

BHCPR PEER GROUP DATA

 Peer Group: 4
 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) | 3.43 | 3.43 | 3.37 | 3.41 | 3.38 |
| + Non-interest income | 1.07 | 1.04 | 1.13 | 1.12 | 0.85 |
| - Overhead expense | 3.19 | 3.13 | 3.18 | 3.25 | 3.03 |
| - Provision for loan and lease losses | 0.12 | 0.10 | 0.11 | 0.09 | 0.11 |
| + Securities gains (losses) | 0.02 | 0.03 | 0.05 | 0.04 | 0.03 |
| + Other tax equivalent adjustments | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| = Pretax net operating income (tax equivalent) | 1.24 | 1.33 | 1.24 | 1.29 | 1.18 |
| Net operating income | 0.85 | 0.93 | 0.92 | 0.94 | 0.87 |
| Net income | 0.85 | 0.93 | 0.92 | 0.94 | 0.87 |
| Net income (sub-chapter S adjusted) | 0.64 | 0.89 | 0.50 | 0.98 | 0.93 |
| Percent of Average Earning Assets | | | | | |
| Interest income (tax equivalent) | 4.19 | 4.20 | 4.14 | 4.16 | 4.17 |
| Interest expense | 0.50 | 0.52 | 0.50 | 0.48 | 0.52 |
| Net interest income (tax equivalent) | 3.69 | 3.66 | 3.62 | 3.67 | 3.64 |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | |
| Net loan and lease losses / Average loans and leases | 0.09 | 0.05 | 0.13 | 0.12 | 0.19 |
| Earnings coverage of net losses (X) | 63.55 | -19.93 | 28.45 | 24.15 | 15.37 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.26 | 1.30 | 1.30 | 1.28 | 1.43 |
| Allowance for loan and lease losses / Total loans and leases | 1.26 | 1.30 | 1.29 | 1.27 | 1.42 |
| Nonaccrued loans and leases + ORE / Loans and leases + ORE | 1.22 | 1.16 | 1.31 | 1.21 | 1.70 |
| 30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001) | 0.53 | 0.53 | 0.54 | 0.53 | 0.63 |
| Liquidity and Funding | | | | | |
| Net noncore funding dependence | 7.28 | 15.73 | 15.38 | 15.72 | 14.13 |
| Net short-term noncore funding dependence | 2.39 | 6.96 | 7.62 | 7.01 | 5.19 |
| Net loans and leases / Total assets | 68.94 | 66.61 | 65.65 | 66.33 | 65.73 |
| Capitalization | | | | | |
| Tier 1 leverage ratio | 9.65 | 10.11 | 10.01 | 10.24 | 10.24 |
| Equity capital / Total assets | 9.56 | 9.93 | 9.71 | 10.06 | 10.13 |
| Equity capital + minority interest / Total assets | 9.57 | 9.93 | 9.77 | 10.07 | 10.21 |
| Tier 1 common equity capital / Total risk-weighted assets | 11.63 | 12.32 | 12.36 | 12.68 | 13.12 |
| Net Loans and leases / Equity capital (X) | 7.45 | 6.75 | 7.02 | 6.73 | 6.75 |
| Cash dividends / Net income | 20.48 | 20.45 | 25.48 | 24.81 | 24.31 |
| Cash dividends / Net income (sub-chapter S adjusted) | -111.42 | 39.39 | 79.12 | 41.44 | 15.05 |
| Retained earnings / Average equity capital | 6.87 | 7.55 | 6.77 | 6.68 | 6.14 |
| Growth Rates | | | | | |
| Assets | 3.98 | 4.86 | 4.34 | 5.49 | 4.51 |
| Equity capital | 3.88 | 6.15 | 4.10 | 6.23 | 10.24 |
| Net loans and leases | 6.44 | 9.43 | 6.06 | 9.59 | 7.60 |
| Noncore funding | -28.38 | 3.62 | 4.19 | 6.73 | 1.31 |
| Parent Company Ratios | | | | | |
| Short-term debt / Equity capital | 0.03 | 0.03 | 0.18 | 0.09 | 0.13 |
| Long-term debt / Equity capital | 3.25 | 2.85 | 3.36 | 2.35 | 1.99 |
| Equity investment in subs / Equity capital | 115.36 | 111.15 | 113.12 | 108.82 | 107.31 |
| Cash FR op + noncash + op expenses / Op expenses + dividends | 80.89 | 105.38 | 99.26 | 108.84 | 128.06 |

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Relative Income Statement and Margin Analysis

 FR BHCPR
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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) | 3.90 | 3.93 | 3.84 | 3.86 | 3.87 |
| Less: Interest expense | 0.46 | 0.48 | 0.46 | 0.45 | 0.48 |
| Equals: Net interest income (tax equivalent) | 3.43 | 3.43 | 3.37 | 3.41 | 3.38 |
| Plus: Non-interest income | 1.07 | 1.04 | 1.13 | 1.12 | 0.85 |
| Equals: adjusted operating income (tax equivalent) | 4.50 | 4.50 | 4.51 | 4.56 | 4.28 |
| Less: Overhead Expense | 3.19 | 3.13 | 3.18 | 3.25 | 3.03 |
| Less: Provision for loan and lease losses | 0.12 | 0.10 | 0.11 | 0.09 | 0.11 |
| Plus: Realized Gains / Losses on held-to-maturities securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Plus: Realized Gains / Losses on available-for-sale securities | 0.02 | 0.03 | 0.05 | 0.04 | 0.03 |
| Plus: other tax equivalent adjustments | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Pretax net operating income (tax equivalent) | 1.24 | 1.33 | 1.24 | 1.29 | 1.18 |
| Less: Applicable income taxes (tax equivalent) | 0.34 | 0.36 | 0.34 | 0.35 | 0.29 |
| Less: Minority interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net operating income | 0.85 | 0.93 | 0.92 | 0.94 | 0.87 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net income | 0.85 | 0.93 | 0.92 | 0.94 | 0.87 |
| Memo: Net income (last four quarters) | 0.87 | 0.94 | 0.92 | 0.94 | 0.86 |
| Net income-BHC and noncontrolling (minority) interest | 0.86 | 0.93 | 0.93 | 0.94 | 0.88 |
| Margin Analysis | | | | | |
| Average earning assets / Average assets | 92.98 | 93.61 | 93.10 | 93.06 | 93.10 |
| Average interest-bearing funds / Average assets | 72.09 | 73.24 | 71.73 | 72.34 | 74.39 |
| Interest income (tax equivalent) / Average earning assets | 4.19 | 4.20 | 4.14 | 4.16 | 4.17 |
| Interest expense / Average earning assets | 0.50 | 0.52 | 0.50 | 0.48 | 0.52 |
| Net interest income (tax equivalent) / Average earning assets | 3.69 | 3.66 | 3.62 | 3.67 | 3.64 |
| Yield or Cost | | | | | |
| Total loans and leases (tax equivalent) | 4.76 | 4.89 | 4.84 | 4.97 | 5.01 |
| Interest-bearing bank balances | 1.02 | 0.88 | 0.71 | 0.47 | 0.32 |
| Fed funds sold and reverse repos | 0.44 | 0.25 | 0.34 | 0.13 | 0.17 |
| Trading assets | | 1.58 | 0.00 | 0.81 | 1.21 |
| Total earning assets | 4.09 | 4.09 | 4.05 | 4.06 | 4.07 |
| Investment securities (tax equivalent) | 2.63 | 2.60 | 2.64 | 2.47 | 2.49 |
| US Treasury and agency securities (excluding Mortgage-backed securities) | 1.79 | 1.76 | 1.93 | 1.67 | 1.62 |
| Mortgage-backed securities | 2.09 | 2.19 | 2.04 | 2.10 | 2.15 |
| All other securities | 3.90 | 3.94 | 4.03 | 3.57 | 3.86 |
| Interest-bearing deposits | 0.48 | 0.52 | 0.49 | 0.49 | 0.50 |
| Time deposits of \$250K or more | | | | | |
| Time deposits < \$250K | | | | | |
| Other domestic deposits | | 0.27 | 0.26 | 0.25 | 0.24 |
| Foreign deposits | | | | | |
| Fed funds purchased and repos | 0.42 | 0.35 | 0.33 | 0.32 | 0.35 |
| Other borrowed funds and trading liabilities | 2.07 | 1.90 | 1.92 | 1.93 | 2.16 |
| All interest-bearing funds | 0.65 | 0.67 | 0.65 | 0.63 | 0.63 |

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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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Overhead expenses / Net Interest Income + non-interest income | 71.51 | 70.75 | 71.73 | 72.16 | 72.52 |
| Percent of Average Assets | | | | | |
| Total overhead expense | 3.19 | 3.13 | 3.18 | 3.25 | 3.03 |
| Personnel expense | 1.81 | 1.79 | 1.76 | 1.77 | 1.66 |
| Net occupancy expense | 0.37 | 0.37 | 0.38 | 0.38 | 0.37 |
| Other operating expenses | 1.01 | 0.96 | 1.04 | 1.03 | 0.97 |
| Overhead less non-interest income | 2.12 | 2.05 | 2.08 | 2.10 | 2.13 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | |
| Total overhead expense | 70.11 | 69.16 | 70.35 | 70.74 | 71.11 |
| Personnel expense | 40.16 | 39.60 | 38.53 | 39.49 | 39.18 |
| Net occupancy expense | 8.06 | 7.99 | 8.25 | 8.29 | 8.68 |
| Other operating expenses | 21.92 | 21.20 | 23.18 | 22.45 | 22.73 |
| Total non-interest income | 22.17 | 21.91 | 23.25 | 22.59 | 19.32 |
| Fiduciary activities income | 1.10 | 1.12 | 1.70 | 1.15 | 0.82 |
| Service charges on domestic deposit accounts | 4.24 | 3.60 | 4.18 | 4.26 | 5.00 |
| Trading revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment banking fees and commissions | 0.93 | 0.63 | 0.67 | 0.72 | 0.59 |
| Insurance activities revenue | 0.47 | 0.93 | 0.38 | 0.71 | 0.29 |
| Venture capital revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net servicing fees | 0.52 | 0.52 | 0.37 | 0.92 | 0.41 |
| Net securitization income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net gain (loss) - sales of loans, OREO, and other assets | 2.66 | 3.86 | 4.38 | 3.96 | 1.74 |
| Other non-interest income | 9.47 | 7.52 | 9.09 | 7.27 | 7.27 |
| Overhead less non-interest income | 48.24 | 46.77 | 47.06 | 47.26 | 50.84 |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 19.93 | 19.53 | 18.03 | 20.50 | 18.48 |
| Applicable income tax + TE / Pretax net operating income + TE | 26.89 | 26.66 | 25.24 | 27.74 | 25.66 |

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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 | 54.28 | 52.04 | 52.16 | 50.87 | 51.46 |
| Commercial and industrial loans | 9.18 | 8.94 | 9.19 | 9.50 | 7.93 |
| Loans to individuals | 1.69 | 1.16 | 1.42 | 1.46 | 1.90 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural loans | 1.42 | 1.40 | 1.32 | 1.65 | 1.39 |
| Other loans and leases | 1.16 | 1.56 | 1.04 | 1.56 | 0.89 |
| Net loans and leases | 68.94 | 66.61 | 65.65 | 66.33 | 65.73 |
| Debt securities over 1 year | 16.99 | 19.55 | 20.61 | 19.54 | 18.98 |
| Mutual funds and equity securities | 0.09 | 0.10 | 0.11 | 0.17 | 0.08 |
| Subtotal | 86.14 | 86.74 | 86.12 | 86.58 | 85.44 |
| Interest-bearing bank balances | 3.51 | 3.41 | 3.26 | 3.10 | 3.90 |
| Federal funds sold and reverse repos | 0.22 | 0.16 | 0.31 | 0.21 | 0.15 |
| Debt securities 1 year or less | 1.87 | 1.60 | 1.73 | 1.55 | 1.72 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total earning assets | 92.21 | 92.88 | 92.30 | 92.54 | 92.29 |
| Non-interest cash and due from depository institutions | 1.61 | 1.33 | 1.60 | 1.42 | 1.67 |
| Other real estate owned | 0.22 | 0.18 | 0.23 | 0.18 | 0.33 |
| All other assets | 6.14 | 5.71 | 6.00 | 5.97 | 5.94 |
| Memoranda | | | | | |
| Short-term investments | 5.95 | 5.71 | 5.80 | 5.33 | 6.52 |
| US Treasury securities | 0.43 | 0.26 | 0.44 | 0.46 | 0.23 |
| US agency securities (excluding Mortgage-backed securities) | 3.75 | 4.01 | 3.53 | 4.31 | 4.31 |
| Municipal securities | 5.25 | 6.00 | 6.69 | 5.96 | 5.33 |
| Mortgage-backed securities | 8.09 | 9.03 | 10.19 | 8.83 | 7.98 |
| Asset-backed securities | 0.11 | 0.04 | 0.08 | 0.06 | 0.04 |
| Other debt securities | 0.10 | 0.33 | 0.14 | 0.31 | 0.27 |
| Loans held-for-sale | 0.18 | 0.28 | 0.30 | 0.42 | 0.19 |
| Loans not held-for-sale | 69.65 | 67.11 | 66.10 | 66.50 | 65.99 |
| Real estate loans secured by 1-4 family | 18.23 | 17.44 | 17.38 | 17.97 | 18.62 |
| Revolving | 2.69 | 2.20 | 2.20 | 2.43 | 2.38 |
| Closed-end, secured by first liens | 14.89 | 14.36 | 14.35 | 14.74 | 15.28 |
| Closed-end, secured by junior liens | 0.58 | 0.62 | 0.64 | 0.64 | 0.64 |
| Commercial real estate loans | 32.53 | 31.65 | 31.92 | 29.74 | 28.22 |
| Construction and land development | 5.16 | 5.00 | 5.38 | 4.64 | 4.34 |
| Multifamily | 3.26 | 2.98 | 3.08 | 2.83 | 2.36 |
| Nonfarm nonresidential | 23.65 | 23.00 | 23.15 | 21.69 | 20.67 |
| Real estate loans secured by farmland | 2.18 | 1.86 | 1.94 | 2.15 | 2.20 |

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Peer Group: 4
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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 | 78.59 | 77.93 | 78.41 | 76.47 | 78.39 |
| Real estate loans secured by 1-4 family | 26.39 | 26.20 | 26.58 | 26.92 | 28.43 |
| Revolving | 3.91 | 3.22 | 3.31 | 3.57 | 3.61 |
| Closed-end | 22.51 | 22.63 | 23.11 | 23.21 | 24.46 |
| Commercial real estate loans | 46.91 | 46.97 | 48.02 | 44.16 | 43.12 |
| Construction and land development | 7.37 | 7.33 | 7.96 | 6.88 | 6.54 |
| 1-4 family | 2.43 | 2.01 | 2.26 | 1.89 | 1.69 |
| Other | 4.81 | 5.14 | 5.61 | 4.82 | 4.68 |
| Multifamily | 4.72 | 4.46 | 4.82 | 4.22 | 3.54 |
| Nonfarm nonresidential | 34.16 | 34.37 | 34.83 | 32.35 | 31.74 |
| Owner-occupied | 14.46 | 15.59 | 14.98 | 14.92 | 14.79 |
| Other | 19.30 | 17.74 | 19.42 | 16.49 | 16.38 |
| Real estate loans secured by farmland | 3.29 | 2.81 | 2.98 | 3.20 | 3.40 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 13.14 | 13.31 | 14.11 | 14.12 | 12.10 |
| Loans to individuals | 2.60 | 1.86 | 2.33 | 2.36 | 3.08 |
| Credit card loans | 0.03 | 0.05 | 0.05 | 0.07 | 0.08 |
| Agricultural loans | 2.23 | 2.16 | 2.11 | 2.52 | 2.13 |
| Other loans and leases | 1.70 | 2.45 | 1.86 | 2.42 | 1.37 |
| Loan and Lease Percent of Total Risk Based Capital | | | | | |
| Real estate loans | 514.43 | 475.25 | 490.02 | 462.55 | 468.69 |
| Real estate loans secured by 1-4 family | 177.93 | 163.88 | 164.81 | 167.04 | 165.92 |
| Revolving | 24.68 | 20.06 | 20.44 | 22.44 | 22.28 |
| Closed-end | 151.76 | 141.29 | 142.89 | 143.96 | 141.65 |
| Commercial real estate loans | 309.97 | 287.50 | 299.33 | 270.92 | 263.32 |
| Construction and land development | 50.19 | 44.65 | 49.82 | 41.74 | 41.34 |
| 1-4 family | 15.68 | 12.32 | 14.46 | 11.35 | 10.64 |
| Other | 32.97 | 31.34 | 34.44 | 29.20 | 29.67 |
| Multifamily | 30.39 | 27.47 | 29.06 | 26.17 | 21.35 |
| Nonfarm nonresidential | 226.85 | 209.62 | 215.40 | 198.10 | 195.79 |
| Owner-occupied | 98.32 | 97.41 | 93.52 | 93.24 | 92.26 |
| Other | 127.45 | 107.78 | 121.35 | 100.63 | 100.83 |
| Real estate loans secured by farmland | 21.77 | 18.46 | 19.23 | 20.34 | 22.64 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and industrial loans | 91.14 | 83.84 | 87.01 | 88.67 | 77.76 |
| Loans to individuals | 16.00 | 11.03 | 13.66 | 13.61 | 17.73 |
| Credit card loans | 0.23 | 0.32 | 0.33 | 0.42 | 0.48 |
| Agricultural loans | 14.34 | 13.73 | 13.37 | 15.80 | 14.77 |
| Other loans and leases | 10.91 | 14.44 | 9.58 | 14.48 | 9.99 |
| Supplemental | | | | | |
| Non-owner occupied CRE loans / Gross loans | 32.03 | 30.31 | 32.90 | 28.39 | 27.89 |
| Non-owner occupied CRE loans / Total risk based capital | 211.25 | 185.00 | 204.50 | 173.12 | 170.06 |
| Construction and land development loans / Total risk based capital | 50.19 | 44.65 | 49.82 | 41.74 | 41.34 |
| Total CRE loans / Total risk based capital | 311.27 | 288.56 | 300.45 | 272.10 | 264.91 |

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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 | 5.95 | 5.71 | 5.80 | 5.33 | 6.52 |
| Liquid assets | 18.21 | 19.63 | 20.50 | 19.45 | 20.67 |
| Investment securities | 19.15 | 22.13 | 22.82 | 21.99 | 21.44 |
| Net loans and leases | 68.94 | 66.61 | 65.65 | 66.33 | 65.73 |
| Net loans, leases and standby letters of credit | 69.33 | 66.98 | 66.07 | 66.73 | 66.13 |
| Core deposits | 75.67 | 68.25 | 68.84 | 68.70 | 68.79 |
| Noncore funding | 12.53 | 19.65 | 19.19 | 19.18 | 19.04 |
| Time deposits of \$100K or more | | 12.19 | 11.65 | 11.66 | 12.14 |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Federal funds purchased and repos | 0.98 | 1.33 | 1.08 | 1.16 | 1.07 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net federal funds purchased (sold) | 0.79 | 1.26 | 0.79 | 0.98 | 0.96 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other borrowings w/remaining maturity of 1 year or less | 1.71 | 1.36 | 2.04 | 1.67 | 1.41 |
| Earning assets repriceable in 1 year | 26.78 | 27.46 | 26.33 | 27.34 | 26.73 |
| Interest-bearing liabilities repriceable in 1 year | 20.99 | 20.05 | 21.69 | 19.79 | 20.50 |
| Long-term debt repriceable in 1 year | 0.49 | 0.29 | 0.70 | 0.23 | 0.31 |
| Net assets repriceable in 1 year | 5.51 | 6.15 | 3.65 | 6.88 | 5.49 |
| Other Liquidity and Funding Ratios | | | | | |
| Net noncore funding dependence | 7.28 | 15.73 | 15.38 | 15.72 | 14.13 |
| Net ST noncore funding dependence | 2.39 | 6.96 | 7.62 | 7.01 | 5.19 |
| Short-term investment / ST noncore funding | 119.68 | 62.12 | 56.72 | 59.22 | 70.89 |
| Liquid assets-ST noncore funding / Nonliquid assets | 12.90 | 10.37 | 11.13 | 10.35 | 13.09 |
| Net loans and leases / Total deposits | 83.00 | 81.38 | 79.37 | 81.09 | 80.43 |
| Net loans and leases / Core deposits | 91.98 | 99.28 | 96.23 | 98.45 | 97.28 |
| Held-to-maturity securities appreciation (depreciation) / T1 cap | 0.52 | 1.63 | -0.58 | 0.66 | 0.49 |
| Available-for-sale securities appreciation (depreciation) / T1 cap | -0.64 | 3.21 | -1.31 | 1.35 | 1.69 |
| Structured notes appreciation (depreciation) / T1 cap | -0.04 | -0.05 | -0.12 | -0.16 | -0.08 |
| Percent of Investment Securities | | | | | |
| Held-to-maturity securities | 8.38 | 16.41 | 11.78 | 13.86 | 7.91 |
| Available-for-sale securities | 91.62 | 83.59 | 88.22 | 86.14 | 92.09 |
| US Treasury securities | 3.28 | 1.79 | 3.04 | 2.49 | 1.04 |
| US agency securities (excluding Mortgage-backed securities) | 21.94 | 21.49 | 18.93 | 22.63 | 20.85 |
| Municipal securities | 24.67 | 25.98 | 26.15 | 25.47 | 24.28 |
| Mortgage-backed securities | 42.67 | 41.53 | 44.72 | 41.35 | 40.31 |
| Asset-backed securities | 0.61 | 0.27 | 0.42 | 0.34 | 0.18 |
| Other debt securities | 0.74 | 1.54 | 0.88 | 1.48 | 1.38 |
| Mutual funds and equity securities | 1.01 | 0.69 | 0.93 | 1.18 | 0.45 |
| Debt securities 1 year or less | 9.37 | 8.12 | 7.81 | 8.24 | 8.50 |
| Debt securities 1 to 5 years | 30.52 | 30.71 | 29.10 | 31.40 | 26.86 |
| Debt securities over 5 years | 54.92 | 56.52 | 61.09 | 56.04 | 60.78 |
| Pledged securities | 50.70 | 47.46 | 47.32 | 47.86 | 45.07 |
| Structured notes, fair value | 0.30 | 0.38 | 0.35 | 0.58 | 1.49 |
| Percent Change from Prior Like Quarter | | | | | |
| Short-term investments | 23.14 | -3.15 | 51.61 | 14.62 | 9.43 |
| Investment securities | 0.03 | -0.12 | -1.16 | 0.44 | -0.96 |
| Core deposits | 13.89 | 4.93 | 4.64 | 4.93 | 4.63 |
| Noncore funding | -28.38 | 3.62 | 4.19 | 6.73 | 1.31 |

BHCPR PEER GROUP DATA

 Peer Group: 4
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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 | 12.89 | 12.51 | 12.13 | 13.19 | 12.02 |
| Standby letters of credit | 0.34 | 0.35 | 0.42 | 0.37 | 0.34 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 |
| 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 | 1.05 | 1.34 | 1.49 | 1.58 | 0.70 |
| Interest rate contracts | 1.05 | 1.33 | 1.49 | 1.58 | 0.69 |
| Interest rate futures and forward contracts | 0.15 | 0.27 | 0.22 | 0.26 | 0.09 |
| Written options contracts (interest rate) | 0.31 | 0.35 | 0.24 | 0.25 | 0.09 |
| Purchased options contracts (interest rate) | 0.05 | 0.03 | 0.15 | 0.03 | 0.00 |
| Interest rate swaps | 0.32 | 0.25 | 0.25 | 0.40 | 0.17 |
| 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 | 18.74 | 18.74 | 18.90 | 20.62 | 19.24 |

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date:03/31/2017

Derivatives Analysis

 FR BHCPR
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| | 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 | 27.12 | 31.78 | 30.34 | 32.33 | 32.88 |
| Written options | 25.54 | 37.03 | 23.64 | 26.54 | 31.77 |
| Exchange-traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-the-counter | 25.54 | 37.03 | 23.64 | 26.54 | 31.22 |
| Purchased options | 3.44 | 3.05 | 8.63 | 5.01 | 0.12 |
| Exchange-traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-the-counter | 3.44 | 3.05 | 8.63 | 5.01 | 0.02 |
| Swaps | 35.48 | 25.08 | 29.40 | 33.33 | 31.93 |
| Held for trading | 1.24 | 7.85 | 1.00 | 0.82 | 1.56 |
| Interest rate contracts | 1.24 | 7.85 | 1.00 | 0.82 | 1.56 |
| 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 | 93.57 | 92.15 | 99.00 | 99.18 | 98.44 |
| Interest rate contracts | 93.57 | 92.09 | 99.00 | 99.13 | 88.97 |
| 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) | 65.20 | 62.15 | 72.67 | 73.99 | 63.47 |
| One year or less | 28.29 | 32.18 | 31.08 | 37.41 | 31.36 |
| Over 1 year to 5 years | 23.50 | 8.84 | 18.47 | 11.97 | 8.31 |
| Over 5 years | 10.55 | 17.88 | 19.66 | 22.02 | 11.24 |
| Gross negative fair value (absolute value) | 0.91 | 1.42 | 0.69 | 1.30 | 1.12 |
| Gross positive fair value | 0.66 | 1.00 | 1.10 | 0.96 | 0.64 |
| 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 | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 |

BHCPR PEER GROUP DATA

 Peer Group: 4
 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 | 0.12 | 0.10 | 0.11 | 0.09 | 0.11 |
| Provision for loan and lease losses / Average loans and leases | 0.17 | 0.15 | 0.17 | 0.14 | 0.17 |
| Provision for loan and lease losses / Net losses | -122.06 | 135.16 | 209.58 | 112.93 | 124.03 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.26 | 1.30 | 1.30 | 1.28 | 1.43 |
| Allowance for loan and lease losses / Total loans and leases | 1.26 | 1.30 | 1.29 | 1.27 | 1.42 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 60.09 | 50.21 | 24.27 | 20.91 | 14.50 |
| Allowance for loan and lease losses / Nonaccrual assets | 174.98 | 248.21 | 215.84 | 246.90 | 232.08 |
| ALLL/90+ days past due + nonaccrual loans and leases | 170.18 | 219.85 | 176.34 | 204.56 | 206.73 |
| Gross loan and lease losses / Average loans and leases | 0.15 | 0.11 | 0.21 | 0.20 | 0.29 |
| Recoveries / Average loans and leases | 0.07 | 0.06 | 0.08 | 0.09 | 0.10 |
| Net losses / Average loans and leases | 0.09 | 0.05 | 0.13 | 0.12 | 0.19 |
| 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 | 10.10 | 9.34 | 46.10 | 51.82 | 30.59 |
| Earnings coverage of net losses (X) | 63.55 | -19.93 | 28.45 | 24.15 | 15.37 |
| Net Loan and Lease Losses By Type | | | | | |
| Real estate loans | 0.00 | 0.02 | 0.07 | 0.06 | 0.13 |
| Real estate loans secured by 1-4 family | 0.04 | 0.07 | 0.10 | 0.07 | 0.14 |
| Revolving | -0.05 | 0.06 | 0.12 | 0.09 | 0.11 |
| Closed-end | 0.05 | 0.06 | 0.10 | 0.08 | 0.14 |
| Commercial real estate loans | -0.01 | -0.01 | 0.04 | 0.03 | 0.12 |
| Construction and land development | -0.03 | -0.07 | -0.02 | -0.28 | 0.09 |
| 1-4 family | -0.02 | 0.00 | -0.01 | 0.00 | 0.00 |
| Other | -0.01 | -0.04 | -0.01 | -0.30 | 0.06 |
| Multifamily | 0.00 | 0.00 | 0.04 | 0.02 | 0.02 |
| Nonfarm nonresidential | 0.00 | 0.01 | 0.05 | 0.05 | 0.12 |
| Owner-occupied | 0.00 | 0.00 | 0.04 | 0.05 | 0.05 |
| Other | 0.00 | 0.00 | 0.01 | 0.01 | 0.05 |
| Real estate loans secured by farmland | 0.00 | 0.00 | 0.18 | 0.02 | 0.00 |
| Commercial and industrial loans | 0.16 | 0.03 | 0.25 | 0.18 | 0.27 |
| Loans to depository institutions | 0.00 | | | 0.00 | 0.00 |
| Loans to individuals | 1.18 | 1.97 | 0.56 | 0.75 | 0.69 |
| Credit card loans | 1.12 | 0.45 | 1.43 | 2.56 | 1.47 |
| Agricultural loans | -0.01 | -0.02 | 0.03 | -0.01 | 0.00 |
| Loans to foreign governments and institutions | 0.00 | | | | 0.00 |
| Other loans and leases | 0.61 | 0.59 | 2.48 | 1.03 | 0.48 |

BHCPR PEER GROUP DATA

 Peer Group: 4
 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 | 0.53 | 0.53 | 0.54 | 0.53 | 0.63 |
| 90+ days past due loans and leases | 0.07 | 0.06 | 0.06 | 0.08 | 0.05 |
| Nonaccrual loans and leases | 0.90 | 0.85 | 0.93 | 0.89 | 1.12 |
| 90+ days past due and nonaccrual loans and leases | 0.99 | 0.94 | 1.05 | 1.03 | 1.21 |
| Percent of Loans and Leases and Other Assets | | | | | |
| 30+ Days Past Due and Nonaccrual | | | | | |
| 30-89 days past due assets | 0.53 | 0.52 | 0.54 | 0.53 | 0.63 |
| 90+ days past due assets | 0.07 | 0.06 | 0.06 | 0.08 | 0.05 |
| Nonaccrual assets | 0.93 | 0.87 | 0.94 | 0.91 | 1.13 |
| 30+ days past due and nonaccrual assets | 1.57 | 1.52 | 1.63 | 1.60 | 1.91 |
| Percent of Total Assets | | | | | |
| 90+ days past due and nonaccrual assets | 0.70 | 0.63 | 0.69 | 0.71 | 0.80 |
| 90+ past due and nonaccrual assets + other real estate owned | 0.93 | 0.85 | 0.93 | 0.95 | 1.18 |
| Restructured and Nonaccrual Loans and Leases | | | | | |
| + OREO as Percent of: | | | | | |
| Total Assets | 1.27 | 1.25 | 1.33 | 1.33 | 1.63 |
| Allowance for loan and leases losses | 148.53 | 157.33 | 162.05 | 170.57 | 179.62 |
| Equity cap + allowance for loan and lease losses | 12.73 | 11.50 | 12.90 | 12.18 | 15.13 |
| Tier 1 cap + allowance for loan and lease losses | 12.78 | 11.58 | 12.80 | 12.07 | 14.65 |
| Loans and Leases + other real estate owned | 1.83 | 1.82 | 2.05 | 1.93 | 2.50 |

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 0.49 | 0.48 | 0.52 | 0.56 | 0.62 |
| | 90+ days past due | 0.03 | 0.06 | 0.05 | 0.08 | 0.04 |
| | Nonaccrual | 0.89 | 0.86 | 0.75 | 0.92 | 1.23 |
| Commercial and industrial | 30-89 days past due | 0.33 | 0.52 | 0.31 | 0.34 | 0.34 |
| | 90+ days past due | 0.01 | 0.02 | 0.02 | 0.01 | 0.01 |
| | Nonaccrual | 0.91 | 0.87 | 1.10 | 0.90 | 0.71 |
| Individuals | 30-89 days past due | 0.56 | 0.97 | 0.63 | 0.72 | 0.85 |
| | 90+ days past due | 0.05 | 0.01 | 0.03 | 0.03 | 0.05 |
| | Nonaccrual | 0.22 | 0.29 | 0.26 | 0.50 | 0.25 |
| Depository institution loans | 30-89 days past due | 0.00 | | | 0.00 | 0.00 |
| | 90+ days past due | 0.00 | | | 0.00 | 0.00 |
| | Nonaccrual | 0.00 | | | 0.00 | 0.00 |
| Agricultural | 30-89 days past due | 0.09 | 0.25 | 0.04 | 0.07 | 0.04 |
| | 90+ days past due | 0.01 | 0.04 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.18 | 0.08 | 0.14 | 0.08 | 0.04 |
| Foreign governments | 30-89 days past due | 0.00 | | | | 0.00 |
| | 90+ days past due | 0.00 | | | | 0.00 |
| | Nonaccrual | 0.00 | | | | 0.00 |
| Other loans and leases | 30-89 days past due | 0.48 | 0.24 | 0.45 | 0.29 | 0.29 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.14 | 0.01 | 0.53 | 0.10 | 0.05 |

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 4
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 | 0.75 | 0.64 | 0.79 | 0.84 | 0.95 |
| | 90+ days past due | 0.04 | 0.06 | 0.05 | 0.08 | 0.06 |
| | Nonaccrual | 0.94 | 0.85 | 0.83 | 0.91 | 1.16 |
| Revolving | 30-89 days past due | 0.42 | 0.31 | 0.35 | 0.42 | 0.37 |
| | 90+ days past due | 0.04 | 0.02 | 0.03 | 0.02 | 0.00 |
| | Nonaccrual | 0.40 | 0.34 | 0.39 | 0.44 | 0.40 |
| Closed-End | 30-89 days past due | 0.73 | 0.64 | 0.86 | 0.91 | 0.93 |
| | 90+ days past due | 0.03 | 0.06 | 0.05 | 0.08 | 0.06 |
| | Nonaccrual | 1.03 | 0.94 | 0.83 | 0.97 | 1.26 |
| Junior Lien | 30-89 days past due | 0.02 | 0.04 | 0.05 | 0.02 | 0.04 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.06 | 0.05 | 0.03 | 0.04 | 0.06 |
| Commercial real estate | 30-89 days past due | 0.32 | 0.33 | 0.29 | 0.32 | 0.37 |
| | 90+ days past due | 0.02 | 0.02 | 0.03 | 0.03 | 0.02 |
| | Nonaccrual | 0.81 | 0.78 | 0.66 | 0.83 | 1.26 |
| Construction and development | 30-89 days past due | 0.29 | 0.19 | 0.19 | 0.30 | 0.23 |
| | 90+ days past due | 0.00 | 0.01 | 0.01 | 0.01 | 0.00 |
| | Nonaccrual | 0.54 | 0.90 | 0.53 | 0.97 | 1.70 |
| 1-4 family | 30-89 days past due | 0.03 | 0.05 | 0.04 | 0.17 | 0.03 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.03 | 0.14 | 0.03 | 0.10 | 0.06 |
| Other | 30-89 days past due | 0.23 | 0.09 | 0.11 | 0.09 | 0.12 |
| | 90+ days past due | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 |
| | Nonaccrual | 0.48 | 0.58 | 0.43 | 0.67 | 1.41 |
| Multifamily | 30-89 days past due | 0.40 | 0.06 | 0.09 | 0.51 | 0.08 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.09 | 0.10 | 0.26 | 0.10 | 0.18 |
| Nonfarm non-residential | 30-89 days past due | 0.31 | 0.34 | 0.32 | 0.26 | 0.36 |
| | 90+ days past due | 0.03 | 0.01 | 0.04 | 0.04 | 0.01 |
| | Nonaccrual | 0.89 | 0.81 | 0.74 | 0.87 | 1.12 |
| Owner occupied | 30-89 days past due | 0.19 | 0.22 | 0.21 | 0.16 | 0.19 |
| | 90+ days past due | 0.02 | 0.01 | 0.03 | 0.01 | 0.00 |
| | Nonaccrual | 0.43 | 0.46 | 0.41 | 0.45 | 0.52 |
| Other | 30-89 days past due | 0.08 | 0.09 | 0.12 | 0.06 | 0.11 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | Nonaccrual | 0.35 | 0.29 | 0.30 | 0.34 | 0.47 |
| Farmland | 30-89 days past due | 0.30 | 0.44 | 0.69 | 0.17 | 0.21 |
| | 90+ days past due | 0.00 | 0.04 | 0.00 | 0.01 | 0.00 |
| | Nonaccrual | 1.34 | 0.72 | 1.99 | 0.68 | 0.55 |
| Credit card | 30-89 days past due | 0.93 | 0.53 | 0.99 | 1.73 | 0.98 |
| | 90+ days past due | 0.16 | 0.39 | 0.04 | 0.14 | 0.22 |
| | Nonaccrual | 0.00 | 0.07 | 0.01 | 0.06 | 0.02 |

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

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 9.65 | | | 10.11 | | | 10.01 | | | 10.24 | | | 10.24 | | |
| Tier 1 risk-based capital ratio | | | | | | | | | | | | | | | |
| Total risk-based capital ratio | | | | | | | | | | | | | | | |
| Tangible tier 1 leverage ratio | | | | | | | | | | | | | | | |
| Tangible common equity capital / Tangible assets | | | | | | | | | | | | | | | |
| Tier 1 common equity capital / Total risk-weighted assets | 11.63 | | | 12.32 | | | 12.36 | | | 12.68 | | | 13.12 | | |
| Other Ratios | | | | | | | | | | | | | | | |
| Mortgage serving assets / Principal balance 1-4 family others | | | | | | | | | | | | | | | |
| Estimated FV of mortgage serving assets / Mortgage service assets | | | | | | | | | | | | | | | |

BHCPR PEER GROUP DATA

Peer Group: 4
Date: 03/31/2017

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

| | 03/31/2017 | | 03/31/2016 | | 12/31/2016 | | 12/31/2015 | | 12/31/2014 | |
|--|------------|--|------------|--|------------|--|------------|--|------------|--|
| Capital Ratios | | | | | | | | | | |
| Common equity tier 1 capital, column A | 11.63 | | 12.32 | | 12.36 | | 12.68 | | | |
| Common equity tier 1 capital, column B | 0.00 | | 0.00 | | 0.00 | | 0.00 | | | |
| Tier 1 capital, column A | 13.11 | | 13.83 | | 13.87 | | 14.11 | | | |
| Tier 1 capital, column B | 0.00 | | 0.00 | | 0.00 | | 0.00 | | | |
| Total capital, column A | 14.66 | | 15.22 | | 15.26 | | 15.42 | | | |
| Total capital, column B | 0.00 | | 0.00 | | 0.00 | | 0.00 | | | |
| Tier 1 leverage | 9.65 | | 10.11 | | 10.01 | | 10.24 | | | |

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 0.01 | 0.00 | 0.00 |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets | 0.00 | 39.77 | 72.64 | 43.48 | 34.78 |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets | 100.00 | 60.23 | 27.36 | 56.52 | 65.22 |
| Seperate account assets (L/H) / Total life assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance activities revenue / Adjusted operating income | 0.47 | 0.93 | 0.38 | 0.71 | 0.29 |
| Premium income / Insurance activities revenue | 0.07 | 0.00 | 0.07 | 0.00 | 0.11 |
| Credit related premium income / Total premium income | 100.00 | 80.00 | 40.00 | 78.33 | 40.25 |
| Other premium income / Total premium income | 0.00 | 20.00 | 60.00 | 21.67 | 59.75 |
| Insurance underwriting net income / Consolidated net income | 0.00 | 0.00 | 0.11 | 0.00 | 0.00 |
| Insurance net income (P/C) / Equity (P/C) | | 62.35 | 43.57 | 29.71 | 24.66 |
| Insurance net income (L/H) / Equity (L/H) | 2.04 | 1.21 | 1.41 | 0.87 | 0.83 |
| Insurance benefits, losses, expenses / Insurance premiums | 33.33 | 120.00 | 45.56 | 111.67 | 290.65 |
| Reinsurance recovery (P/C) / Total assets (P/C) | | 0.00 | 0.00 | 0.00 | 4.74 |
| Reinsurance recovery (L/H) / Total assets (L/H) | 0.00 | 0.00 | 0.00 | 0.00 | 0.95 |
| 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 | 16.70 | 14.66 | 14.13 | 13.80 | 11.88 |
| 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: 4
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 | | | | | |
| 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 |
| Growth Rates | | | | | |
| Net loans and leases | 638.89 | -1.06 | 310.95 | -5.91 | -8.55 |
| Total selected assets | 40.05 | -4.72 | 26.66 | -11.54 | -20.05 |
| Deposits | | | | | |

BHCPR PEER GROUP DATA

 Peer Group: 4
 Date: 03/31/2017

Parent Company Analysis - Part 1

 FR BHCPR
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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 | 8.95 | 9.11 | 8.96 | 8.89 | 8.12 |
| Bank net income / Average equity investment in banks | 8.88 | 9.39 | 9.03 | 9.46 | 9.00 |
| Nonbank net income / Average equity investment in nonbanks | 3.87 | 6.32 | 2.25 | 5.86 | 3.91 |
| Sub BHCs net income / Average equity investment in sub BHCs | 10.30 | 9.49 | 12.26 | 6.21 | 5.70 |
| Bank net income / Parent net income | 105.88 | 105.54 | 96.36 | 104.70 | 105.87 |
| Nonbank net income / Parent net income | 1.65 | 1.87 | 1.19 | 1.27 | 0.29 |
| Sub BHCs net income / Parent net income | 100.00 | 100.00 | 105.80 | 100.65 | 96.36 |
| Leverage | | | | | |
| Total liabilities / Equity capital | 19.45 | 15.00 | 17.16 | 13.96 | 11.45 |
| Total debt / Equity capital | 3.36 | 2.98 | 3.63 | 2.79 | 2.53 |
| Total debt + NP to subs that issued trust preferred / Equity capital | 17.21 | 12.73 | 15.02 | 11.74 | 9.89 |
| Total debt + Loans guaranteed for affiliate / Equity capital | 3.39 | 3.00 | 3.65 | 2.80 | 2.54 |
| Total debt / Equity capital - excess over fair value | 3.37 | 2.99 | 3.63 | 2.80 | 2.54 |
| Long-term debt / Equity capital | 3.25 | 2.85 | 3.36 | 2.35 | 1.99 |
| Short-term debt / Equity capital | 0.03 | 0.03 | 0.18 | 0.09 | 0.13 |
| 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 | 0.12 | 0.10 | 0.10 | 0.09 | 0.02 |
| Long-term debt / Consolidated long-term debt | 8.88 | 8.49 | 8.33 | 6.95 | 8.96 |
| Double Leverage | | | | | |
| Equity investment in subs / Equity capital | 115.36 | 111.15 | 113.12 | 108.82 | 107.31 |
| Total investment in subs / Equity capital | 115.44 | 111.40 | 113.37 | 109.28 | 107.63 |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | 100.29 |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1 | | | | | 100.59 |
| Double Leverage Payback | | | | | |
| Equity investment in subs - equity cap / Net income (X) | 1.30 | 1.14 | 1.10 | 0.87 | 0.72 |
| Equity investment in subs - equity cap / Net income-div (X) | 2.34 | 2.30 | 2.12 | 2.74 | 2.84 |
| Coverage Analysis | | | | | |
| Operating income-tax + noncash / Operating expenses + dividends | 72.95 | 85.12 | 104.72 | 122.14 | 126.92 |
| Cash flow from operations + noncash + op exchange / Op exchange + div | 80.89 | 105.38 | 99.26 | 108.84 | 128.06 |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends | 102.44 | 63.45 | 90.41 | 121.81 | 114.14 |
| Pretax operating income + interest expenses / Interest expense | 2,809.65 | 688.27 | 2,183.03 | 5,320.45 | 3,948.53 |
| Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref | 534.45 | 568.07 | 782.99 | 1,488.07 | 1,154.20 |
| Dividends + interest from subs / Interest expenses + dividends | 76.28 | 84.09 | 123.05 | 141.29 | 145.80 |
| Fees + other income from subs / Salary + other expenses | 8.43 | 5.75 | 7.33 | 7.13 | 3.50 |
| Net income / Current part of long-term debt + preferred dividends (X) | 24.42 | 40.71 | 99.33 | 31.58 | 30.98 |
| Other Ratios | | | | | |
| Net assets repriceable in 1 year / Total assets | -0.83 | -0.11 | -0.76 | -0.03 | 0.29 |
| Past Due and Nonaccrual as a Percent of Loans and Leases | | | | | |
| 90+ days past due | | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual | | 50.00 | 0.00 | 50.00 | 9.52 |
| Total | | 50.00 | 0.00 | 50.00 | 9.52 |
| Guaranteed Loans as a Percent of Equity Capital | | | | | |
| To bank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| To nonbank subsidiaries | 0.03 | 0.00 | 0.02 | 0.00 | 0.00 |
| To subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.03 | 0.00 | 0.02 | 0.00 | 0.00 |
| As a Percent of Consolidated BHC Assets | | | | | |
| Nonbank assets of nonbank subsidiaries | 0.26 | 0.30 | 0.32 | 0.30 | 0.12 |
| Combined thrift assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Combined foreign nonbank sub assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

BHCPR PEER GROUP DATA

Peer Group: 4
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 | 84.84 | 101.21 | 86.16 | 77.74 | 65.30 |
| Dividends paid / Net income | 20.48 | 20.45 | 25.48 | 24.75 | 24.27 |
| Net income - dividends / Average equity | 6.88 | 7.55 | 6.77 | 6.69 | 6.13 |
| Percent of Dividends Paid | | | | | |
| Dividends from bank subsidiaries | 85.03 | 107.21 | 150.16 | 153.50 | 148.57 |
| Dividends from nonbank subsidiaries | 0.07 | 0.96 | 0.26 | 1.49 | 0.29 |
| Dividends from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividends from all subsidiaries | 88.17 | 111.18 | 153.14 | 159.51 | 154.44 |
| Payout Ratios - Subsidiaries: | | | | | |
| Percent of Bank Net Income | | | | | |
| Dividends from bank subsidiaries | 21.92 | 21.77 | 35.91 | 33.53 | 37.36 |
| Interest income from bank subsidiaries | 0.02 | 0.02 | 0.02 | 0.06 | 0.01 |
| Mortgage and service fees from bank subsidiaries | 1.42 | 0.81 | 1.68 | 0.47 | 0.11 |
| Other income from bank subsidiaries | 0.29 | 0.04 | 0.12 | 0.10 | 0.01 |
| Operating income from bank subsidiaries | 26.31 | 24.44 | 39.22 | 35.72 | 39.22 |
| Percent of Nonbank Net Income | | | | | |
| Dividends from nonbank subsidiaries | 46.43 | 41.95 | 210.66 | 73.21 | 67.58 |
| Interest income from nonbank subsidiaries | 0.00 | 0.00 | 1.35 | 0.09 | 0.03 |
| Mortgage and serv fees from nonbank subsidiaries | 1.45 | 0.15 | 0.00 | 0.00 | 0.00 |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 1.46 | 0.00 |
| Operating income from nonbank subsidiaries | 47.87 | 43.64 | 212.00 | 112.49 | 82.79 |
| Percent of Subsidiary BHCs' Net Income | | | | | |
| Dividends from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 13.52 | 3.30 |
| 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 | 13.52 | 3.83 |
| Dependence on Subsidiaries: | | | | | |
| Percent of Total Operating Income | | | | | |
| Dividends from bank subsidiaries | 52.97 | 62.10 | 67.96 | 69.14 | 73.76 |
| Interest income from bank subsidiaries | 0.76 | 0.55 | 2.08 | 0.21 | 0.11 |
| Mortgage and service fees from bank subsidiaries | 7.19 | 8.19 | 2.52 | 1.38 | 0.25 |
| Other income from bank subsidiaries | 0.81 | 0.09 | 0.25 | 0.13 | 0.02 |
| Operating income from bank subsidiaries | 70.88 | 81.07 | 79.32 | 79.83 | 81.85 |
| Dividends from nonbank subsidiaries | 4.47 | 0.86 | 3.28 | 1.48 | 0.48 |
| Interest income from nonbank subsidiaries | 0.35 | 0.02 | 0.00 | 0.02 | 0.01 |
| 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 | 0.01 | 0.14 | 0.00 |
| Operating income from nonbank subsidiaries | 13.43 | 5.34 | 3.72 | 3.69 | 2.00 |
| 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 | 1,126.10 | 1,143.19 | 948.11 | 1,060.38 | 992.77 |
| Loans and advances from subsidiaries / Total debt | 1,112.50 | 187.88 | 616.12 | 170.19 | 109.89 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 03/31/2017

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|---------|---------|--------|--------|--------|--------|--------|-----------|
| Number of BHCs in Peer Group | | | | | | | | | 31 |
| Earnings and Profitability: Percent of Average Assets | | | | | | | | | |
| Net interest income (tax equivalent) | 3.43 | 2.82 | 2.85 | 3.19 | 3.35 | 3.67 | 3.98 | 4.25 | 31 |
| + Non-interest income | 1.07 | 0.35 | 0.40 | 0.52 | 0.87 | 1.39 | 2.28 | 2.85 | 31 |
| - Overhead expense | 3.19 | 2.32 | 2.60 | 2.76 | 3.01 | 3.45 | 4.12 | 5.10 | 31 |
| - Provision for loan and lease losses | 0.12 | -0.12 | 0.00 | 0.04 | 0.11 | 0.19 | 0.29 | 0.39 | 31 |
| + Securities gains (losses) | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.18 | 31 |
| + Other tax equivalent adjustments | -0.01 | -0.06 | -0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 31 |
| = Pretax net operating income (tax equivalent) | 1.24 | 0.14 | 0.55 | 0.91 | 1.30 | 1.50 | 2.02 | 2.17 | 31 |
| Net operating income | 0.85 | 0.06 | 0.47 | 0.70 | 0.88 | 1.02 | 1.35 | 1.42 | 31 |
| Net income | 0.85 | 0.06 | 0.47 | 0.70 | 0.88 | 1.02 | 1.35 | 1.42 | 31 |
| Net income (sub-chapter S adjusted) | 0.64 | -0.03 | 0.02 | 0.16 | 0.49 | 0.84 | 1.41 | 1.60 | 5 |
| Percent of Average Earning Assets | | | | | | | | | |
| Interest income (tax equivalent) | 4.19 | 3.35 | 3.55 | 3.89 | 4.13 | 4.54 | 4.98 | 5.05 | 31 |
| Interest expense | 0.50 | 0.23 | 0.27 | 0.38 | 0.45 | 0.65 | 0.75 | 0.87 | 31 |
| Net interest income (tax equivalent) | 3.69 | 2.99 | 3.01 | 3.44 | 3.58 | 3.92 | 4.55 | 4.61 | 31 |
| Losses, Allowance, and Past Due + Nonaccrual | | | | | | | | | |
| Net loan and lease losses / Average loans and leases | 0.09 | -0.10 | -0.02 | 0.00 | 0.06 | 0.16 | 0.23 | 0.41 | 31 |
| Earnings coverage of net losses (X) | 63.55 | -131.47 | -85.65 | -2.49 | 9.62 | 45.70 | 142.30 | 855.68 | 31 |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.26 | 0.84 | 0.88 | 1.06 | 1.26 | 1.38 | 1.71 | 1.94 | 31 |
| Allowance for loan and lease losses / Total loans and leases | 1.26 | 0.84 | 0.88 | 1.05 | 1.25 | 1.37 | 1.71 | 1.94 | 31 |
| Nonaccrued loans and leases + ORE / Loans and leases + ORE | 1.22 | 0.31 | 0.45 | 0.64 | 1.31 | 1.58 | 2.19 | 2.36 | 31 |
| 30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001) | 0.53 | 0.06 | 0.09 | 0.25 | 0.47 | 0.66 | 1.25 | 1.53 | 31 |
| Liquidity and Funding | | | | | | | | | |
| Net noncore funding dependence | 7.28 | -12.73 | -6.53 | -0.03 | 7.25 | 14.13 | 19.38 | 22.54 | 31 |
| Net short-term noncore funding dependence | 2.39 | -13.45 | -8.00 | -4.53 | 2.45 | 8.98 | 14.47 | 16.73 | 31 |
| Net loans and leases / Total assets | 68.94 | 52.48 | 55.16 | 60.55 | 72.03 | 77.19 | 78.61 | 80.70 | 31 |
| Capitalization | | | | | | | | | |
| Tier 1 leverage ratio | 9.65 | 6.11 | 6.86 | 8.65 | 9.68 | 10.91 | 11.33 | 12.87 | 31 |
| Equity capital / Total assets | 9.56 | 5.85 | 6.49 | 8.58 | 9.72 | 10.97 | 11.22 | 11.91 | 31 |
| Equity capital + minority interest / Total assets | 9.57 | 5.85 | 6.55 | 8.58 | 9.72 | 11.07 | 11.22 | 11.91 | 31 |
| Tier 1 common equity capital / Total risk-weighted assets | 11.63 | 4.82 | 7.01 | 9.52 | 12.37 | 13.90 | 15.45 | 16.00 | 31 |
| Net Loans and leases / Equity capital (X) | 7.45 | 5.15 | 5.49 | 6.00 | 6.75 | 8.71 | 11.13 | 12.02 | 31 |
| Cash dividends / Net income | 20.48 | 0.00 | 0.00 | 0.00 | 20.31 | 37.16 | 45.55 | 47.43 | 29 |
| Cash dividends / Net income (sub-chapter S adjusted) | -111.42 | -445.22 | -334.11 | -0.76 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Retained earnings / Average equity capital | 6.87 | -3.07 | 3.51 | 4.92 | 6.42 | 8.90 | 11.22 | 16.78 | 31 |
| Growth Rates | | | | | | | | | |
| Assets | 3.98 | -8.09 | -3.29 | 0.62 | 4.37 | 7.33 | 11.17 | 12.41 | 30 |
| Equity capital | 3.88 | -10.70 | -4.44 | 2.31 | 4.14 | 5.92 | 13.22 | 15.48 | 30 |
| Net loans and leases | 6.44 | -5.88 | -2.47 | 1.04 | 6.92 | 12.53 | 14.76 | 16.98 | 30 |
| Noncore funding | -28.38 | -74.52 | -59.51 | -47.97 | -29.14 | -12.44 | 7.28 | 25.74 | 30 |
| Parent Company Ratios | | | | | | | | | |
| Short-term debt / Equity capital | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.38 | 31 |
| Long-term debt / Equity capital | 3.25 | 0.00 | 0.00 | 0.00 | 0.00 | 3.88 | 10.29 | 23.88 | 31 |
| Equity investment in subs / Equity capital | 115.36 | 97.78 | 98.74 | 100.11 | 111.85 | 123.53 | 145.76 | 162.74 | 31 |
| Cash FR op + noncash + op expenses / Op expenses + dividends | 80.89 | -17.10 | -7.50 | 53.11 | 89.74 | 107.75 | 151.05 | 188.21 | 30 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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) | 3.90 | 3.15 | 3.37 | 3.63 | 3.86 | 4.21 | 4.48 | 4.52 | 31 |
| Less: Interest expense | 0.46 | 0.21 | 0.25 | 0.35 | 0.43 | 0.57 | 0.66 | 0.81 | 31 |
| Equals: Net interest income (tax equivalent) | 3.43 | 2.82 | 2.85 | 3.19 | 3.35 | 3.67 | 3.98 | 4.25 | 31 |
| Plus: Non-interest income | 1.07 | 0.35 | 0.40 | 0.52 | 0.87 | 1.39 | 2.28 | 2.85 | 31 |
| Equals: adjusted operating income (tax equivalent) | 4.50 | 3.41 | 3.60 | 4.05 | 4.25 | 5.05 | 5.82 | 6.01 | 31 |
| Less: Overhead Expense | 3.19 | 2.32 | 2.60 | 2.76 | 3.01 | 3.45 | 4.12 | 5.10 | 31 |
| Less: Provision for loan and lease losses | 0.12 | -0.12 | 0.00 | 0.04 | 0.11 | 0.19 | 0.29 | 0.39 | 31 |
| 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 | 31 |
| Plus: Realized Gains / Losses on available-for-sale securities | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.18 | 31 |
| Plus: other tax equivalent adjustments | -0.01 | -0.06 | -0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 31 |
| Equals: Pretax net operating income (tax equivalent) | 1.24 | 0.14 | 0.55 | 0.91 | 1.30 | 1.50 | 2.02 | 2.17 | 31 |
| Less: Applicable income taxes (tax equivalent) | 0.34 | 0.00 | 0.00 | 0.14 | 0.39 | 0.53 | 0.67 | 0.68 | 31 |
| Less: Minority interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 31 |
| Equals: Net operating income | 0.85 | 0.06 | 0.47 | 0.70 | 0.88 | 1.02 | 1.35 | 1.42 | 31 |
| Plus: Net extraordinary items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Equals: Net income | 0.85 | 0.06 | 0.47 | 0.70 | 0.88 | 1.02 | 1.35 | 1.42 | 31 |
| Memo: Net income (last four quarters) | 0.87 | -0.08 | 0.38 | 0.69 | 0.94 | 1.03 | 1.38 | 1.54 | 30 |
| Net income-BHC and noncontrolling (minority) interest | 0.86 | 0.09 | 0.47 | 0.70 | 0.89 | 1.02 | 1.35 | 1.42 | 31 |
| Margin Analysis | | | | | | | | | |
| Average earning assets / Average assets | 92.98 | 88.77 | 89.12 | 91.78 | 93.22 | 94.47 | 95.16 | 95.59 | 31 |
| Average interest-bearing funds / Average assets | 72.09 | 54.21 | 64.04 | 68.43 | 73.60 | 76.62 | 79.96 | 81.52 | 31 |
| Interest income (tax equivalent) / Average earning assets | 4.19 | 3.35 | 3.55 | 3.89 | 4.13 | 4.54 | 4.98 | 5.05 | 31 |
| Interest expense / Average earning assets | 0.50 | 0.23 | 0.27 | 0.38 | 0.45 | 0.65 | 0.75 | 0.87 | 31 |
| Net interest income (tax equivalent) / Average earning assets | 3.69 | 2.99 | 3.01 | 3.44 | 3.58 | 3.92 | 4.55 | 4.61 | 31 |
| Yield or Cost | | | | | | | | | |
| Total loans and leases (tax equivalent) | 4.76 | 4.15 | 4.32 | 4.43 | 4.66 | 5.11 | 5.31 | 5.50 | 31 |
| Interest-bearing bank balances | 1.02 | 0.46 | 0.54 | 0.68 | 0.83 | 1.21 | 1.67 | 2.82 | 31 |
| Fed funds sold and reverse repos | 0.44 | 0.00 | 0.00 | 0.00 | 0.58 | 0.80 | 0.89 | 1.10 | 22 |
| Trading assets | | | | | | | | | |
| Total earning assets | 4.09 | 3.27 | 3.44 | 3.76 | 4.13 | 4.46 | 4.83 | 4.90 | 31 |
| Investment securities (tax equivalent) | 2.63 | 1.56 | 1.74 | 2.12 | 2.56 | 3.07 | 3.63 | 4.00 | 31 |
| US Treasury and agency securities (excluding Mortgage-backed securities) | 1.79 | 1.28 | 1.32 | 1.41 | 1.73 | 2.08 | 2.34 | 2.47 | 29 |
| Mortgage-backed securities | 2.09 | 1.50 | 1.68 | 1.83 | 2.12 | 2.28 | 2.58 | 2.85 | 31 |
| All other securities | 3.90 | 2.12 | 2.27 | 3.01 | 3.94 | 4.73 | 5.25 | 6.74 | 30 |
| Interest-bearing deposits | 0.48 | 0.14 | 0.23 | 0.35 | 0.52 | 0.61 | 0.73 | 0.78 | 31 |
| Time deposits of \$250K or more | | | | | | | | | |
| Time deposits < \$250K | | | | | | | | | |
| Other domestic deposits | | | | | | | | | |
| Foreign deposits | | | | | | | | | |
| Fed funds purchased and repos | 0.42 | 0.00 | 0.03 | 0.21 | 0.27 | 0.63 | 1.11 | 1.27 | 23 |
| Other borrowed funds and trading liabilities | 2.07 | 0.75 | 0.81 | 1.34 | 1.83 | 2.58 | 4.18 | 5.30 | 29 |
| All interest-bearing funds | 0.65 | 0.35 | 0.38 | 0.47 | 0.62 | 0.78 | 0.92 | 1.09 | 31 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Overhead expenses / Net Interest Income + non-interest income | 71.51 | 57.59 | 60.64 | 65.55 | 71.74 | 76.49 | 81.39 | 90.00 | 31 |
| Percent of Average Assets | | | | | | | | | |
| Total overhead expense | 3.19 | 2.32 | 2.60 | 2.76 | 3.01 | 3.45 | 4.12 | 5.10 | 31 |
| Personnel expense | 1.81 | 1.28 | 1.38 | 1.61 | 1.79 | 1.99 | 2.27 | 2.33 | 31 |
| Net occupancy expense | 0.37 | 0.22 | 0.26 | 0.29 | 0.37 | 0.44 | 0.51 | 0.53 | 31 |
| Other operating expenses | 1.01 | 0.63 | 0.65 | 0.73 | 0.90 | 1.07 | 1.54 | 2.50 | 31 |
| Overhead less non-interest income | 2.12 | 1.37 | 1.57 | 1.73 | 2.11 | 2.32 | 2.61 | 3.19 | 31 |
| Percent of Adjusted Operating Income (Tax Equivalent) | | | | | | | | | |
| Total overhead expense | 70.11 | 55.40 | 58.43 | 64.07 | 68.76 | 75.31 | 80.58 | 89.81 | 31 |
| Personnel expense | 40.16 | 31.59 | 32.72 | 36.10 | 40.87 | 42.94 | 46.92 | 53.81 | 31 |
| Net occupancy expense | 8.06 | 5.56 | 5.86 | 6.39 | 7.65 | 9.42 | 11.37 | 11.89 | 31 |
| Other operating expenses | 21.92 | 15.31 | 16.27 | 17.39 | 20.54 | 24.14 | 29.90 | 39.94 | 31 |
| Total non-interest income | 22.17 | 9.02 | 11.48 | 13.53 | 18.73 | 28.35 | 41.50 | 44.03 | 31 |
| Fiduciary activities income | 1.10 | 0.00 | 0.00 | 0.00 | 0.00 | 1.52 | 4.47 | 7.48 | 31 |
| Service charges on domestic deposit accounts | 4.24 | 1.36 | 1.72 | 2.17 | 3.52 | 5.74 | 7.94 | 9.12 | 31 |
| Trading revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Investment banking fees and commissions | 0.93 | 0.00 | 0.00 | 0.00 | 0.03 | 1.71 | 3.80 | 4.50 | 31 |
| Insurance activities revenue | 0.47 | 0.00 | 0.00 | 0.00 | 0.01 | 0.11 | 0.97 | 5.74 | 31 |
| Venture capital revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Net servicing fees | 0.52 | 0.00 | 0.00 | 0.00 | 0.06 | 0.90 | 2.22 | 2.67 | 31 |
| Net securitization income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Net gain (loss) - sales of loans, OREO, and other assets | 2.66 | -0.64 | -0.29 | 0.34 | 1.49 | 4.48 | 7.21 | 10.57 | 31 |
| Other non-interest income | 9.47 | 2.58 | 3.66 | 5.49 | 7.22 | 10.10 | 16.05 | 35.92 | 31 |
| Overhead less non-interest income | 48.24 | 26.05 | 28.72 | 36.75 | 51.64 | 56.46 | 63.11 | 67.02 | 31 |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 19.93 | 0.00 | 0.00 | 13.20 | 24.52 | 32.08 | 33.68 | 35.98 | 29 |
| Applicable income tax + TE / Pretax net operating income + TE | 26.89 | 0.00 | 0.57 | 25.89 | 33.53 | 36.44 | 38.24 | 39.51 | 29 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 54.28 | 32.80 | 35.01 | 44.14 | 55.84 | 64.56 | 68.38 | 70.17 | 31 |
| Commercial and industrial loans | 9.18 | 3.24 | 4.19 | 4.62 | 9.33 | 11.33 | 17.52 | 20.45 | 31 |
| Loans to individuals | 1.69 | 0.10 | 0.20 | 0.36 | 0.87 | 2.12 | 5.20 | 8.89 | 31 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Agricultural loans | 1.42 | 0.00 | 0.00 | 0.00 | 0.07 | 2.10 | 7.00 | 7.80 | 31 |
| Other loans and leases | 1.16 | 0.00 | 0.00 | 0.13 | 0.69 | 1.48 | 2.92 | 4.98 | 31 |
| Net loans and leases | 68.94 | 52.48 | 55.16 | 60.55 | 72.03 | 77.19 | 78.61 | 80.70 | 31 |
| Debt securities over 1 year | 16.99 | 2.84 | 7.07 | 9.45 | 17.26 | 24.29 | 28.97 | 33.55 | 31 |
| Mutual funds and equity securities | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.32 | 0.88 | 31 |
| Subtotal | 86.14 | 77.02 | 80.23 | 82.60 | 87.20 | 89.55 | 91.14 | 91.94 | 31 |
| Interest-bearing bank balances | 3.51 | 0.22 | 0.31 | 0.71 | 2.96 | 5.59 | 8.10 | 11.47 | 31 |
| Federal funds sold and reverse repos | 0.22 | 0.00 | 0.00 | 0.00 | 0.01 | 0.12 | 0.63 | 2.18 | 31 |
| Debt securities 1 year or less | 1.87 | 0.01 | 0.05 | 0.57 | 1.14 | 2.86 | 4.20 | 6.61 | 31 |
| Trading assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Total earning assets | 92.21 | 88.06 | 89.28 | 91.08 | 92.36 | 93.42 | 94.55 | 95.28 | 31 |
| Non-interest cash and due from depository institutions | 1.61 | 0.66 | 0.87 | 1.09 | 1.37 | 2.08 | 2.74 | 2.78 | 31 |
| Other real estate owned | 0.22 | 0.00 | 0.01 | 0.06 | 0.13 | 0.36 | 0.61 | 0.66 | 31 |
| All other assets | 6.14 | 3.11 | 4.41 | 5.43 | 5.83 | 6.86 | 8.61 | 9.92 | 31 |
| Memoranda | | | | | | | | | |
| Short-term investments | 5.95 | 0.73 | 1.27 | 3.20 | 4.75 | 9.00 | 11.09 | 12.73 | 31 |
| US Treasury securities | 0.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.29 | 2.07 | 3.72 | 31 |
| US agency securities (excluding Mortgage-backed securities) | 3.75 | 0.10 | 0.25 | 1.05 | 3.02 | 4.67 | 11.31 | 13.22 | 31 |
| Municipal securities | 5.25 | 0.00 | 0.06 | 0.70 | 5.14 | 8.31 | 11.04 | 16.90 | 31 |
| Mortgage-backed securities | 8.09 | 0.41 | 1.41 | 3.57 | 7.12 | 12.33 | 15.82 | 17.59 | 31 |
| Asset-backed securities | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 0.33 | 1.06 | 31 |
| Other debt securities | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.34 | 0.70 | 31 |
| Loans held-for-sale | 0.18 | 0.00 | 0.00 | 0.03 | 0.12 | 0.36 | 0.49 | 0.59 | 31 |
| Loans not held-for-sale | 69.65 | 53.01 | 56.13 | 60.97 | 72.43 | 77.86 | 79.23 | 81.24 | 31 |
| Real estate loans secured by 1-4 family | 18.23 | 6.56 | 11.31 | 13.00 | 17.58 | 20.99 | 27.03 | 35.48 | 31 |
| Revolving | 2.69 | 0.24 | 0.62 | 1.96 | 2.67 | 3.71 | 4.19 | 4.81 | 31 |
| Closed-end, secured by first liens | 14.89 | 5.68 | 7.46 | 10.21 | 15.25 | 17.64 | 20.91 | 31.88 | 31 |
| Closed-end, secured by junior liens | 0.58 | 0.04 | 0.08 | 0.29 | 0.57 | 0.80 | 1.23 | 1.47 | 31 |
| Commercial real estate loans | 32.53 | 13.58 | 15.13 | 25.72 | 31.57 | 42.09 | 48.72 | 49.94 | 31 |
| Construction and land development | 5.16 | 1.37 | 1.74 | 2.44 | 4.47 | 7.13 | 10.36 | 11.10 | 31 |
| Multifamily | 3.26 | 0.65 | 0.79 | 1.55 | 2.70 | 4.36 | 6.67 | 10.05 | 31 |
| Nonfarm nonresidential | 23.65 | 10.39 | 11.01 | 17.06 | 23.24 | 32.67 | 35.14 | 36.56 | 31 |
| Real estate loans secured by farmland | 2.18 | 0.00 | 0.00 | 0.12 | 0.68 | 2.96 | 8.83 | 9.92 | 31 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 78.59 | 57.16 | 59.76 | 73.19 | 79.19 | 86.58 | 91.33 | 92.67 | 31 |
| Real estate loans secured by 1-4 family | 26.39 | 11.70 | 15.38 | 20.63 | 25.28 | 32.90 | 42.84 | 44.72 | 31 |
| Revolving | 3.91 | 0.43 | 0.79 | 2.58 | 3.65 | 5.51 | 6.30 | 7.16 | 31 |
| Closed-end | 22.51 | 9.09 | 12.80 | 15.63 | 22.35 | 26.79 | 36.81 | 41.06 | 31 |
| Commercial real estate loans | 46.91 | 19.34 | 25.96 | 37.44 | 48.16 | 55.21 | 66.38 | 67.07 | 31 |
| Construction and land development | 7.37 | 1.80 | 2.81 | 3.77 | 6.67 | 10.04 | 13.38 | 14.52 | 31 |
| 1-4 family | 2.43 | 0.35 | 0.81 | 1.25 | 1.62 | 3.08 | 5.29 | 7.35 | 31 |
| Other | 4.81 | 1.06 | 1.35 | 1.76 | 4.63 | 6.54 | 9.08 | 10.91 | 31 |
| Multifamily | 4.72 | 0.90 | 1.02 | 2.20 | 4.25 | 6.08 | 9.50 | 13.57 | 31 |
| Nonfarm nonresidential | 34.16 | 14.35 | 17.84 | 23.98 | 36.58 | 42.05 | 49.12 | 50.10 | 31 |
| Owner-occupied | 14.46 | 4.89 | 7.61 | 10.01 | 12.82 | 19.72 | 23.23 | 24.57 | 31 |
| Other | 19.30 | 7.67 | 10.23 | 12.79 | 18.10 | 25.31 | 31.06 | 33.06 | 31 |
| Real estate loans secured by farmland | 3.29 | 0.00 | 0.00 | 0.16 | 0.98 | 5.94 | 12.53 | 13.64 | 31 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Commercial and industrial loans | 13.14 | 4.52 | 5.34 | 8.07 | 12.44 | 15.99 | 22.48 | 29.87 | 31 |
| Loans to individuals | 2.60 | 0.13 | 0.27 | 0.57 | 1.33 | 2.74 | 9.25 | 13.94 | 31 |
| Credit card loans | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.38 | 31 |
| Agricultural loans | 2.23 | 0.00 | 0.00 | 0.00 | 0.13 | 2.69 | 10.56 | 11.77 | 31 |
| Other loans and leases | 1.70 | 0.00 | 0.01 | 0.16 | 1.11 | 2.08 | 4.50 | 6.55 | 31 |
| Loan and Lease Percent of Total Risk Based Capital | | | | | | | | | |
| Real estate loans | 514.43 | 309.40 | 319.05 | 394.64 | 533.56 | 621.94 | 679.55 | 786.48 | 31 |
| Real estate loans secured by 1-4 family | 177.93 | 64.52 | 83.53 | 124.30 | 165.34 | 213.92 | 314.19 | 339.95 | 31 |
| Revolving | 24.68 | 2.36 | 6.04 | 16.68 | 27.39 | 33.73 | 36.50 | 43.34 | 31 |
| Closed-end | 151.76 | 50.59 | 75.77 | 105.56 | 134.44 | 192.71 | 295.01 | 304.43 | 31 |
| Commercial real estate loans | 309.97 | 122.88 | 136.83 | 217.80 | 302.39 | 386.30 | 476.89 | 568.70 | 31 |
| Construction and land development | 50.19 | 15.87 | 17.17 | 28.40 | 47.81 | 61.94 | 102.80 | 119.31 | 31 |
| 1-4 family | 15.68 | 2.61 | 4.69 | 7.39 | 12.07 | 19.00 | 33.89 | 48.47 | 31 |
| Other | 32.97 | 8.19 | 9.68 | 12.99 | 32.05 | 44.94 | 69.06 | 85.05 | 31 |
| Multifamily | 30.39 | 5.59 | 6.05 | 14.69 | 23.06 | 38.73 | 67.68 | 87.64 | 31 |
| Nonfarm nonresidential | 226.85 | 87.56 | 103.97 | 165.59 | 214.75 | 279.22 | 342.67 | 474.36 | 31 |
| Owner-occupied | 98.32 | 40.83 | 49.08 | 59.62 | 87.66 | 124.94 | 171.94 | 180.20 | 31 |
| Other | 127.45 | 45.00 | 58.50 | 85.34 | 117.41 | 142.54 | 233.65 | 296.36 | 31 |
| Real estate loans secured by farmland | 21.77 | 0.00 | 0.00 | 1.08 | 5.95 | 30.35 | 87.64 | 112.30 | 31 |
| Loans to depository institutions and acceptances of other banks | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Commercial and industrial loans | 91.14 | 29.27 | 34.49 | 44.91 | 79.93 | 120.38 | 197.12 | 205.64 | 31 |
| Loans to individuals | 16.00 | 1.48 | 1.84 | 3.47 | 8.00 | 20.01 | 48.49 | 82.36 | 31 |
| Credit card loans | 0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.40 | 2.74 | 31 |
| Agricultural loans | 14.34 | 0.00 | 0.00 | 0.00 | 0.61 | 22.45 | 66.35 | 79.14 | 31 |
| Other loans and leases | 10.91 | 0.02 | 0.06 | 1.23 | 6.75 | 13.52 | 30.82 | 48.95 | 31 |
| Supplemental | | | | | | | | | |
| Non-owner occupied CRE loans / Gross loans | 32.03 | 11.15 | 15.45 | 22.52 | 33.85 | 38.37 | 47.38 | 53.67 | 31 |
| Non-owner occupied CRE loans / Total risk based capital | 211.25 | 75.06 | 84.50 | 134.12 | 207.08 | 269.07 | 382.73 | 384.88 | 31 |
| Construction and land development loans / Total risk based capital | 50.19 | 15.87 | 17.17 | 28.40 | 47.81 | 61.94 | 102.80 | 119.31 | 31 |
| Total CRE loans / Total risk based capital | 311.27 | 122.88 | 136.83 | 222.56 | 303.47 | 386.30 | 476.89 | 570.31 | 31 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 5.95 | 0.73 | 1.27 | 3.20 | 4.75 | 9.00 | 11.09 | 12.73 | 31 |
| Liquid assets | 18.21 | 6.73 | 8.30 | 13.89 | 18.73 | 21.61 | 27.78 | 35.30 | 31 |
| Investment securities | 19.15 | 3.15 | 8.18 | 11.13 | 19.84 | 26.60 | 34.75 | 35.61 | 31 |
| Net loans and leases | 68.94 | 52.48 | 55.16 | 60.55 | 72.03 | 77.19 | 78.61 | 80.70 | 31 |
| Net loans, leases and standby letters of credit | 69.33 | 53.06 | 55.25 | 61.46 | 72.08 | 77.78 | 78.62 | 81.35 | 31 |
| Core deposits | 75.67 | 66.80 | 68.92 | 69.89 | 75.70 | 80.77 | 83.49 | 85.36 | 31 |
| Noncore funding | 12.53 | 3.40 | 5.12 | 7.92 | 12.45 | 18.03 | 19.13 | 23.52 | 31 |
| Time deposits of \$100K or more | | | | | | | | | |
| Foreign deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Federal funds purchased and repos | 0.98 | 0.00 | 0.00 | 0.00 | 0.31 | 1.40 | 3.23 | 5.72 | 31 |
| Secured federal funds purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Net federal funds purchased (sold) | 0.79 | -1.13 | -0.11 | -0.02 | 0.05 | 1.15 | 3.23 | 5.69 | 31 |
| Commercial paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Other borrowings w/remaining maturity of 1 year or less | 1.71 | 0.00 | 0.00 | 0.04 | 1.03 | 2.23 | 5.91 | 7.16 | 31 |
| Earning assets repriceable in 1 year | 26.78 | 16.50 | 17.06 | 19.90 | 24.07 | 32.28 | 39.97 | 43.45 | 31 |
| Interest-bearing liabilities repriceable in 1 year | 20.99 | 2.10 | 6.45 | 11.16 | 14.24 | 25.53 | 47.52 | 56.17 | 31 |
| Long-term debt repriceable in 1 year | 0.49 | 0.00 | 0.00 | 0.00 | 0.00 | 0.42 | 2.14 | 4.23 | 31 |
| Net assets repriceable in 1 year | 5.51 | -22.31 | -16.49 | -3.70 | 7.28 | 13.90 | 27.84 | 34.52 | 31 |
| Other Liquidity and Funding Ratios | | | | | | | | | |
| Net noncore funding dependence | 7.28 | -12.73 | -6.53 | -0.03 | 7.25 | 14.13 | 19.38 | 22.54 | 31 |
| Net ST noncore funding dependence | 2.39 | -13.45 | -8.00 | -4.53 | 2.45 | 8.98 | 14.47 | 16.73 | 31 |
| Short-term investment / ST noncore funding | 119.68 | 8.52 | 8.74 | 24.45 | 68.86 | 190.19 | 410.76 | 449.68 | 31 |
| Liquid assets-ST noncore funding / Nonliquid assets | 12.90 | -8.15 | -4.06 | 1.35 | 14.25 | 21.63 | 31.71 | 41.80 | 31 |
| Net loans and leases / Total deposits | 83.00 | 58.93 | 65.62 | 73.78 | 84.30 | 94.30 | 99.00 | 100.26 | 31 |
| Net loans and leases / Core deposits | 91.98 | 63.97 | 68.11 | 79.44 | 86.27 | 107.90 | 114.06 | 120.21 | 31 |
| Held-to-maturity securities appreciation (depreciation) / T1 cap | 0.52 | -0.08 | 0.00 | 0.03 | 0.09 | 0.47 | 1.25 | 2.31 | 11 |
| Available-for-sale securities appreciation (depreciation) / T1 cap | -0.64 | -3.97 | -2.72 | -1.59 | -0.82 | 0.22 | 1.11 | 3.30 | 31 |
| Structured notes appreciation (depreciation) / T1 cap | -0.04 | -0.18 | -0.14 | -0.06 | -0.01 | 0.00 | 0.02 | 0.04 | 9 |
| Percent of Investment Securities | | | | | | | | | |
| Held-to-maturity securities | 8.38 | 0.00 | 0.00 | 0.00 | 0.00 | 2.72 | 47.73 | 75.83 | 31 |
| Available-for-sale securities | 91.62 | 24.17 | 52.27 | 97.28 | 100.00 | 100.00 | 100.00 | 100.00 | 31 |
| US Treasury securities | 3.28 | 0.00 | 0.00 | 0.00 | 0.00 | 1.47 | 18.89 | 23.56 | 31 |
| US agency securities (excluding Mortgage-backed securities) | 21.94 | 0.63 | 2.45 | 5.99 | 18.84 | 33.60 | 42.81 | 58.26 | 31 |
| Municipal securities | 24.67 | 0.00 | 0.43 | 5.59 | 29.04 | 40.93 | 47.62 | 57.27 | 31 |
| Mortgage-backed securities | 42.67 | 13.36 | 16.60 | 29.55 | 43.71 | 54.78 | 67.71 | 72.44 | 31 |
| Asset-backed securities | 0.61 | 0.00 | 0.00 | 0.00 | 0.00 | 0.79 | 1.52 | 6.03 | 31 |
| Other debt securities | 0.74 | 0.00 | 0.00 | 0.00 | 0.00 | 0.87 | 2.70 | 5.67 | 31 |
| Mutual funds and equity securities | 1.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.33 | 2.15 | 11.73 | 31 |
| Debt securities 1 year or less | 9.37 | 0.04 | 0.56 | 2.84 | 8.06 | 14.92 | 16.72 | 23.37 | 31 |
| Debt securities 1 to 5 years | 30.52 | 5.82 | 7.83 | 13.72 | 23.51 | 42.68 | 65.83 | 72.84 | 31 |
| Debt securities over 5 years | 54.92 | 6.02 | 7.90 | 43.98 | 59.25 | 71.25 | 82.43 | 86.30 | 31 |
| Pledged securities | 50.70 | 8.83 | 21.07 | 31.22 | 54.78 | 67.35 | 80.52 | 88.80 | 31 |
| Structured notes, fair value | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.26 | 1.90 | 2.31 | 31 |
| Percent Change from Prior Like Quarter | | | | | | | | | |
| Short-term investments | 23.14 | -49.76 | -39.35 | -28.02 | 7.69 | 46.36 | 120.94 | 237.77 | 30 |
| Investment securities | 0.03 | -23.51 | -18.82 | -11.11 | 1.07 | 9.71 | 17.43 | 22.32 | 30 |
| Core deposits | 13.89 | -5.75 | -3.04 | 5.67 | 14.85 | 19.92 | 27.44 | 35.35 | 30 |
| Noncore funding | -28.38 | -74.52 | -59.51 | -47.97 | -29.14 | -12.44 | 7.28 | 25.74 | 30 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 12.89 | 7.56 | 7.66 | 9.51 | 11.36 | 17.24 | 19.03 | 19.80 | 31 |
| Standby letters of credit | 0.34 | 0.01 | 0.03 | 0.09 | 0.23 | 0.49 | 0.86 | 1.04 | 31 |
| Commercial and similar letters of credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 31 |
| Securities lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Credit derivatives - notional amount (BHC as guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Credit derivatives - notional amount (BHC as beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| 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 | 31 |
| 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 | 31 |
| Derivative contracts | 1.05 | 0.00 | 0.00 | 0.00 | 0.58 | 1.37 | 2.56 | 7.50 | 31 |
| Interest rate contracts | 1.05 | 0.00 | 0.00 | 0.00 | 0.58 | 1.37 | 2.56 | 7.50 | 31 |
| Interest rate futures and forward contracts | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.61 | 1.54 | 31 |
| Written options contracts (interest rate) | 0.31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.36 | 1.47 | 2.06 | 31 |
| Purchased options contracts (interest rate) | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.73 | 31 |
| Interest rate swaps | 0.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.36 | 1.31 | 2.16 | 31 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Futures and forward foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Written options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Purchased options contracts (foreign exchange) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Foreign exchange rate swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Equity, commodity, and other derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Commodity and other futures and forward contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Written options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Purchased options contracts (commodity and other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Commodity and other swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Percent of Average Loans and Leases | | | | | | | | | |
| Loan commitments | 18.74 | 10.33 | 11.89 | 14.50 | 18.46 | 22.39 | 26.39 | 29.27 | 31 |

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 4
 Date:03/31/2017

Derivatives Analysis

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Percent of Notional Amount | | | | | | | | | |
| Interest rate contracts | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 19 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Equity, commodity, and other contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Futures and forwards | 27.12 | 0.00 | 0.00 | 0.00 | 0.00 | 46.87 | 77.08 | 100.00 | 19 |
| Written options | 25.54 | 0.00 | 0.00 | 0.00 | 21.47 | 53.13 | 79.54 | 88.01 | 19 |
| Exchange-traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Over-the-counter | 25.54 | 0.00 | 0.00 | 0.00 | 21.47 | 53.13 | 79.54 | 88.01 | 19 |
| Purchased options | 3.44 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 29.14 | 39.46 | 19 |
| Exchange-traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Over-the-counter | 3.44 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 29.14 | 39.46 | 19 |
| Swaps | 35.48 | 0.00 | 0.00 | 0.00 | 11.03 | 82.14 | 100.00 | 100.00 | 19 |
| Held for trading | 1.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.45 | 30.02 | 19 |
| Interest rate contracts | 1.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.45 | 30.02 | 19 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Equity, commodity, and other contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Non-traded | 93.57 | 69.98 | 95.55 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 19 |
| Interest rate contracts | 93.57 | 69.98 | 95.55 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 19 |
| Foreign exchange contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Equity, commodity, and other contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 19 |
| Derivative contracts (excluding futures and FX 14 days or less) | 65.20 | 11.99 | 20.46 | 42.47 | 74.91 | 100.00 | 100.00 | 100.03 | 19 |
| One year or less | 28.29 | 0.00 | 0.00 | 0.00 | 13.32 | 46.87 | 77.08 | 100.00 | 19 |
| Over 1 year to 5 years | 23.50 | 0.00 | 0.00 | 0.00 | 0.00 | 30.39 | 100.00 | 100.00 | 19 |
| Over 5 years | 10.55 | 0.00 | 0.00 | 0.00 | 0.00 | 4.17 | 80.42 | 89.15 | 19 |
| Gross negative fair value (absolute value) | 0.91 | 0.00 | 0.00 | 0.00 | 0.19 | 1.46 | 3.84 | 6.12 | 19 |
| Gross positive fair value | 0.66 | 0.00 | 0.00 | 0.00 | 0.36 | 1.07 | 2.58 | 2.88 | 19 |
| 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 | 31 |
| Gross positive fair value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 31 |
| Held for trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Non-traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 31 |
| Current credit exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Credit losses on derivative contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| 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 | 31 |
| 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Other Ratios | | | | | | | | | |
| Current credit exposure / Risk-weighted assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 | 31 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 0.12 | -0.12 | 0.00 | 0.04 | 0.11 | 0.19 | 0.29 | 0.39 | 31 |
| Provision for loan and lease losses / Average loans and leases | 0.17 | -0.16 | 0.00 | 0.05 | 0.17 | 0.31 | 0.37 | 0.49 | 31 |
| Provision for loan and lease losses / Net losses | -122.06 | -4866.67 | -371.43 | 0.00 | 93.75 | 216.68 | 890.57 | 1554.59 | 31 |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.26 | 0.84 | 0.88 | 1.06 | 1.26 | 1.38 | 1.71 | 1.94 | 31 |
| Allowance for loan and lease losses / Total loans and leases | 1.26 | 0.84 | 0.88 | 1.05 | 1.25 | 1.37 | 1.71 | 1.94 | 31 |
| Allowance for loan and lease losses / Net loans and leases losses (X) | 60.09 | 2.37 | 4.85 | 7.09 | 10.32 | 28.72 | 136.77 | 703.77 | 24 |
| Allowance for loan and lease losses / Nonaccrual assets | 174.98 | 73.31 | 89.42 | 107.79 | 139.76 | 192.87 | 370.12 | 511.63 | 31 |
| ALLL/90+ days past due + nonaccrual loans and leases | 170.18 | 60.21 | 75.25 | 104.36 | 131.86 | 190.80 | 369.31 | 567.69 | 31 |
| Gross loan and lease losses / Average loans and leases | 0.15 | 0.00 | 0.01 | 0.02 | 0.12 | 0.23 | 0.34 | 0.55 | 31 |
| Recoveries / Average loans and leases | 0.07 | 0.01 | 0.01 | 0.02 | 0.04 | 0.07 | 0.20 | 0.28 | 31 |
| Net losses / Average loans and leases | 0.09 | -0.10 | -0.02 | 0.00 | 0.06 | 0.16 | 0.23 | 0.41 | 31 |
| 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 | 31 |
| Recoveries / Prior year-end losses | 10.10 | 1.36 | 1.61 | 2.01 | 4.93 | 11.90 | 30.88 | 44.26 | 30 |
| Earnings coverage of net losses (X) | 63.55 | -131.47 | -85.65 | -2.49 | 9.62 | 45.70 | 142.30 | 855.68 | 31 |
| Net Loan and Lease Losses By Type | | | | | | | | | |
| Real estate loans | 0.00 | -0.23 | -0.09 | -0.02 | 0.00 | 0.02 | 0.14 | 0.21 | 31 |
| Real estate loans secured by 1-4 family | 0.04 | -0.19 | -0.05 | -0.02 | 0.00 | 0.04 | 0.25 | 0.53 | 31 |
| Revolving | -0.05 | -0.43 | -0.19 | -0.03 | 0.00 | 0.00 | 0.00 | 0.02 | 30 |
| Closed-end | 0.05 | -0.22 | -0.05 | -0.01 | 0.00 | 0.05 | 0.29 | 0.63 | 31 |
| Commercial real estate loans | -0.01 | -0.21 | -0.06 | -0.03 | 0.00 | 0.00 | 0.04 | 0.13 | 31 |
| Construction and land development | -0.03 | -0.37 | -0.17 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| 1-4 family | -0.02 | -0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Other | -0.01 | -0.11 | -0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Nonfarm nonresidential | 0.00 | -0.07 | -0.06 | 0.00 | 0.00 | 0.00 | 0.04 | 0.16 | 31 |
| Owner-occupied | 0.00 | -0.05 | -0.02 | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 | 31 |
| Other | 0.00 | -0.04 | -0.01 | 0.00 | 0.00 | 0.00 | 0.01 | 0.04 | 31 |
| Real estate loans secured by farmland | 0.00 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 27 |
| Commercial and industrial loans | 0.16 | -0.13 | -0.10 | -0.04 | 0.00 | 0.13 | 0.65 | 1.53 | 31 |
| Loans to depository institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Loans to individuals | 1.18 | 0.15 | 0.16 | 0.24 | 0.66 | 1.51 | 4.41 | 7.98 | 20 |
| Credit card loans | 1.12 | -0.08 | 0.09 | 0.61 | 1.37 | 1.88 | 1.95 | 1.98 | 4 |
| Agricultural loans | -0.01 | -0.07 | -0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 21 |
| 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 | 0.61 | -0.55 | -0.03 | 0.00 | 0.00 | 0.42 | 3.83 | 5.15 | 28 |

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 4
 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 | 0.53 | 0.06 | 0.09 | 0.25 | 0.47 | 0.66 | 1.25 | 1.53 | 31 |
| 90+ days past due loans and leases | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.38 | 0.56 | 31 |
| Nonaccrual loans and leases | 0.90 | 0.24 | 0.35 | 0.53 | 0.85 | 1.28 | 1.41 | 1.90 | 31 |
| 90+ days past due and nonaccrual loans and leases | 0.99 | 0.25 | 0.35 | 0.57 | 0.93 | 1.31 | 1.66 | 2.30 | 31 |
| 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 | 0.00 | 0.02 | 0.09 | 31 |
| 90+ days past due restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 31 |
| Nonaccrual restructured | 0.23 | 0.00 | 0.00 | 0.05 | 0.15 | 0.43 | 0.56 | 0.77 | 31 |
| 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 | 31 |
| 90+ days past due loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Nonaccrual loans held for sale | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Percent of Total Assets | | | | | | | | | |
| 30-89 days past due assets | 0.53 | 0.06 | 0.09 | 0.25 | 0.47 | 0.66 | 1.24 | 1.53 | 31 |
| 90+ days past due assets | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.38 | 0.56 | 31 |
| Nonaccrual assets | 0.93 | 0.28 | 0.35 | 0.55 | 0.87 | 1.28 | 1.50 | 1.90 | 31 |
| 30+ days past due and nonaccrual assets | 1.57 | 0.40 | 0.76 | 0.92 | 1.49 | 1.94 | 2.43 | 3.66 | 31 |
| + OREO as Percent of: | | | | | | | | | |
| Total Assets | 1.27 | 0.42 | 0.58 | 0.74 | 1.27 | 1.82 | 2.02 | 2.10 | 31 |
| Allowance for loan and leases losses | 148.53 | 52.68 | 65.66 | 106.30 | 129.19 | 182.37 | 275.94 | 293.83 | 31 |
| Equity cap + allowance for loan and lease losses | 12.73 | 3.30 | 6.15 | 7.68 | 12.23 | 16.54 | 25.86 | 26.64 | 31 |
| Tier 1 cap + allowance for loan and lease losses | 12.78 | 3.29 | 5.94 | 7.10 | 12.45 | 18.59 | 22.03 | 27.29 | 31 |
| Loans and Leases + other real estate owned | 1.83 | 0.64 | 0.75 | 1.15 | 1.72 | 2.37 | 3.29 | 3.51 | 31 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 0.49 | 0.01 | 0.07 | 0.21 | 0.48 | 0.67 | 0.95 | 1.30 | 31 |
| | 90+ days past due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.10 | 0.32 | 31 |
| | Nonaccrual | 0.89 | 0.10 | 0.13 | 0.46 | 0.82 | 1.36 | 1.72 | 1.84 | 31 |
| Commercial and industrial | 30-89 days past due | 0.33 | 0.00 | 0.00 | 0.00 | 0.20 | 0.55 | 1.15 | 1.37 | 31 |
| | 90+ days past due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.20 | 31 |
| | Nonaccrual | 0.91 | 0.00 | 0.02 | 0.15 | 0.41 | 0.83 | 3.10 | 4.97 | 31 |
| Individuals | 30-89 days past due | 0.56 | 0.00 | 0.00 | 0.04 | 0.23 | 0.39 | 1.60 | 4.42 | 31 |
| | 90+ days past due | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.58 | 31 |
| | Nonaccrual | 0.22 | 0.00 | 0.00 | 0.00 | 0.07 | 0.28 | 0.79 | 1.24 | 31 |
| Depository institution loans | 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 |
| Agricultural | 30-89 days past due | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 1.32 | 21 |
| | 90+ days past due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.19 | 21 |
| | Nonaccrual | 0.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.32 | 2.02 | 21 |
| 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 | 0.48 | 0.00 | 0.00 | 0.00 | 0.00 | 0.61 | 1.94 | 3.79 | 28 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 28 |
| | Nonaccrual | 0.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.17 | 2.30 | 28 |

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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 | 0.75 | 0.02 | 0.04 | 0.25 | 0.50 | 1.18 | 1.99 | 2.28 | 31 |
| | 90+ days past due | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.11 | 0.25 | 31 |
| | Nonaccrual | 0.94 | 0.17 | 0.20 | 0.39 | 0.66 | 1.23 | 2.35 | 2.99 | 31 |
| Revolving | 30-89 days past due | 0.42 | 0.00 | 0.00 | 0.00 | 0.22 | 0.66 | 1.38 | 1.71 | 30 |
| | 90+ days past due | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 0.40 | 30 |
| | Nonaccrual | 0.40 | 0.00 | 0.00 | 0.00 | 0.16 | 0.80 | 1.41 | 1.78 | 30 |
| Closed-End | 30-89 days past due | 0.73 | 0.03 | 0.07 | 0.26 | 0.60 | 1.08 | 1.75 | 2.41 | 31 |
| | 90+ days past due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.14 | 0.27 | 31 |
| | Nonaccrual | 1.03 | 0.13 | 0.20 | 0.42 | 0.71 | 1.38 | 2.51 | 3.15 | 31 |
| Junior Lien | 30-89 days past due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.10 | 0.12 | 31 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 31 |
| | Nonaccrual | 0.06 | 0.00 | 0.00 | 0.00 | 0.02 | 0.08 | 0.13 | 0.47 | 31 |
| Commercial real estate | 30-89 days past due | 0.32 | 0.00 | 0.00 | 0.07 | 0.25 | 0.54 | 0.64 | 1.17 | 31 |
| | 90+ days past due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.27 | 31 |
| | Nonaccrual | 0.81 | 0.02 | 0.11 | 0.36 | 0.75 | 1.04 | 1.56 | 2.15 | 31 |
| Construction and development | 30-89 days past due | 0.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.33 | 0.79 | 2.41 | 31 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.05 | 31 |
| | Nonaccrual | 0.54 | 0.00 | 0.00 | 0.00 | 0.11 | 0.96 | 2.01 | 3.10 | 31 |
| 1-4 family | 30-89 days past due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.35 | 31 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| | Nonaccrual | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 | 0.26 | 31 |
| Other | 30-89 days past due | 0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.67 | 2.38 | 31 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 31 |
| | Nonaccrual | 0.48 | 0.00 | 0.00 | 0.00 | 0.05 | 0.71 | 1.83 | 3.10 | 31 |
| Multifamily | 30-89 days past due | 0.40 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.81 | 3.92 | 31 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| | Nonaccrual | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.42 | 31 |
| Nonfarm non-residential | 30-89 days past due | 0.31 | 0.00 | 0.00 | 0.01 | 0.21 | 0.46 | 0.86 | 1.45 | 31 |
| | 90+ days past due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.36 | 31 |
| | Nonaccrual | 0.89 | 0.03 | 0.10 | 0.35 | 0.92 | 1.31 | 1.83 | 1.89 | 31 |
| Owner occupied | 30-89 days past due | 0.19 | 0.00 | 0.00 | 0.00 | 0.07 | 0.32 | 0.78 | 0.88 | 31 |
| | 90+ days past due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.36 | 31 |
| | Nonaccrual | 0.43 | 0.00 | 0.00 | 0.08 | 0.30 | 0.74 | 1.05 | 1.45 | 31 |
| Other | 30-89 days past due | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 | 0.29 | 0.51 | 31 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 31 |
| | Nonaccrual | 0.35 | 0.00 | 0.00 | 0.02 | 0.24 | 0.46 | 1.17 | 1.31 | 31 |
| Farmland | 30-89 days past due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.17 | 1.67 | 2.50 | 27 |
| | 90+ days past due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 27 |
| | Nonaccrual | 1.34 | 0.00 | 0.00 | 0.00 | 0.00 | 0.51 | 4.12 | 16.16 | 27 |
| Credit card | 30-89 days past due | 0.93 | 0.32 | 0.39 | 0.59 | 0.84 | 1.18 | 1.55 | 1.68 | 4 |
| | 90+ days past due | 0.16 | 0.01 | 0.02 | 0.04 | 0.09 | 0.21 | 0.37 | 0.42 | 4 |
| | Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4 |

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 4
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 | 11.63 | 4.81 | 7.01 | 9.52 | 12.37 | 13.90 | 15.45 | 16.00 | 31 |
| Common equity tier 1 capital, column B | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Tier 1 capital, column A | 13.11 | 7.81 | 8.61 | 11.04 | 13.86 | 14.78 | 16.24 | 17.11 | 31 |
| Tier 1 capital, column B | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Total capital, column A | 14.66 | 9.68 | 10.37 | 13.19 | 15.15 | 16.75 | 17.75 | 18.48 | 31 |
| Total capital, column B | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 31 |
| Tier 1 leverage | 9.65 | 6.11 | 6.86 | 8.65 | 9.68 | 10.91 | 11.33 | 12.87 | 31 |

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 4
Date: 03/31/2017

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|---------|---------|---------|---------|-----------|
| Payout Ratios - Parent | | | | | | | | | |
| Dividends paid / Income before undistributed income | 84.84 | 28.00 | 40.02 | 64.76 | 100.84 | 108.17 | 122.59 | 127.98 | 15 |
| Dividends paid / Net income | 20.48 | 0.00 | 0.00 | 0.00 | 20.31 | 37.18 | 45.55 | 47.43 | 29 |
| Net income - dividends / Average equity | 6.88 | -3.07 | 3.51 | 4.92 | 6.41 | 8.90 | 11.72 | 16.78 | 31 |
| Percent of Dividends Paid | | | | | | | | | |
| Dividends from bank subsidiaries | 85.03 | 0.00 | 0.00 | 0.00 | 101.25 | 122.72 | 177.01 | 232.89 | 20 |
| Dividends from nonbank subsidiaries | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.38 | 3.54 | 20 |
| Dividends from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 20 |
| Dividends from all subsidiaries | 88.17 | 0.00 | 0.00 | 0.26 | 101.31 | 123.03 | 182.85 | 288.39 | 20 |
| Payout Ratios - Subsidiaries: | | | | | | | | | |
| Percent of Bank Net Income | | | | | | | | | |
| Dividends from bank subsidiaries | 21.92 | 0.00 | 0.00 | 0.00 | 21.94 | 44.81 | 57.31 | 72.31 | 29 |
| Interest income from bank subsidiaries | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.29 | 29 |
| Mortgage and service fees from bank subsidiaries | 1.42 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.13 | 16.43 | 29 |
| Other income from bank subsidiaries | 0.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.03 | 3.84 | 29 |
| Operating income from bank subsidiaries | 26.31 | 0.00 | 0.00 | 0.00 | 29.92 | 45.77 | 57.32 | 72.31 | 29 |
| Percent of Nonbank Net Income | | | | | | | | | |
| Dividends from nonbank subsidiaries | 46.43 | 0.00 | 0.00 | 0.00 | 25.00 | 100.00 | 100.00 | 100.00 | 14 |
| Interest income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14 |
| Mortgage and serv fees from nonbank subsidiaries | 1.45 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7.08 | 14 |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14 |
| Operating income from nonbank subsidiaries | 47.87 | 0.00 | 0.00 | 0.00 | 33.99 | 100.00 | 100.00 | 100.00 | 14 |
| Percent of Subsidiary BHCs' Net Income | | | | | | | | | |
| Dividends from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Interest income from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Mortgage and service fees from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Other income from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Operating income from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Dependence on Subsidiaries: | | | | | | | | | |
| Percent of Total Operating Income | | | | | | | | | |
| Dividends from bank subsidiaries | 52.97 | 0.00 | 0.00 | 0.00 | 85.68 | 99.94 | 100.00 | 100.00 | 27 |
| Interest income from bank subsidiaries | 0.76 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 1.78 | 10.94 | 27 |
| Mortgage and service fees from bank subsidiaries | 7.19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 42.85 | 84.03 | 27 |
| Other income from bank subsidiaries | 0.81 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.90 | 10.03 | 27 |
| Operating income from bank subsidiaries | 70.88 | 0.00 | 0.00 | 30.61 | 99.50 | 100.00 | 100.00 | 100.00 | 27 |
| Dividends from nonbank subsidiaries | 4.47 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 11.08 | 66.31 | 27 |
| Interest income from nonbank subsidiaries | 0.35 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6.41 | 27 |
| Mortgage and service fees from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 27 |
| Other income from nonbank subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 27 |
| Operating income from nonbank subsidiaries | 13.43 | 0.00 | 0.00 | 0.00 | 0.00 | 4.07 | 49.01 | 95.71 | 27 |
| Dividends from subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 27 |
| Loans and advances from subsidiaries / Short term debt | 1126.10 | 112.61 | 225.22 | 563.05 | 1126.10 | 1689.15 | 2026.97 | 2139.58 | 2 |
| Loans and advances from subsidiaries / Total debt | 1112.50 | 0.00 | 0.00 | 0.00 | 125.67 | 388.08 | 3206.78 | 5753.39 | 13 |

BHCPR Reporters for Quarter Ending 03/31/2017

Peer Group 4 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> |
|----------------|------------------------------------|--|-----------------------------|---|
| 1247576 | 704,260 | 215 HOLDING CO. | MINNEAPOLIS, MN | |
| 1129533 | 842,781 | AUBURN NATIONAL BANCORPORATION, INC. | AUBURN, AL | |
| 1491913 | 672,929 | BLACKHAWK BANCORP, INC. | BELOIT, WI | |
| 2531245 | 689,075 | CARVER BANCORP, INC. | NEW YORK, NY | |
| 1203899 | 900,573 | CENTRAL BANCSHARES, INC. | MUSCATINE, IA | |
| 1075881 | 744,630 | CHESAPEAKE FINANCIAL SHARES, INC. | KILMARNOCK, VA | |
| 1139532 | 631,159 | CIB MARINE BANCSHARES, INC. | WAUKESHA, WI | |
| 1140239 | 886,471 | CITIZENS BANCORP INVESTMENT, INC. | LAFAYETTE, TN | |
| 1097566 | 713,723 | CITIZENS UNION BANCORP OF SHELBYVILLE, INC. | SHELBYVILLE, KY | |
| 1070765 | 916,505 | COMMUNITY BANCSHARES, INC. | MCARTHUR, OH | |
| 1404632 | 894,735 | FIRST BANKERS TRUSTSHARES, INC. | QUINCY, IL | |
| 2337401 | 914,972 | FIRST COMMUNITY CORPORATION | LEXINGTON, SC | |
| 1081716 | 949,672 | FIRST VOLUNTEER CORPORATION | CHATTANOOGA, TN | |
| 1108707 | 913,223 | FIRSTPERRYTON BANCORP, INC. | PERRYTON, TX | |
| 3367094 | 879,844 | GATEWAY FINANCIAL HOLDINGS OF FLORIDA, INC. | DAYTONA BEACH, FL | |
| 1399073 | 818,205 | HEARTLAND BANCCORP | GAHANNA, OH | |
| 3121193 | 983,004 | INDEPENDENT HOLDINGS, INC | MEMPHIS, TN | New Y-9C/BHCPR reporter |
| 3030307 | 923,017 | LANDMARK BANCORP, INC. | MANHATTAN, KS | |
| 1210169 | 991,330 | LINCOLN BANCORP | REINBECK, IA | |
| 1123933 | 976,635 | MACKINAC FINANCIAL CORPORATION | MANISTIQUE, MI | |
| 2237118 | 899,183 | NORTHWEST INDIANA BANCORP | MUNSTER, IN | |
| 1249712 | 942,354 | PORTER BANCORP, INC. | LOUISVILLE, KY | |
| 2838159 | 833,068 | PROVIDENT BANCORP | AMESBURY, MA | |
| 2324429 | 836,702 | ROYAL BANCSHARES OF PENNSYLVANIA, INC. | NARBERTH, PA | |
| 2693273 | 939,549 | SALISBURY BANCORP, INC. | LAKEVILLE, CT | |
| 1250286 | 771,495 | SECURITY STAR BANCSHARES, INC. | MIDLAND, TX | |
| 3831465 | 798,584 | SEVERN BANCORP, INC. | ANNAPOLIS, MD | |
| 1207431 | 930,280 | STARK BANK GROUP, LTD. | FORT DODGE, IA | Moved from Peer 3 |
| 2621548 | 946,682 | TIMBERLAND BANCORP, INC. | HOQUIAM, WA | |
| 1947102 | 792,239 | TWO RIVERS FINANCIAL GROUP, INC. | BURLINGTON, IA | |
| 1139103 | 794,113 | UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS | SAINT PAUL, MN | |

Note: Peer Group 4 has 31 bank holding companies.