

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 03/31/2017

Summary Ratios

 FR BHCPR
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| | 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 |

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Relative Income Statement and Margin Analysis

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| | 03/31/2017 | 03/31/2016 | 12/31/2016 | 12/31/2015 | 12/31/2014 |
|--|------------|------------|------------|------------|------------|
| 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 |

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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 |

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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 |

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Loan Mix and Analysis of Concentrations of Credit

| | 03/31/2017 | 03/31/2016 | 12/31/2016 | 12/31/2015 | 12/31/2014 |
|--|------------|------------|------------|------------|------------|
| 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 |

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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
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Derivatives and Off-Balance-Sheet Transactions

| | 03/31/2017 | 03/31/2016 | 12/31/2016 | 12/31/2015 | 12/31/2014 |
|--|------------|------------|------------|------------|------------|
| 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

| | 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 DATAPeer Group: 3
Date: 03/31/2017**Risk-Based Capital (Beginning March 2015, Replaced by Page 14)**

| | 03/31/2017 | | | 03/31/2016 | | | 12/31/2016 | | | 12/31/2015 | | | 12/31/2014 | | |
|---|------------|--|--|------------|--|--|------------|--|--|------------|--|--|------------|--|--|
| Capital Ratios | | | | | | | | | | | | | | | |
| Tier 1 leverage ratio | 10.08 | | | 10.08 | | | 10.12 | | | 10.13 | | | 10.10 | | |
| Tier 1 risk-based capital ratio | | | | | | | | | | | | | | | |
| Total risk-based capital ratio | | | | | | | | | | | | | | | |
| Tangible tier 1 leverage ratio | | | | | | | | | | | | | | | |
| Tangible common equity capital / Tangible assets | | | | | | | | | | | | | | | |
| Tier 1 common equity capital / Total risk-weighted assets | 12.52 | | | 12.43 | | | 12.50 | | | 12.50 | | | 12.37 | | |
| Other Ratios | | | | | | | | | | | | | | | |
| Mortgage serving assets / Principal balance 1-4 family others | | | | | | | | | | | | | | | |
| Estimated FV of mortgage serving assets / Mortgage service assets | | | | | | | | | | | | | | | |

BHCPR PEER GROUP DATAPeer Group: 3
Date: 03/31/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**FR BHCPR
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| | 03/31/2017 | | 03/31/2016 | | 12/31/2016 | | 12/31/2015 | | 12/31/2014 | |
|--|------------|--|------------|--|------------|--|------------|--|------------|--|
| 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

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| | 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

Derivatives Analysis

Peer Group: 3
Date:03/31/2017

| | 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% | BHC 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 |

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|---------|-----------|--|-------------------|-------------------------|
| 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 | |

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|---------|-----------|--|-------------------|-------------------------|
| 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 | |

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|---------|-----------|--|-------------------------|-------------------------|
| 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 | |

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| 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 | |

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| 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 | |

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| 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.