-0.09	-0.70	-0.35	-0.14	-0.02	0.00	0.01	0.02	93
Percent of Investment Securities									
Held-to-maturity securities	9.41	0.00	0.00	0.00	0.02	19.53	44.23	63.43	347
Available-for-sale securities	90.59	36.57	55.77	80.47	99.98	100.00	100.00	100.00	347
US Treasury securities	1.52	0.00	0.00	0.00	0.00	1.01	9.54	20.50	347
US agency securities (excluding Mortgage-backed securities)	15.56	0.00	0.00	2.82	12.62	25.88	48.22	60.20	347
Municipal securities	25.90	0.00	0.40	9.22	25.47	39.69	53.45	60.84	347
Mortgage-backed securities	44.68	0.51	5.68	25.57	47.33	61.66	78.10	85.76	347
Asset-backed securities	0.39	0.00	0.00	0.00	0.00	0.03	2.46	7.06	347
Other debt securities	2.51	0.00	0.00	0.00	0.22	4.60	11.76	17.62	347
Mutual funds and equity securities	0.56	0.00	0.00	0.00	0.01	0.59	2.76	8.84	347
Debt securities 1 year or less	11.25	0.19	0.86	3.23	8.67	16.61	31.41	44.52	347
Debt securities 1 to 5 years	26.70	3.40	5.18	12.53	23.22	41.96	57.06	62.88	347
Debt securities over 5 years	58.35	10.83	18.46	39.89	62.23	77.01	89.17	92.80	347
Pledged securities	45.69	1.15	7.82	23.62	46.80	66.87	83.43	89.62	347
Structured notes, fair value	0.36	0.00	0.00	0.00	0.00	0.06	2.56	5.64	347
Percent Change from Prior Like Quarter									
Short-term investments	21.73	-51.00	-40.80	-21.67	10.99	50.01	128.66	207.04	315
Investment securities	3.37	-20.41	-15.75	-8.01	1.78	11.14	28.96	46.97	314
Core deposits	15.74	-3.33	1.80	7.51	12.70	22.13	41.60	61.41	314
Noncore funding	-20.13	-65.73	-55.42	-43.78	-24.93	0.84	24.74	57.70	315

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	15.39	5.75	7.44	10.92	14.84	19.75	25.11	28.09	348
Standby letters of credit	0.40	0.00	0.03	0.14	0.31	0.60	1.03	1.39	348
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.11	348
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
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	348
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	348
Derivative contracts	1.71	0.00	0.00	0.00	0.44	2.83	7.42	14.38	348
Interest rate contracts	1.71	0.00	0.00	0.00	0.43	2.83	7.42	14.38	348
Interest rate futures and forward contracts	0.26	0.00	0.00	0.00	0.00	0.26	1.20	4.72	348
Written options contracts (interest rate)	0.25	0.00	0.00	0.00	0.00	0.33	1.28	3.50	348
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Interest rate swaps	0.66	0.00	0.00	0.00	0.00	0.66	4.02	7.04	348
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Percent of Average Loans and Leases									
Loan commitments	22.28	9.05	11.41	16.31	21.81	27.97	35.50	40.08	348

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date:03/31/2017

Derivatives Analysis

	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	219
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Futures and forwards	28.89	0.00	0.00	0.00	11.09	53.32	100.00	100.00	219
Written options	21.88	0.00	0.00	0.00	18.78	47.37	89.65	100.00	219
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Over-the-counter	21.46	0.00	0.00	0.00	17.91	46.99	89.65	100.00	219
Purchased options	0.09	0.00	0.00	0.00	0.00	0.00	0.00	7.81	219
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Over-the-counter	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.94	219
Swaps	40.54	0.00	0.00	0.00	4.64	97.76	100.00	100.00	219
Held for trading	2.80	0.00	0.00	0.00	0.00	0.00	22.19	100.00	219
Interest rate contracts	2.80	0.00	0.00	0.00	0.00	0.00	22.19	100.00	219
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Non-traded	97.20	0.00	77.81	100.00	100.00	100.00	100.00	100.00	219
Interest rate contracts	96.72	0.00	39.91	100.00	100.00	100.00	100.00	100.00	219
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Derivative contracts (excluding futures and FX 14 days or less)	71.63	0.00	2.40	48.23	72.91	100.00	100.00	100.00	219
One year or less	20.35	0.00	0.00	0.00	5.87	52.63	95.51	100.00	219
Over 1 year to 5 years	13.01	0.00	0.00	0.00	0.00	22.86	75.88	100.00	219
Over 5 years	16.86	0.00	0.00	0.00	0.00	40.07	83.97	94.33	219
Gross negative fair value (absolute value)	0.45	0.00	0.00	0.00	0.21	0.76	1.85	2.93	219
Gross positive fair value	0.70	0.00	0.00	0.08	0.60	1.16	2.15	2.86	219
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	348
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	348
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	348
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	348
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Other Ratios									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.11	348

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.09	-0.05	0.00	0.01	0.08	0.16	0.24	0.34	348
Provision for loan and lease losses / Average loans and leases	0.13	-0.07	0.00	0.01	0.11	0.22	0.34	0.47	348
Provision for loan and lease losses / Net losses	96.79	-2180.76	-816.36	0.00	93.16	282.66	883.93	1764.13	342
Allowance for loan and lease losses / Total loans and leases not held for sale	1.19	0.67	0.78	0.95	1.15	1.42	1.75	1.97	348
Allowance for loan and lease losses / Total loans and leases	1.18	0.66	0.78	0.95	1.14	1.40	1.73	1.97	348
Allowance for loan and lease losses / Net loans and leases losses (X)	47.95	1.94	3.44	7.36	19.55	45.94	168.42	608.83	238
Allowance for loan and lease losses / Nonaccrual assets	279.62	54.54	70.47	107.03	186.08	363.23	713.40	1608.94	347
ALLL/90+ days past due + nonaccrual loans and leases	249.68	50.08	67.18	104.26	180.36	337.46	610.98	1557.87	347
Gross loan and lease losses / Average loans and leases	0.11	0.00	0.00	0.02	0.07	0.17	0.34	0.55	348
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.08	0.17	0.23	348
Net losses / Average loans and leases	0.05	-0.09	-0.05	-0.01	0.02	0.10	0.24	0.43	348
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	348
Recoveries / Prior year-end losses	10.44	0.91	1.42	3.37	7.01	13.78	29.80	55.14	318
Earnings coverage of net losses (X)	13.89	-377.24	-183.03	-21.73	13.19	51.09	184.65	449.26	342
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.10	-0.04	-0.01	0.00	0.05	0.13	0.22	347
Real estate loans secured by 1-4 family	0.03	-0.08	-0.05	-0.01	0.00	0.06	0.15	0.27	347
Revolving	0.01	-0.18	-0.07	-0.01	0.00	0.00	0.16	0.43	332
Closed-end	0.02	-0.10	-0.05	-0.01	0.00	0.05	0.18	0.27	347
Commercial real estate loans	0.01	-0.11	-0.07	-0.01	0.00	0.01	0.14	0.34	346
Construction and land development	-0.02	-0.43	-0.19	-0.01	0.00	0.00	0.01	0.15	345
1-4 family	0.00	-0.07	0.00	0.00	0.00	0.00	0.00	0.00	345
Other	-0.02	-0.33	-0.09	-0.01	0.00	0.00	0.00	0.05	345
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	343
Nonfarm nonresidential	0.02	-0.09	-0.03	-0.01	0.00	0.01	0.15	0.44	345
Owner-occupied	0.01	-0.05	-0.01	0.00	0.00	0.00	0.06	0.16	345
Other	0.00	-0.06	-0.02	0.00	0.00	0.00	0.05	0.14	345
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	286
Commercial and industrial loans	0.03	-0.40	-0.19	-0.05	0.00	0.08	0.42	0.74	345
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to individuals	0.81	0.05	0.10	0.26	0.57	1.14	2.42	4.39	243
Credit card loans	1.31	-0.43	-0.07	0.00	0.64	2.59	4.18	6.23	105
Agricultural loans	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.23	236
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	0.24	-0.09	0.00	0.00	0.00	0.07	1.32	4.87	334

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 3
 Date: 03/31/2017

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.40	0.03	0.05	0.16	0.34	0.59	0.87	1.30	348
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.22	348
Nonaccrual loans and leases	0.70	0.07	0.14	0.31	0.58	1.02	1.69	2.14	348
90+ days past due and nonaccrual loans and leases	0.75	0.07	0.18	0.35	0.62	1.07	1.82	2.29	348
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.15	348
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Nonaccrual restructured	0.18	0.00	0.00	0.02	0.11	0.32	0.59	0.79	348
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	348
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.40	0.03	0.05	0.16	0.34	0.59	0.87	1.30	348
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.23	348
Nonaccrual assets	0.72	0.07	0.14	0.32	0.58	1.04	1.76	2.22	348
30+ days past due and nonaccrual assets	1.20	0.17	0.37	0.66	1.03	1.65	2.60	3.29	348
90+ days past due and nonaccrual assets	0.53	0.05	0.12	0.24	0.43	0.81	1.20	1.50	348
90+ past due and nonaccrual assets + other real estate owned	0.71	0.12	0.18	0.32	0.55	1.04	1.65	2.14	348
Total Assets	0.99	0.14	0.25	0.43	0.87	1.50	2.22	2.71	348
Allowance for loan and leases losses	125.26	20.43	32.38	57.77	108.78	178.70	287.59	369.20	348
Equity cap + allowance for loan and lease losses	9.01	1.51	2.09	4.01	7.58	13.13	20.57	24.29	347
Tier 1 cap + allowance for loan and lease losses	9.04	1.50	2.28	4.13	8.01	13.33	19.25	23.81	348
Loans and Leases + other real estate owned	1.42	0.21	0.38	0.66	1.24	2.15	3.24	3.81	348

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.38	0.02	0.04	0.12	0.33	0.59	0.87	1.25	347
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.20	347
	Nonaccrual	0.67	0.06	0.10	0.25	0.57	0.98	1.61	2.28	347
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.03	0.16	0.49	1.02	1.77	345
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.18	345
	Nonaccrual	0.82	0.00	0.00	0.06	0.45	1.50	3.01	4.29	345
Individuals	30-89 days past due	0.57	0.00	0.00	0.11	0.41	0.90	2.06	2.86	343
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.37	343
	Nonaccrual	0.20	0.00	0.00	0.00	0.08	0.35	0.89	1.40	343
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.14	0.85	1.45	236
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	236
	Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.14	1.38	2.54	236
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	0.21	0.00	0.00	0.00	0.00	0.07	1.25	4.45	334
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	334
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.19	1.42	334

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 03/31/2017

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	0.57	0.01	0.05	0.17	0.49	0.90	1.37	1.74	347
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.18	0.28	347
	Nonaccrual	0.77	0.00	0.05	0.29	0.60	1.19	1.81	2.32	347
Revolving	30-89 days past due	0.27	0.00	0.00	0.00	0.15	0.46	1.05	1.39	332
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.15	332
	Nonaccrual	0.36	0.00	0.00	0.00	0.20	0.65	1.47	1.93	332
Closed-End	30-89 days past due	0.64	0.00	0.02	0.18	0.51	0.96	1.53	1.89	347
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.16	0.30	347
	Nonaccrual	0.85	0.00	0.04	0.27	0.63	1.34	1.93	2.64	347
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.15	347
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	347
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.07	0.18	0.36	347
Commercial real estate	30-89 days past due	0.21	0.00	0.00	0.02	0.12	0.40	0.68	1.07	346
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	346
	Nonaccrual	0.59	0.00	0.02	0.12	0.38	0.92	1.71	2.58	346
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.00	0.33	1.14	1.90	345
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	345
	Nonaccrual	0.47	0.00	0.00	0.00	0.06	0.63	2.42	4.37	345
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.44	0.73	345
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	345
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.63	345
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.11	0.65	1.31	345
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	345
	Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.46	1.88	3.78	345
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.28	0.62	343
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.53	1.50	343
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.00	0.10	0.31	0.75	1.05	345
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	345
	Nonaccrual	0.56	0.00	0.00	0.10	0.38	0.90	1.76	3.15	345
Owner occupied	30-89 days past due	0.11	0.00	0.00	0.00	0.05	0.18	0.44	0.62	345
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	345
	Nonaccrual	0.30	0.00	0.00	0.04	0.20	0.50	1.01	1.74	345
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.26	0.61	345
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	345
	Nonaccrual	0.19	0.00	0.00	0.00	0.06	0.32	0.82	1.28	345
Farmland	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.29	1.48	3.02	286
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.28	286
	Nonaccrual	0.54	0.00	0.00	0.00	0.00	0.72	2.90	5.27	286
Credit card	30-89 days past due	0.90	0.00	0.00	0.00	0.91	1.55	2.58	3.82	105
	90+ days past due	0.24	0.00	0.00	0.00	0.00	0.43	1.29	1.84	105
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	105

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 3
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
Capital Ratios									
Common equity tier 1 capital, column A	12.51	8.36	9.03	10.34	11.91	14.51	18.00	20.87	348
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Tier 1 capital, column A	13.30	9.33	10.01	11.15	12.66	15.01	18.52	20.92	348
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Total capital, column A	14.68	11.02	11.68	12.65	14.05	16.34	19.62	22.04	348
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348
Tier 1 leverage	10.08	7.39	7.90	8.86	9.77	11.18	12.92	14.39	348

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 3
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47
Cost: Interest-bearing deposits	0.16	0.14	0.14	0.15	0.16	0.18	0.18	0.19	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	1
Growth Rates									
Net loans and leases	-22.32	-100.00	-100.00	-65.04	-15.44	6.04	84.26	165.87	40
Total selected assets	-3.23	-100.00	-100.00	-50.40	-11.93	15.68	110.62	532.12	67
Deposits	13.49	4.34	5.36	8.41	13.49	18.57	21.62	22.64	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	72.64	0.00	0.00	25.86	79.70	102.13	167.04	316.06	218
Dividends paid / Net income	22.84	0.00	0.00	0.00	21.95	41.20	69.34	88.93	341
Net income - dividends / Average equity	6.54	-0.43	1.92	4.21	6.42	8.77	11.08	14.53	347
Percent of Dividends Paid									
Dividends from bank subsidiaries	113.62	0.00	0.00	0.00	106.41	155.14	332.01	588.83	231
Dividends from nonbank subsidiaries	0.29	0.00	0.00	0.00	0.00	0.13	0.95	9.89	231
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	230
Dividends from all subsidiaries	120.48	0.00	0.00	40.66	107.39	168.18	332.14	588.83	231
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	28.53	0.00	0.00	0.00	24.93	54.05	84.10	138.70	322
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.35	322
Mortgage and service fees from bank subsidiaries	0.80	0.00	0.00	0.00	0.00	0.00	6.27	20.40	322
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.56	322
Operating income from bank subsidiaries	32.08	0.00	0.00	0.02	27.48	60.33	91.97	175.93	322
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	55.95	0.00	0.00	0.00	100.00	100.00	100.00	149.46	138
Interest income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.75	138
Mortgage and serv fees from nonbank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.78	138
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating income from nonbank subsidiaries	61.52	0.00	0.00	0.00	100.00	100.00	106.06	223.19	138
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	23.52	0.00	0.00	0.00	0.00	36.81	107.52	162.43	27
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Mortgage and service fees from subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.66	27
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating income from subsidiary BHCs	24.54	0.00	0.00	0.00	0.00	37.28	107.52	180.48	27
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	60.07	0.00	0.00	0.00	93.43	99.79	100.00	100.00	302
Interest income from bank subsidiaries	2.18	0.00	0.00	0.00	0.00	0.00	1.98	78.10	302
Mortgage and service fees from bank subsidiaries	2.01	0.00	0.00	0.00	0.00	0.00	15.27	56.65	302
Other income from bank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.05	4.16	302
Operating income from bank subsidiaries	75.81	0.00	0.00	70.74	99.25	100.00	100.00	100.00	302
Dividends from nonbank subsidiaries	2.59	0.00	0.00	0.00	0.00	0.19	14.81	59.78	302
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	302
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Operating income from nonbank subsidiaries	4.10	0.00	0.00	0.00	0.00	0.49	36.06	96.96	302
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302
Loans and advances from subsidiaries / Short term debt	1428.86	0.00	0.00	0.00	93.28	647.15	4068.71	22425.47	42
Loans and advances from subsidiaries / Total debt	94.51	0.00	0.00	0.00	41.00	136.50	460.18	1128.64	139

BHCPR Reporters for Quarter Ending 03/31/2017

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2016 and Other Notes</u>
1399765	2,856,126	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
2784920	1,009,864	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	1,001,145	1ST SUMMIT BANCORP OF JOHNSTOWN, INC.	JOHNSTOWN, PA	Moved from Peer 4
1035157	1,168,507	473 BROADWAY HOLDING CORPORATION	SARATOGA SPRINGS, NY	
3109904	1,401,347	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,241,725	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,109,239	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,387,259	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	2,004,479	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,594,517	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,260,794	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1201457	1,135,250	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,475,185	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,697,613	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,120,657	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,301,021	AMERICAN BANK HOLDING CORPORATION	CORPUS CHRISTI, TX	
1076691	1,715,805	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1117316	1,172,127	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,396,346	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,704,075	ANB CORPORATION, THE	TERRELL, TX	
1126475	2,007,112	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,491,353	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,656,386	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,446,765	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,544,814	ATBANCORP	DUBUQUE, IA	
3555686	2,802,078	ATLANTIC CAPITAL BANCSHARES, INC.	ATLANTA, GA	
1108350	1,620,073	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,715,973	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,365,496	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,795,831	BANCPLUS CORPORATION	RIDGELAND, MS	
1135002	1,136,331	BANCTENN CORP.	KINGSPORT, TN	New Y-9C/BHCPR reporter
1208009	1,286,591	BANK FIRST NATIONAL CORPORATION	MANITOWOC, WI	
1202762	1,177,366	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,668,542	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,142,751	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1205398	1,512,481	BANK OF HIGHLAND PARK FINANCIAL CORP	HIGHLAND PARK, IL	
3590388	2,033,708	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,603,473	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,906,245	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,676,211	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3434624	1,594,330	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,492,718	BANTERRA CORP	ELDORADO, IL	
3170539	1,805,331	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,918,728	BEACON BANCORP	TAUNTON, MA	
4297853	2,174,408	BEAR STATE FINANCIAL HOLDINGS, LLC	LITTLE ROCK, AR	
1823345	1,276,930	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,497,710	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
1248162	1,008,491	BNCCORP, INC.	BISMARCK, ND	Moved from Peer 4

2545831	1,449,448	BNH FINANCIAL	LACONIA, NH	
2835514	1,670,499	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2935142	1,150,943	BOU BANCORP, INC.	OGDEN, UT	
3244113	2,304,740	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,088,964	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3378764	1,356,081	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3929791	2,286,880	BSB BANCORP INC.	BELMONT, MA	
3488681	1,321,733	BT HOLDINGS, INC.	QUITMAN, TX	New Y-9C/BHCPR reporter
3488850	1,162,576	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
2183493	1,464,061	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2324997	1,043,704	CACHE VALLEY BANKING COMPANY	LOGAN, UT	New Y-9C/BHCPR reporter
1115013	1,843,649	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	2,634,168	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	2,881,666	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4933272	1,381,703	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
3975770	2,193,456	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
2507790	2,184,269	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	2,915,043	CBFH, INC.	BEAUMONT, TX	
1493654	1,635,490	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,481,085	CBX CORPORATION	CARROLLTON, IL	
1053496	1,442,927	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
3836880	1,002,017	CENLAR CAPITAL CORPORATION	EWING, NJ	
2158156	2,301,766	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,423,733	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,459,534	CENTRAL VALLEY COMMUNITY BANCORP	FRESNO, CA	
1209042	1,125,724	CENTRE 1 BANCORP, INC.	BELOIT, WI	New Y-9C/BHCPR reporter
4459839	1,486,712	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,736,181	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,148,552	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1143623	1,233,924	CITIZENS AND NORTHERN CORPORATION	WELLSBORO, PA	
1118368	1,224,524	CITIZENS FINANCIAL SERVICES, INC.	MANSFIELD, PA	
1083475	1,048,009	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	New Y-9C/BHCPR reporter
3186576	1,355,547	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,350,368	CITYWIDE BANKS OF COLORADO, INC.	DENVER, CO	
1246533	1,569,015	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3153242	1,248,604	CLAYTON HC, INC.	KNOXVILLE, TN	
3264764	1,431,997	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,102,769	CNB CORPORATION	CONWAY, SC	
1118340	2,592,307	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1142475	1,670,540	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,208,765	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	2,219,402	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1838974	1,043,493	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX	Moved from Peer 4
1080595	2,957,767	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
3687046	1,262,721	COMMUNITY BANKERS TRUST CORPORATION	RICHMOND, VA	
2523389	1,356,073	COMMUNITY FINANCIAL CORPORATION, THE	WALDORF, MD	
2524788	1,251,414	COUNTY BANCORP, INC.	MANITOWOC, WI	
1081239	1,433,347	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	2,276,321	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1201112	1,275,018	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
2242523	1,313,120	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,310,485	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,260,290	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
1117455	1,094,220	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
2626691	1,447,520	EASTERN VIRGINIA BANKSHARES, INC.	GLEN ALLEN, VA	

1135824	1,610,679	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2427665	1,384,320	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
2461016	2,572,352	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	2,399,860	EQUITY BANCSHARES, INC.	WICHITA, KS	
3854268	1,758,729	ESSA BANCORP, INC.	STROUDSBURG, PA	
1401190	1,139,660	EVANS BANCORP, INC.	ANGOLA, NY	New Y-9C/BHCPR reporter
1104923	1,373,597	EXTRACO CORPORATION	WACO, TX	
3824373	1,558,365	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2270254	1,136,256	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
2781910	2,954,317	FARMERS & MERCHANTS BANCORP	LODI, CA	
1134630	1,067,551	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	
1098732	1,682,459	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY	
1071191	2,023,514	FARMERS NATIONAL BANCORP.	CANFIELD, OH	
1249002	1,895,077	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY VARINA, NC	
3223967	2,032,195	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
3547159	1,412,480	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	New Y-9C/BHCPR reporter
1108967	1,091,756	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,671,898	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,758,521	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
3121344	1,031,024	FIRST BANCSHARES OF TEXAS, INC.	MIDLAND, TX	Moved from Peer 4
2385493	1,783,203	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,727,538	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,109,048	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON, KY	
1247428	1,800,590	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1098796	1,636,331	FIRST CITIZENS BANCSHARES, INC.	DYERSBURG, TN	
1203509	1,240,717	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,411,981	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	2,018,714	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
1478017	2,430,513	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA	
2641694	1,233,894	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR	New Y-9C/BHCPR reporter
3447585	1,336,768	FIRST COMMUNITY FINANCIAL PARTNERS, INC.	JOLIET, IL	
3602245	1,306,344	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	New Y-9C/BHCPR reporter
3407598	2,904,493	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT	
1404687	1,470,238	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD	
3316917	2,928,697	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
2339656	1,117,265	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	1,374,911	FIRST FARMERS AND MERCHANTS CORPORATION	COLUMBIA, TN	
1249039	1,609,488	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	1,316,187	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,558,254	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,959,743	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3843628	1,060,520	FIRST FINANCIAL NORTHWEST, INC.	RENTON, WA	
3589560	1,572,332	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	2,052,803	FIRST INTERNET BANCORP	FISHERS, IN	
1118265	1,002,385	FIRST KEYSTONE CORPORATION	BERWICK, PA	Moved from Peer 4
1206760	2,849,446	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	
4843090	1,652,873	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2880626	1,166,713	FIRST NORTHERN COMMUNITY BANCORP	DIXON, CA	
4438366	1,082,473	FIRST NORTHWEST BANCORP	PORT ANGELES, WA	New Y-9C/BHCPR reporter
1119383	1,188,639	FIRST PARAGOULD BANKSHARES, INC.	PARAGOULD, AR	New Y-9C/BHCPR reporter
1099917	2,164,880	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1100813	1,069,130	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	New Y-9C/BHCPR reporter
3558726	2,201,504	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,319,434	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,187,549	FIRST WESTERN MORTGAGE CORPORATION	FORT WORTH, TX	

1050646	1,528,166	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,207,656	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1123072	2,249,307	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,310,144	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,244,681	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
2560263	1,103,891	FNCB BANCORP, INC.	DUNMORE, PA	
3446346	1,042,208	FORCHT BANCORP, INC.	CORBIN, KY	New Y-9C/BHCPR reporter
1137453	1,140,812	FORESIGHT FINANCIAL GROUP, INC.	ROCKFORD, IL	
1128358	1,679,883	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	1,131,134	FRANKLIN FINANCIAL SERVICES CORPORATION	CHAMBERSBURG, PA	
1098620	2,933,748	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3444717	1,038,886	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	1,901,199	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,031,942	GUARANTY FINANCIAL, MHC	GLENDALE, WI	
2453084	1,096,505	H BANCORP LLC	IRVINE, CA	New Y-9C/BHCPR reporter
3392331	1,826,769	HAMILTON STATE BANCSHARES, INC.	HOSCHTON, GA	
4973362	2,568,487	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,319,663	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	1,877,006	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1917600	1,813,729	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
2634874	2,641,791	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2253529	2,028,519	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1245291	2,797,052	HILLS BANCORPORATION	HILLS, IA	
3851191	1,583,497	HOME BANCORP, INC.	LAFAYETTE, LA	
3577419	1,003,700	HOME BANCORP, INC.	TAMPA, FL	New Y-9C/BHCPR reporter
2482196	1,254,599	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	2,064,420	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,427,590	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	2,093,893	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	1,084,348	INDEPENDENT ALLIANCE BANKS, INC.	FORT WAYNE, IN	
1201925	2,596,482	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,070,751	INLAND BANCORP, INC.	OAK BROOK, IL	
4090054	1,175,834	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	New Y-9C/BHCPR reporter
1134498	2,412,096	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,246,901	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,428,256	IRONHORSE FINANCIAL GROUP, INC.	MUSKOGEE, OK	
1401118	1,760,860	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,842,004	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
5039724	1,080,996	JOHN MARSHALL BANCORP, INC.	RESTON, VA	New Y-9C/BHCPR reporter
1070831	1,049,614	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1123915	1,912,124	KLEIN FINANCIAL, INC.	CHASKA, MN	
2128917	1,484,414	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,679,165	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,244,526	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,319,074	LCNB CORP.	LEBANON, OH	
3439236	1,109,925	LEADER BANCORP, INC	ARLINGTON, MA	New Y-9C/BHCPR reporter
3612543	1,169,759	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
3884863	1,932,125	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,156,997	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	2,330,986	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2909554	1,175,312	LOUISIANA COMMUNITY BANCORP, INC.	HOUMA, LA	
4268349	1,102,954	LOWELL FIVE BANCORP MHC	LOWELL, MA	
2634696	1,748,853	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,288,344	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,351,487	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	

1139363	1,645,166	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,122,377	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,595,057	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,587,717	MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	LEBANON, NH	
2589714	1,173,902	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2907822	1,346,554	MBT FINANCIAL CORP.	MONROE, MI	
3530786	2,805,990	MERCHANTS BANCORP	CARMEL, IN	
1023239	2,027,221	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,619,671	MERCHANTS FINANCIAL GROUP, INC.	WINONA, MN	
3637984	1,164,865	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	New Y-9C/BHCPR reporter
2820211	1,268,364	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	New Y-9C/BHCPR reporter
1944204	1,072,938	MID PENN BANCORP, INC.	MILLERSBURG, PA	New Y-9C/BHCPR reporter
2176413	1,252,277	MIDDLEBURG FINANCIAL CORPORATION	MIDDLEBURG, VA	
1398740	1,073,808	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	New Y-9C/BHCPR reporter
2868950	1,061,121	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	1,934,939	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,877,696	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,155,162	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,656,765	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,326,351	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,011,217	MOODY BANCSHARES, INC.	GALVESTON, TX	Moved from Peer 4
3175794	1,551,224	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,433,951	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,317,264	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	
3841941	1,916,671	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	2,040,219	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	
1139925	1,243,126	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	2,445,149	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,391,548	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
1202052	1,952,812	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,633,663	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,162,856	NEXTier INCORPORATED	KITTANNING, PA	
3103603	2,293,293	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2324111	1,027,046	NORTHEAST BANCORP	LEWISTON, ME	
1246935	1,848,790	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,512,580	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,722,874	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,092,763	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	1,111,615	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
5045444	1,175,378	NSB MUTUAL HOLDING COMPANY	NEWTOWN, CT	New Y-9C/BHCPR reporter
3297481	1,431,852	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT, RI	
2320618	1,123,498	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1200311	1,108,735	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	1,767,890	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,353,313	OLD SECOND BANCORP, INC.	AURORA, IL	
2603991	1,141,162	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,453,946	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
3595084	1,286,432	PACIFIC CITY FINANCIAL CORPORATION	LOS ANGELES, CA	New Y-9C/BHCPR reporter
2762973	2,597,724	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,179,745	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3021800	1,551,050	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,398,190	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3200463	1,959,988	PENN COMMUNITY MUTUAL HOLDINGS INC	DOYLESTOWN, PA	
1117688	1,400,708	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,717,648	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	

1030947	1,626,281	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,110,274	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1139541	2,020,449	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	2,132,250	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,174,986	PIONEER BANCSHARES, INC.	AUSTIN, TX	
1108163	1,206,190	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,081,627	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,093,587	PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	SCOTTSBLUFF, NE	
3836488	1,205,438	PLAZA BANCORP	IRVINE, CA	
3802250	1,142,597	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,517,219	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
3632493	1,199,445	PROVIDENT FINANCIAL HOLDINGS, INC.	RIVERSIDE, CA	
1118434	1,089,007	QNB CORP.	QUAKERTOWN, PA	
4176855	1,505,749	RBB BANCORP	LOS ANGELES, CA	
1130584	2,832,237	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,735,552	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,349,300	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
2787118	1,344,617	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,855,356	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,968,588	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,145,108	RIVER VALLEY BANCORPORATION, INC.	WAUSAU, WI	
3180060	1,133,939	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	New Y-9C/BHCPR reporter
1200348	1,454,543	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,166,896	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,591,309	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,999,725	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,724,215	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2532402	1,206,849	SINOPAC BANCORP	LOS ANGELES, CA	
1131497	1,051,135	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2914857	1,084,088	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	New Y-9C/BHCPR reporter
2810285	1,116,555	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
2033226	2,556,444	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,070,692	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1248939	1,162,164	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,533,926	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	1,468,281	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	1,496,272	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
3325740	1,177,333	SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	MC LEAN, VA	
1062621	2,522,594	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,028,210	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3547010	1,147,864	SSB COMMUNITY BANCORP MHC	SPENCER, MA	
1141647	1,857,356	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,241,052	STARION BANCORPORATION	BISMARCK, ND	
1097771	1,092,902	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	2,018,392	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3852031	2,203,811	STERLING BANCORP, INC.	SOUTHFIELD, MI	
3283587	1,337,381	STERLING BANCSHARES, INC.	POPLAR BLUFF, MO	New Y-9C/BHCPR reporter
4228240	2,078,636	STRATEGIC GROWTH BANCORP INCORPORATED	EL PASO, TX	
2942702	2,680,647	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	2,093,901	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,776,442	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,255,773	SUN BANCORP, INC	MOUNT LAUREL, NJ	
1066713	1,948,195	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,540,585	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,935,855	TERRITORIAL BANCORP INC.	HONOLULU, HI	

1103878	1,037,841	TEXAS INDEPENDENT BANCSHARES, INC.	TEXAS CITY, TX
4360113	1,293,757	TGR FINANCIAL, INC.	NAPLES, FL
3934562	1,624,103	THREE SHORES BANCORPORATION, INC.	ORLANDO, FL
1070420	1,394,345	TRADITIONAL BANCORPORATION, INC.	MOUNT STERLING, KY
1203974	1,396,055	TRI CITY BANKSHARES CORPORATION	OAK CREEK, WI
1056161	1,356,076	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM
3233126	2,635,358	TRIUMPH BANCORP, INC.	DALLAS, TX
2465519	1,619,125	UFS BANCORP	WHITINSVILLE, MA
1082777	1,297,310	UNITED BANK CORPORATION	BARNESVILLE, GA
1097182	2,520,879	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
3831250	2,561,382	UNITED COMMUNITY FINANCIAL CORPORATION	YOUNGSTOWN, OH
2181426	1,226,387	UNITY BANCORP, INC.	CLINTON, NJ
4105266	1,522,015	VERITEX HOLDINGS, INC.	DALLAS, TX
3211012	1,192,264	VISION BANCSHARES, INC.	LAREDO, TX
3922466	2,059,018	WASHINGTONFIRST BANKSHARES, INC.	RESTON, VA
4523431	1,725,628	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
1135048	2,315,019	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	1,867,819	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1245705	2,288,770	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL
1127650	1,054,048	WESTBRAND, INC.	MINOT, ND
3866382	2,086,546	WESTERN NEW ENGLAND BANCORP, INC.	WESTFIELD, MA
3122051	1,620,948	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX
3831326	1,031,443	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA
1966671	1,764,009	WHITAKER BANK CORPORATION OF KENTUCKY	LEXINGTON, KY
2004141	2,282,216	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 348 bank holding companies.