

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 03/31/2017

Summary Ratios

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.40	2.83	2.78	2.85	3.32
+ Non-interest income	2.64	2.13	1.99	2.02	0.88
- Overhead expense	6.90	3.98	4.33	3.96	3.61
- Provision for loan and lease losses	0.08	0.04	-0.33	0.04	0.02
+ Securities gains (losses)	0.01	0.05	-0.05	0.04	0.02
+ Other tax equivalent adjustments	0.00	0.00	-0.01	0.00	0.00
= Pretax net operating income (tax equivalent)	-1.93	0.99	0.71	0.90	0.61
Net operating income	-2.26	0.58	0.47	1.29	0.51
Net income	-2.26	0.58	0.47	1.29	0.51
Net income (sub-chapter S adjusted)	2.14	0.38	0.39	0.54	0.19
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.44	3.78	3.55	3.66	4.21
Interest expense	0.81	0.53	0.46	0.45	0.55
Net interest income (tax equivalent)	2.64	3.26	3.09	3.21	3.64
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	-0.39	0.08	0.01	0.12	0.33
Earnings coverage of net losses (X)	-60.67	-70.93	22.50	5.96	5.64
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.03	2.19	2.86	2.17	1.80
Allowance for loan and lease losses / Total loans and leases	3.03	2.19	2.86	2.17	1.78
Nonaccrued loans and leases + ORE / Loans and leases + ORE	13.46	9.02	13.10	8.52	4.33
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.96	1.02	1.08	1.27	0.75
Liquidity and Funding					
Net noncore funding dependence	-18.32	8.57	-11.93	8.49	11.15
Net short-term noncore funding dependence	-20.10	2.07	-15.15	2.19	2.45
Net loans and leases / Total assets	46.88	43.25	41.22	44.36	63.75
Capitalization					
Tier 1 leverage ratio	23.02	11.63	15.10	11.27	9.19
Equity capital / Total assets	28.12	11.47	17.82	11.16	8.95
Equity capital + minority interest / Total assets	28.25	12.16	17.95	11.75	8.96
Tier 1 common equity capital / Total risk-weighted assets	36.65	19.13	32.90	16.56	11.39
Net Loans and leases / Equity capital (X)	3.50	4.06	3.44	4.36	8.07
Cash dividends / Net income	16.96	17.32	22.33	12.74	23.65
Cash dividends / Net income (sub-chapter S adjusted)	0.00	0.00	3.15	-11.75	17.84
Retained earnings / Average equity capital	2.72	5.88	3.03	15.89	2.93
Growth Rates					
Assets	-15.51	-3.52	-13.27	6.51	-1.58
Equity capital	0.46	8.44	0.73	17.40	6.57
Net loans and leases	-12.18	-0.97	-15.00	2.06	1.63
Noncore funding	-59.73	6.71	-18.00	2.22	-6.00
Parent Company Ratios					
Short-term debt / Equity capital	0.00	1.71	0.00	1.84	0.09
Long-term debt / Equity capital	0.00	2.64	0.00	2.84	2.37
Equity investment in subs / Equity capital	101.64	111.63	102.48	118.08	123.06
Cash FR op + noncash + op expenses / Op expenses + dividends	226.77	-81.40	82.43	135.23	99.86

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	2.99	3.27	3.19	3.23	3.84
Less: Interest expense	0.59	0.44	0.40	0.39	0.50
Equals: Net interest income (tax equivalent)	2.40	2.83	2.78	2.85	3.32
Plus: Non-interest income	2.64	2.13	1.99	2.02	0.88
Equals: adjusted operating income (tax equivalent)	5.04	4.96	4.77	4.86	4.27
Less: Overhead Expense	6.90	3.98	4.33	3.96	3.61
Less: Provision for loan and lease losses	0.08	0.04	-0.33	0.04	0.02
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.05	-0.05	0.04	0.02
Plus: other tax equivalent adjustments	0.00	0.00	-0.01	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	-1.93	0.99	0.71	0.90	0.61
Less: Applicable income taxes (tax equivalent)	0.29	0.38	0.23	-0.42	0.13
Less: Minority interest	0.03	0.02	0.01	0.02	0.00
Equals: Net operating income	-2.26	0.58	0.47	1.29	0.51
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	-2.26	0.58	0.47	1.29	0.51
Memo: Net income (last four quarters)	0.41	0.40	0.47	1.29	0.51
Net income-BHC and noncontrolling (minority) interest	-2.23	0.61	0.47	1.32	0.51
Margin Analysis					
Average earning assets / Average assets	86.33	86.94	89.56	88.85	91.57
Average interest-bearing funds / Average assets	45.62	57.34	53.02	62.17	75.12
Interest income (tax equivalent) / Average earning assets	3.44	3.78	3.55	3.66	4.21
Interest expense / Average earning assets	0.81	0.53	0.46	0.45	0.55
Net interest income (tax equivalent) / Average earning assets	2.64	3.26	3.09	3.21	3.64
Yield or Cost					
Total loans and leases (tax equivalent)	4.83	5.09	5.14	5.06	5.26
Interest-bearing bank balances	0.88	0.84	0.67	0.51	0.34
Fed funds sold and reverse repos	0.52	0.79	0.70	0.35	0.18
Trading assets	1.89	1.75	1.98	2.51	2.56
Total earning assets	3.34	3.60	3.44	3.50	4.16
Investment securities (tax equivalent)	2.77	2.63	2.22	2.42	2.20
US Treasury and agency securities (excluding Mortgage-backed securities)	2.07	2.46	2.17	2.16	1.65
Mortgage-backed securities	2.51	2.20	1.95	1.79	1.96
All other securities	3.54	4.08	3.33	4.33	4.17
Interest-bearing deposits	1.62	0.61	0.67	0.53	0.51
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.19	0.18	0.23	0.23
Foreign deposits					0.13
Fed funds purchased and repos	0.00	0.19	0.29	0.80	0.30
Other borrowed funds and trading liabilities	0.95	1.18	1.06	1.18	2.24
All interest-bearing funds	1.46	0.85	0.85	0.67	0.66

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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	3,101.71	84.80	97.21	89.61	85.60
Percent of Average Assets					
Total overhead expense	6.90	3.98	4.33	3.96	3.61
Personnel expense	4.22	2.13	2.38	2.13	1.80
Net occupancy expense	0.15	0.37	0.38	0.44	0.45
Other operating expenses	2.54	1.48	1.57	1.39	1.30
Overhead less non-interest income	4.26	1.85	2.34	1.95	2.65
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	3,100.68	82.61	95.22	87.93	84.73
Personnel expense	1,965.43	41.85	50.52	45.90	42.87
Net occupancy expense	-120.31	7.65	8.31	10.23	10.88
Other operating expenses	1,255.56	33.11	36.39	31.80	31.01
Total non-interest income	-62.18	37.49	35.97	34.37	19.61
Fiduciary activities income	0.25	0.20	0.25	0.21	0.23
Service charges on domestic deposit accounts	8.18	9.61	11.78	10.10	5.95
Trading revenue	9.65	8.85	10.79	7.36	0.00
Investment banking fees and commissions	0.41	0.31	0.41	0.37	0.45
Insurance activities revenue	2.03	2.14	1.80	1.49	0.17
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.14	0.18	0.18	0.19	0.21
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	-98.08	6.23	6.62	0.88	0.01
Other non-interest income	15.23	9.97	4.14	13.77	9.64
Overhead less non-interest income	3,162.86	45.12	59.25	53.55	64.54
Applicable income taxes / Pretax net operating income (tax equivalent)	13.82	20.62	17.87	-256.94	12.70
Applicable income tax + TE / Pretax net operating income + TE	20.02	34.55	29.18	-246.61	18.82

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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	34.64	32.98	28.88	35.26	52.51
Commercial and industrial loans	3.93	3.31	3.91	3.22	7.03
Loans to individuals	1.46	0.99	1.45	0.90	2.00
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.17	2.02	2.19	1.52	0.83
Other loans and leases	6.04	4.90	5.76	4.45	0.50
Net loans and leases	46.88	43.25	41.22	44.36	63.75
Debt securities over 1 year	17.01	24.87	18.46	24.28	16.20
Mutual funds and equity securities	0.01	0.00	0.01	0.14	0.06
Subtotal	63.89	68.12	59.69	68.78	80.76
Interest-bearing bank balances	15.07	10.36	23.73	8.48	6.24
Federal funds sold and reverse repos	0.47	1.52	2.11	3.45	0.42
Debt securities 1 year or less	0.81	5.20	1.15	4.46	1.47
Trading assets	1.03	0.61	1.00	0.95	0.00
Total earning assets	81.27	85.82	87.68	86.11	90.27
Non-interest cash and due from depository institutions	2.07	1.43	1.26	1.18	1.73
Other real estate owned	10.81	4.62	4.73	4.19	1.40
All other assets	16.66	12.76	11.06	12.71	7.85
Memoranda					
Short-term investments	16.35	17.09	26.99	16.39	9.18
US Treasury securities	0.05	0.00	0.05	0.00	0.34
US agency securities (excluding Mortgage-backed securities)	5.16	3.60	5.05	5.31	3.75
Municipal securities	7.67	9.56	9.14	8.59	2.96
Mortgage-backed securities	4.45	16.51	4.86	14.12	8.45
Asset-backed securities	0.00	0.00	0.00	0.00	0.02
Other debt securities	0.48	0.39	0.51	0.73	0.15
Loans held-for-sale	0.00	0.01	0.00	0.02	0.18
Loans not held-for-sale	48.24	44.17	42.20	45.32	64.21
Real estate loans secured by 1-4 family	8.08	9.65	8.23	9.12	16.93
Revolving	0.07	0.57	0.08	0.71	2.39
Closed-end, secured by first liens	7.82	8.66	7.95	8.07	12.95
Closed-end, secured by junior liens	0.19	0.42	0.20	0.34	0.67
Commercial real estate loans	24.02	21.20	18.32	24.37	32.11
Construction and land development	12.94	9.77	6.87	9.06	4.49
Multifamily	1.07	1.92	1.14	2.83	2.91
Nonfarm nonresidential	10.01	9.51	10.31	12.48	23.53
Real estate loans secured by farmland	2.55	2.13	2.34	1.78	2.04

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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	70.06	72.65	71.19	76.31	81.38
Real estate loans secured by 1-4 family	15.31	22.35	15.52	21.16	26.29
Revolving	0.12	1.46	0.13	1.75	3.74
Closed-end	15.19	20.89	15.39	19.41	22.07
Commercial real estate loans	49.60	45.59	50.90	51.30	49.48
Construction and land development	27.52	19.21	27.79	17.48	7.03
1-4 family	19.49	13.68	20.97	11.87	1.41
Other	8.02	5.53	6.82	5.61	5.48
Multifamily	1.96	4.35	2.11	6.13	4.41
Nonfarm nonresidential	20.12	22.03	21.01	27.69	36.39
Owner-occupied	13.13	12.49	13.50	12.75	17.34
Other	7.00	9.54	7.50	14.94	18.62
Real estate loans secured by farmland	5.15	4.70	4.76	3.86	3.34
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	7.88	8.00	7.73	7.81	10.85
Loans to individuals	3.25	2.40	3.18	2.15	3.17
Credit card loans	0.00	0.00	0.00	0.02	0.06
Agricultural loans	3.47	3.32	3.47	2.68	1.40
Other loans and leases	15.35	13.65	14.44	11.09	0.84
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	222.16	271.50	218.94	313.20	498.79
Real estate loans secured by 1-4 family	72.55	77.80	72.28	77.47	164.14
Revolving	0.69	4.32	0.77	6.30	24.19
Closed-end	71.86	73.48	71.51	71.18	138.00
Commercial real estate loans	128.10	176.48	127.51	221.62	310.60
Construction and land development	31.48	84.75	31.62	87.07	46.29
1-4 family	17.43	60.06	17.29	59.89	9.94
Other	14.04	24.69	14.33	27.17	34.89
Multifamily	10.20	15.79	10.50	26.16	27.50
Nonfarm nonresidential	86.42	75.94	85.39	108.40	229.09
Owner-occupied	57.01	45.27	56.93	48.02	111.28
Other	29.41	30.68	28.46	60.38	118.36
Real estate loans secured by farmland	21.51	17.22	19.15	14.11	20.44
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	33.25	25.97	32.87	25.94	69.39
Loans to individuals	10.54	7.32	10.51	6.59	21.35
Credit card loans	0.00	0.00	0.00	0.03	0.29
Agricultural loans	22.58	19.40	22.32	14.86	8.81
Other loans and leases	43.48	33.62	39.66	29.20	5.51
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.48	33.66	37.40	39.01	31.12
Non-owner occupied CRE loans / Total risk based capital	71.08	132.12	70.58	174.43	201.00
Construction and land development loans / Total risk based capital	31.48	84.75	31.62	87.07	46.29
Total CRE loans / Total risk based capital	128.10	177.39	127.51	222.45	311.42

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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	16.35	17.09	26.99	16.39	9.18
Liquid assets	28.30	34.03	38.06	33.47	23.22
Investment securities	17.82	30.07	19.62	28.89	18.28
Net loans and leases	46.88	43.25	41.22	44.36	63.75
Net loans, leases and standby letters of credit	47.05	43.90	41.40	44.97	63.98
Core deposits	58.03	56.93	53.67	59.07	69.40
Noncore funding	5.50	26.46	23.04	23.91	18.63
Time deposits of \$100K or more		21.96	21.12	20.02	14.27
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.00	0.00	0.00	0.65	0.62
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	-0.47	-1.52	-2.11	-2.80	0.22
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.45	2.33	0.47	1.37	0.82
Earning assets repriceable in 1 year	40.22	37.94	45.11	35.97	28.24
Interest-bearing liabilities repriceable in 1 year	16.59	26.51	24.46	25.51	24.02
Long-term debt repriceable in 1 year	0.98	2.50	1.03	1.39	0.17
Net assets repriceable in 1 year	22.65	8.93	19.63	9.06	3.49
Other Liquidity and Funding Ratios					
Net noncore funding dependence	-18.32	8.57	-11.93	8.49	11.15
Net ST noncore funding dependence	-20.10	2.07	-15.15	2.19	2.45
Short-term investment / ST noncore funding	489.98	232.79	207.88	183.23	97.92
Liquid assets-ST noncore funding / Nonliquid assets	40.02	24.69	31.48	24.39	16.24
Net loans and leases / Total deposits	58.53	54.10	53.42	55.59	75.56
Net loans and leases / Core deposits	61.97	95.65	129.93	88.47	93.62
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.90	3.21	0.65	0.64	0.65
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.55	1.78	-2.95	0.32	0.25
Structured notes appreciation (depreciation) / T1 cap	-0.08	0.00	-0.12	-0.01	-0.13
Percent of Investment Securities					
Held-to-maturity securities	15.91	22.48	17.11	19.21	7.08
Available-for-sale securities	84.09	77.52	82.89	80.79	92.92
US Treasury securities	0.29	0.00	0.30	0.00	1.80
US agency securities (excluding Mortgage-backed securities)	32.52	17.02	30.38	22.90	21.37
Municipal securities	42.14	31.72	45.31	27.28	15.97
Mortgage-backed securities	21.66	49.06	20.60	45.68	50.26
Asset-backed securities	0.00	0.00	0.00	0.00	0.06
Other debt securities	3.36	2.20	3.39	3.50	1.03
Mutual funds and equity securities	0.03	0.00	0.03	0.64	0.39
Debt securities 1 year or less	5.12	21.65	6.36	19.67	9.98
Debt securities 1 to 5 years	26.04	24.91	26.96	29.64	27.62
Debt securities over 5 years	68.81	53.44	66.65	50.06	56.54
Pledged securities	61.36	47.89	35.61	41.29	45.14
Structured notes, fair value	1.96	4.39	1.96	3.61	0.69
Percent Change from Prior Like Quarter					
Short-term investments	-10.23	-13.68	-12.27	49.28	-3.11
Investment securities	-19.69	0.24	-19.63	2.90	-4.93
Core deposits	-10.03	-9.63	-15.39	6.50	-1.27
Noncore funding	-59.73	6.71	-18.00	2.22	-6.00

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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	7.41	8.84	9.88	8.56	9.67
Standby letters of credit	0.17	0.65	0.17	0.61	0.19
Commercial and similar letters of credit	0.28	0.24	0.30	0.23	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	0.00	3.15	0.00	2.06	0.28
Interest rate contracts	0.00	3.15	0.00	2.06	0.27
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.01
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.09
Purchased options contracts (interest rate)	0.00	3.15	0.00	2.06	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.06
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	17.40	19.98	20.94	17.85	15.47

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Derivatives Analysis

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Notional Amount					
Interest rate contracts		100.00		100.00	98.54
Foreign exchange contracts		0.00		0.00	0.00
Equity, commodity, and other contracts		0.00		0.00	1.46
Futures and forwards		0.00		0.00	17.85
Written options		0.00		0.00	58.43
Exchange-traded		0.00		0.00	0.00
Over-the-counter		0.00		0.00	58.43
Purchased options		100.00		100.00	3.74
Exchange-traded		0.00		0.00	0.00
Over-the-counter		100.00		100.00	3.74
Swaps		0.00		0.00	19.99
Held for trading		0.00		0.00	5.56
Interest rate contracts		0.00		0.00	5.56
Foreign exchange contracts		0.00		0.00	0.00
Equity, commodity, and other contracts		0.00		0.00	0.00
Non-traded		100.00		100.00	94.44
Interest rate contracts		100.00		100.00	92.99
Foreign exchange contracts		0.00		0.00	0.00
Equity, commodity, and other contracts		0.00		0.00	1.46
Derivative contracts (excluding futures and FX 14 days or less)		0.00		0.00	36.33
One year or less		0.00		0.00	25.59
Over 1 year to 5 years		0.00		0.00	3.85
Over 5 years		0.00		0.00	6.89
Gross negative fair value (absolute value)		0.00		0.00	1.01
Gross positive fair value		6.31		7.14	0.48
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	0.02	0.00	0.01	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.02	0.00	0.01	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	0.00	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 5
 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	0.08	0.04	-0.33	0.04	0.02
Provision for loan and lease losses / Average loans and leases	0.17	0.11	-0.71	0.11	0.04
Provision for loan and lease losses / Net losses	320.18	-17.39	765.69	133.54	59.49
Allowance for loan and lease losses / Total loans and leases not held for sale	3.03	2.19	2.86	2.17	1.80
Allowance for loan and lease losses / Total loans and leases	3.03	2.19	2.86	2.17	1.78
Allowance for loan and lease losses / Net loans and leases losses (X)	23.21	18.90	26.22	7.46	7.94
Allowance for loan and lease losses / Nonaccrual assets	148.43	20,470.78	651.17	236.09	156.31
ALLL/90+ days past due + nonaccrual loans and leases	148.43	20,470.78	651.10	232.50	145.16
Gross loan and lease losses / Average loans and leases	0.05	0.13	0.10	0.48	0.53
Recoveries / Average loans and leases	0.44	0.05	0.09	0.37	0.20
Net losses / Average loans and leases	-0.39	0.08	0.01	0.12	0.33
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	41.33	3.57	24.21	52.36	31.54
Earnings coverage of net losses (X)	-60.67	-70.93	22.50	5.96	5.64
Net Loan and Lease Losses By Type					
Real estate loans	-0.45	0.10	-0.18	0.11	0.29
Real estate loans secured by 1-4 family	0.00	0.11	0.10	1.14	0.27
Revolving	0.00	1.79	0.00	0.89	0.25
Closed-end	0.00	-0.04	0.10	1.10	0.25
Commercial real estate loans	-0.45	0.04	-0.22	-0.04	0.34
Construction and land development	0.00	0.05	-0.15	-0.79	1.29
1-4 family	0.00	0.05	-0.15	0.07	0.00
Other	0.00	0.00	0.00	-0.86	1.23
Multifamily	-0.13	0.00	-0.08	0.00	0.29
Nonfarm nonresidential	0.00	0.00	-0.10	-0.06	0.17
Owner-occupied	0.00	0.00	-0.10	0.22	0.08
Other	0.00	0.00	0.00	-0.29	0.07
Real estate loans secured by farmland	0.00	0.00	0.00	-1.28	0.00
Commercial and industrial loans	0.00	0.00	-0.02	0.26	0.29
Loans to depository institutions					0.00
Loans to individuals	0.54	0.48	0.31	0.29	0.77
Credit card loans				0.00	2.69
Agricultural loans	0.12	0.00	0.09	0.00	0.04
Loans to foreign governments and institutions					
Other loans and leases	2.98	0.86	3.07	3.05	0.75

BHCPR PEER GROUP DATA

 Peer Group: 5
 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	0.96	1.02	1.08	1.27	0.75
90+ days past due loans and leases	0.00	0.00	0.00	0.07	0.04
Nonaccrual loans and leases	1.01	1.51	0.89	1.69	2.00
90+ days past due and nonaccrual loans and leases	1.01	1.51	0.90	1.76	2.08
30-89 days past due restructured	0.00	0.00	0.00	0.06	0.01
90+ days past due restructured	0.00	0.00	0.00	0.02	0.00
Nonaccrual restructured	0.26	0.07	0.08	0.35	0.62
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.96	1.02	1.08	1.27	0.75
90+ days past due assets	0.00	0.00	0.00	0.07	0.04
Nonaccrual assets	1.01	1.51	0.89	1.69	2.00
30+ days past due and nonaccrual assets	1.97	2.54	1.98	3.03	2.89
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.45	0.54	0.39	0.72	1.30
90+ past due and nonaccrual assets + other real estate owned	11.26	5.16	5.13	4.92	3.01
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	11.37	5.30	5.29	5.18	4.11
Allowance for loan and leases losses	507.45	531.76	550.22	550.85	355.41
Equity cap + allowance for loan and lease losses	18.70	44.99	18.60	49.41	49.05
Tier 1 cap + allowance for loan and lease losses	18.59	43.04	18.44	47.49	44.52
Loans and Leases + other real estate owned	13.71	9.32	13.44	9.21	6.24

BHCPR PEER GROUP DATA

Peer Group: 5
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	1.26	1.25	1.25	1.48	0.72
	90+ days past due	0.00	0.00	0.00	0.08	0.04
	Nonaccrual	1.43	2.01	1.23	2.05	2.13
Commercial and industrial	30-89 days past due	0.69	0.75	1.52	0.58	0.38
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.01	0.01	0.48	0.96
Individuals	30-89 days past due	1.25	1.33	0.94	1.63	1.02
	90+ days past due	0.00	0.00	0.04	0.10	0.06
	Nonaccrual	0.23	0.38	0.13	0.32	0.36
Depository institution loans	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Agricultural	30-89 days past due	0.20	0.00	0.08	0.03	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.03	0.00	0.06
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.91	0.40
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.28

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: 5
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	2.77	1.50	2.82	1.88	1.09
	90+ days past due	0.00	0.00	0.00	0.35	0.07
	Nonaccrual	1.82	2.41	1.70	2.12	1.99
Revolving	30-89 days past due	0.00	0.19	0.00	1.25	0.40
	90+ days past due	0.00	0.00	0.00	0.03	0.00
	Nonaccrual	0.00	0.08	0.00	2.46	1.00
Closed-End	30-89 days past due	2.78	1.55	2.84	1.80	1.18
	90+ days past due	0.00	0.00	0.00	0.45	0.07
	Nonaccrual	1.83	2.45	1.71	1.84	2.03
Junior Lien	30-89 days past due	0.38	0.00	0.38	0.00	0.08
	90+ days past due	0.00	0.00	0.00	0.04	0.00
	Nonaccrual	0.09	0.00	0.09	0.01	0.11
Commercial real estate	30-89 days past due	0.49	1.13	0.83	1.27	0.41
	90+ days past due	0.00	0.00	0.00	0.02	0.01
	Nonaccrual	1.75	2.21	1.54	2.13	1.97
Construction and development	30-89 days past due	0.64	0.29	0.08	0.14	0.28
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	7.81	3.14	0.20	1.59	5.08
1-4 family	30-89 days past due	0.35	0.23	0.02	0.04	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	7.81	0.00	0.00	0.06	0.12
Other	30-89 days past due	0.29	0.07	0.06	0.10	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	3.14	0.20	1.53	4.75
Multifamily	30-89 days past due	0.00	1.27	0.00	0.00	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.07	0.00	0.28	0.43
Nonfarm non-residential	30-89 days past due	0.69	1.30	1.30	1.68	0.41
	90+ days past due	0.00	0.00	0.00	0.04	0.00
	Nonaccrual	2.13	2.38	2.13	2.31	1.36
Owner occupied	30-89 days past due	0.69	0.24	1.30	0.50	0.25
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.13	2.38	2.13	1.85	0.52
Other	30-89 days past due	0.00	1.05	0.00	1.18	0.12
	90+ days past due	0.00	0.00	0.00	0.04	0.00
	Nonaccrual	0.00	0.00	0.00	0.46	0.70
Farmland	30-89 days past due	2.95	0.53	0.00	0.24	0.30
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.53	0.05	0.06	1.51	0.92
Credit card	30-89 days past due				0.00	1.65
	90+ days past due				0.00	0.47
	Nonaccrual				0.00	0.21

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

BHCPR PEER GROUP DATA

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

Peer Group: 5
Date: 03/31/2017

	03/31/2017			03/31/2016			12/31/2016			12/31/2015			12/31/2014		
Capital Ratios															
Tier 1 leverage ratio	23.02			11.63			15.10			11.27			9.19		
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	36.65			19.13			32.90			16.56			11.39		
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others															
Estimated FV of mortgage serving assets / Mortgage service assets															

BHCPR PEER GROUP DATAPeer Group: 5
Date: 03/31/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**FR BHCPR
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	03/31/2017		03/31/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A	36.65		19.13		32.90		16.56			
Common equity tier 1 capital, column B	0.00		0.00		0.00		0.00			
Tier 1 capital, column A	36.65		20.96		32.90		18.64			
Tier 1 capital, column B	0.00		0.00		0.00		0.00			
Total capital, column A	37.80		24.32		34.03		21.69			
Total capital, column B	0.00		0.00		0.00		0.00			
Tier 1 leverage	23.02		11.63		15.09		11.27			

BHCPR PEER GROUP DATA

Peer Group: 5
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	0.03	0.00	0.04	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets		100.00		100.00	0.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets		0.00		0.00	100.00
Seperate account assets (L/H) / Total life assets					0.00
Insurance activities revenue / Adjusted operating income	2.03	2.14	1.80	1.49	0.17
Premium income / Insurance activities revenue	0.00	33.33	0.00	33.33	0.00
Credit related premium income / Total premium income		0.00		0.00	0.00
Other premium income / Total premium income		100.00		100.00	100.00
Insurance underwriting net income / Consolidated net income	0.00	0.95	0.00	0.82	0.00
Insurance net income (P/C) / Equity (P/C)		82.80		56.03	
Insurance net income (L/H) / Equity (L/H)					1.06
Insurance benefits, losses, expenses / Insurance premiums		42.45		24.57	20.75
Reinsurance recovery (P/C) / Total assets (P/C)		0.00		0.00	
Reinsurance recovery (L/H) / Total assets (L/H)					1.15
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.03	0.00	0.04	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.06	8.98	9.06	9.43	13.46
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: 5
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					0.66
Cost: Interest-bearing deposits					0.13
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					0.98
Commercial and industrial loans					
Foreign governments and institutions					
Growth Rates					
Net loans and leases					-73.87
Total selected assets					-64.12
Deposits					77.86

BHCPR PEER GROUP DATA

 Peer Group: 5
 Date: 03/31/2017

Parent Company Analysis - Part 1

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Profitability					
Net income / Average equity capital	2.09	6.49	4.11	16.43	5.00
Bank net income / Average equity investment in banks	8.87	5.69	5.90	11.51	5.31
Nonbank net income / Average equity investment in nonbanks	12.37	1.51	1.89	4.06	3.20
Sub BHCs net income / Average equity investment in sub BHCs		17.11		20.75	2.73
Bank net income / Parent net income	100.64	107.43	147.19	167.32	110.62
Nonbank net income / Parent net income	14.97	8.87	5.48	27.81	1.43
Sub BHCs net income / Parent net income		121.27		110.93	59.96
Leverage					
Total liabilities / Equity capital	8.62	21.97	8.58	25.34	27.41
Total debt / Equity capital	0.00	4.35	0.00	4.68	2.87
Total debt + NP to subs that issued trust preferred / Equity capital	0.00	11.43	0.00	15.38	21.31
Total debt + Loans guaranteed for affiliate / Equity capital	0.00	4.35	0.00	4.68	2.78
Total debt / Equity capital - excess over fair value	0.00	4.35	0.00	4.68	2.88
Long-term debt / Equity capital	0.00	2.64	0.00	2.84	2.37
Short-term debt / Equity capital	0.00	1.71	0.00	1.84	0.09
Current portion of long-term debt / Equity capital	0.00	4.08	0.00	4.19	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.03
Long-term debt / Consolidated long-term debt	0.00	5.26	0.00	3.18	17.87
Double Leverage					
Equity investment in subs / Equity capital	101.64	111.63	102.48	118.08	123.06
Total investment in subs / Equity capital	102.76	116.06	103.67	118.83	123.64
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					109.18
Total investment in subs / Equity cap, Qual TPS + other PS in T1					109.98
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	-0.71	-1.02	7.32	-4.56	1.74
Equity investment in subs - equity cap / Net income-div (X)		3.30	34.16	1.99	4.78
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	272.22	38.89	62.52	180.36	104.99
Cash flow from operations + noncash + op exchange / Op exchange + div	226.77	-81.40	82.43	135.23	99.86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	217.03	-62.98	84.21	163.80	105.45
Pretax operating income + interest expenses / Interest expense	-9.09	-144.81	-6.45	47.89	1,090.83
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	-9.09	-51.24	-6.45	47.89	571.76
Dividends + interest from subs / Interest expenses + dividends	399.30	41.71	79.22	204.93	191.46
Fees + other income from subs / Salary + other expenses	2.79	4.42	10.83	18.70	7.48
Net income / Current part of long-term debt + preferred dividends (X)		0.20		1.00	15.30
Other Ratios					
Net assets repriceable in 1 year / Total assets	3.39	-4.53	2.48	-4.42	-0.59
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	2.54	2.35	1.77	2.45	0.14
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: 5
 Date: 03/31/2017

Parent Company Analysis - Part 2

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	14.67		111.74	35.85	54.67
Dividends paid / Net income	16.96	17.32	22.33	12.74	23.65
Net income - dividends / Average equity	2.72	5.88	3.03	15.89	2.93
Percent of Dividends Paid					
Dividends from bank subsidiaries	551.95	0.00	42.02	187.42	186.80
Dividends from nonbank subsidiaries	45.45	81.08	55.56	0.00	2.52
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.66
Dividends from all subsidiaries	597.40	81.08	97.57	187.42	193.87
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	102.34	0.00	14.29	74.40	44.42
Interest income from bank subsidiaries	0.27	0.35	0.22	0.19	0.03
Mortgage and service fees from bank subsidiaries	0.00	0.00	0.00	18.01	1.35
Other income from bank subsidiaries	0.76	1.18	0.86	1.63	0.16
Operating income from bank subsidiaries	103.37	1.54	15.37	94.24	55.59
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	26.18	155.17	35.86	132.29	120.00
Interest income from nonbank subsidiaries	26.47	0.00	370.00	5.66	3.82
Mortgage and serv fees from nonbank subsidiaries	6.11	110.34	52.39	92.16	9.99
Other income from nonbank subsidiaries	0.00	0.00	500.00	0.00	0.11
Operating income from nonbank subsidiaries	58.76	265.52	958.25	230.12	133.92
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs		0.00		0.00	8.30
Interest income from subsidiary BHCs		0.00		0.00	0.00
Mortgage and service fees from subsidiary BHCs		0.00		0.00	1.45
Other income from subsidiary BHCs		0.00		0.00	0.00
Operating income from subsidiary BHCs		0.00		0.00	9.75
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	90.03	0.00	25.84	46.19	52.95
Interest income from bank subsidiaries	0.17	25.23	33.75	0.12	1.87
Mortgage and service fees from bank subsidiaries	0.00	0.00	0.00	4.78	1.74
Other income from bank subsidiaries	0.56	1.36	4.46	0.43	0.22
Operating income from bank subsidiaries	90.77	26.59	64.05	51.52	72.39
Dividends from nonbank subsidiaries	5.91	13.64	10.70	22.01	3.57
Interest income from nonbank subsidiaries	1.89	25.00	3.19	2.10	0.03
Mortgage and service fees from nonbank subsidiaries	1.38	9.70	15.63	5.73	0.00
Other income from nonbank subsidiaries	0.00	0.00	4.31	20.00	0.02
Operating income from nonbank subsidiaries	9.18	48.33	33.82	49.85	5.25
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		662.76		651.40	222.83
Loans and advances from subsidiaries / Total debt		260.43		256.13	64.20

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 5
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									4
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.40	0.82	1.05	1.77	2.68	3.32	3.53	3.60	4
+ Non-interest income	2.64	-0.24	-0.03	0.63	2.65	4.66	5.30	5.52	4
- Overhead expense	6.90	3.42	3.49	3.71	5.07	8.26	11.78	12.95	4
- Provision for loan and lease losses	0.08	0.00	0.00	0.00	0.03	0.11	0.20	0.23	4
+ Securities gains (losses)	0.01	-0.06	-0.05	-0.02	0.00	0.03	0.07	0.09	4
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
= Pretax net operating income (tax equivalent)	-1.93	-11.71	-9.40	-2.49	1.47	2.03	2.81	3.08	4
Net operating income	-2.26	-11.94	-9.67	-2.87	1.02	1.63	2.54	2.85	4
Net income	-2.26	-11.94	-9.67	-2.87	1.02	1.63	2.54	2.85	4
Net income (sub-chapter S adjusted)	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.44	2.51	2.64	3.01	3.53	3.96	4.17	4.24	4
Interest expense	0.81	0.13	0.18	0.32	0.41	0.90	1.75	2.03	4
Net interest income (tax equivalent)	2.64	1.11	1.32	1.95	2.86	3.54	3.77	3.84	4
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	-0.39	-1.40	-1.16	-0.42	0.02	0.05	0.05	0.05	4
Earnings coverage of net losses (X)	-60.67	-374.34	-304.01	-93.02	31.17	63.52	109.21	124.44	4
Allowance for loan and lease losses / Total loans and leases not held-for-sale	3.03	1.07	1.13	1.29	2.61	4.34	5.26	5.56	4
Allowance for loan and lease losses / Total loans and leases	3.03	1.07	1.13	1.29	2.61	4.34	5.26	5.56	4
Nonaccrued loans and leases + ORE / Loans and leases + ORE	13.46	0.52	0.62	0.89	2.47	15.04	35.11	41.79	4
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.96	0.04	0.08	0.20	0.93	1.69	1.87	1.92	4
Liquidity and Funding									
Net noncore funding dependence	-18.32	-52.16	-45.27	-24.59	-9.28	-3.01	1.41	2.89	4
Net short-term noncore funding dependence	-20.10	-52.16	-45.27	-24.59	-9.47	-4.98	-3.43	-2.91	4
Net loans and leases / Total assets	46.88	38.20	38.87	40.88	42.34	48.34	58.52	61.92	4
Capitalization									
Tier 1 leverage ratio	23.02	9.51	10.23	12.40	14.40	25.02	42.70	48.60	4
Equity capital / Total assets	28.12	9.16	9.97	12.40	14.22	29.94	57.39	66.53	4
Equity capital + minority interest / Total assets	28.25	9.16	9.97	12.40	14.48	30.34	57.54	66.61	4
Tier 1 common equity capital / Total risk-weighted assets	36.65	14.28	16.02	21.25	25.17	40.57	66.46	75.09	4
Net Loans and leases / Equity capital (X)	3.50	0.86	1.16	2.06	2.80	4.25	6.39	7.11	4
Cash dividends / Net income	16.96	2.46	4.92	12.30	24.60	25.45	25.95	26.12	3
Cash dividends / Net income (sub-chapter S adjusted)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Retained earnings / Average equity capital	2.72	-20.62	-15.99	-2.09	6.84	11.65	18.14	20.30	4
Growth Rates									
Assets	-15.51	-73.35	-60.07	-20.25	4.75	9.49	12.86	13.98	4
Equity capital	0.46	-3.03	-2.50	-0.91	0.32	1.69	3.53	4.14	4
Net loans and leases	-12.18	-73.30	-58.26	-13.14	12.37	13.33	14.26	14.57	4
Noncore funding	-59.73	-93.18	-86.35	-65.89	-52.39	-46.23	-38.98	-36.56	4
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equity investment in subs / Equity capital	101.64	91.16	91.28	91.65	93.29	103.29	118.69	123.82	4
Cash FR op + noncash + op expenses / Op expenses + dividends	226.77	-36.53	-5.62	87.11	160.98	300.64	511.79	582.18	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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)	2.99	2.09	2.12	2.20	2.92	3.71	3.91	3.97	4
Less: Interest expense	0.59	0.12	0.17	0.30	0.39	0.67	1.16	1.33	4
Equals: Net interest income (tax equivalent)	2.40	0.82	1.05	1.77	2.68	3.32	3.53	3.60	4
Plus: Non-interest income	2.64	-0.24	-0.03	0.63	2.65	4.66	5.30	5.52	4
Equals: adjusted operating income (tax equivalent)	5.04	0.80	1.48	3.52	6.08	7.60	7.78	7.84	4
Less: Overhead Expense	6.90	3.42	3.49	3.71	5.07	8.26	11.78	12.95	4
Less: Provision for loan and lease losses	0.08	0.00	0.00	0.00	0.03	0.11	0.20	0.23	4
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	4
Plus: Realized Gains / Losses on available-for-sale securities	0.01	-0.06	-0.05	-0.02	0.00	0.03	0.07	0.09	4
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equals: Pretax net operating income (tax equivalent)	-1.93	-11.71	-9.40	-2.49	1.47	2.03	2.81	3.08	4
Less: Applicable income taxes (tax equivalent)	0.29	0.19	0.19	0.20	0.27	0.37	0.41	0.43	4
Less: Minority interest	0.03	0.00	0.00	0.00	0.00	0.03	0.09	0.10	4
Equals: Net operating income	-2.26	-11.94	-9.67	-2.87	1.02	1.63	2.54	2.85	4
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equals: Net income	-2.26	-11.94	-9.67	-2.87	1.02	1.63	2.54	2.85	4
Memo: Net income (last four quarters)	0.41	-0.73	-0.50	0.21	0.76	0.96	1.04	1.07	4
Net income-BHC and noncontrolling (minority) interest	-2.23	-11.94	-9.67	-2.87	1.08	1.72	2.58	2.86	4
Margin Analysis									
Average earning assets / Average assets	86.33	68.75	73.12	86.21	93.58	93.70	93.76	93.78	4
Average interest-bearing funds / Average assets	45.62	12.04	17.47	33.75	52.95	64.81	67.90	68.93	4
Interest income (tax equivalent) / Average earning assets	3.44	2.51	2.64	3.01	3.53	3.96	4.17	4.24	4
Interest expense / Average earning assets	0.81	0.13	0.18	0.32	0.41	0.90	1.75	2.03	4
Net interest income (tax equivalent) / Average earning assets	2.64	1.11	1.32	1.95	2.86	3.54	3.77	3.84	4
Yield or Cost									
Total loans and leases (tax equivalent)	4.83	4.19	4.32	4.72	4.98	5.10	5.23	5.28	4
Interest-bearing bank balances	0.88	0.57	0.60	0.68	0.91	1.10	1.13	1.14	4
Fed funds sold and reverse repos	0.52	0.05	0.10	0.26	0.52	0.78	0.94	0.99	2
Trading assets	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1
Total earning assets	3.34	2.51	2.64	3.01	3.43	3.77	3.98	4.05	4
Investment securities (tax equivalent)	2.77	2.29	2.37	2.62	3.03	3.05	3.06	3.07	3
US Treasury and agency securities (excluding Mortgage-backed securities)	2.07	2.00	2.01	2.03	2.07	2.10	2.12	2.13	3
Mortgage-backed securities	2.51	2.07	2.09	2.17	2.30	2.74	3.00	3.09	3
All other securities	3.54	2.51	2.63	3.00	3.62	4.12	4.42	4.52	3
Interest-bearing deposits	1.62	0.43	0.46	0.53	0.76	1.84	3.46	4.00	4
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits									
Fed funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other borrowed funds and trading liabilities	0.95	0.10	0.19	0.48	0.95	1.43	1.71	1.81	2
All interest-bearing funds	1.46	0.57	0.58	0.59	0.90	1.78	2.80	3.14	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	3
Overhead expenses / Net Interest Income + non-interest income	3101.71	55.73	59.07	69.08	77.22	3109.85	8563.94	10381.97	4
Percent of Average Assets									
Total overhead expense	6.90	3.42	3.49	3.71	5.07	8.26	11.78	12.95	4
Personnel expense	4.22	2.01	2.04	2.14	2.96	5.04	7.40	8.18	4
Net occupancy expense	0.15	-0.44	-0.31	0.10	0.37	0.42	0.42	0.42	4
Other operating expenses	2.54	1.00	1.03	1.15	1.72	3.11	4.69	5.22	4
Overhead less non-interest income	4.26	-0.31	-0.16	0.31	1.46	5.41	10.92	12.75	4
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	3100.68	54.20	57.31	66.64	75.81	3109.85	8563.94	10381.97	4
Personnel expense	1965.43	31.25	33.20	39.06	44.79	1971.16	5434.18	6588.52	4
Net occupancy expense	-120.31	-424.37	-348.74	-121.86	4.92	6.47	7.94	8.42	4
Other operating expenses	1255.56	16.81	17.48	19.48	24.47	1260.55	3478.51	4217.82	4
Total non-interest income	-62.18	-336.80	-273.60	-83.99	39.34	61.15	68.02	70.31	4
Fiduciary activities income	0.25	0.00	0.00	0.00	0.00	0.25	0.70	0.85	4
Service charges on domestic deposit accounts	8.18	0.75	1.49	3.73	7.79	12.23	15.17	16.16	4
Trading revenue	9.65	0.00	0.00	0.00	0.00	9.65	27.03	32.82	4
Investment banking fees and commissions	0.41	0.00	0.00	0.00	0.00	0.41	1.15	1.39	4
Insurance activities revenue	2.03	0.00	0.00	0.00	0.08	2.12	5.63	6.80	4
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net servicing fees	0.14	0.00	0.00	0.00	0.09	0.24	0.33	0.36	4
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net gain (loss) - sales of loans, OREO, and other assets	-98.08	-340.00	-280.00	-100.00	1.15	3.07	4.46	4.92	4
Other non-interest income	15.23	0.84	1.67	4.19	9.87	20.91	33.08	37.14	4
Overhead less non-interest income	3162.86	-4.23	-2.21	3.84	28.84	3187.86	8835.14	10717.57	4
Applicable income taxes / Pretax net operating income (tax equivalent)	13.82	1.96	3.91	9.78	19.57	20.73	21.43	21.66	3
Applicable income tax + TE / Pretax net operating income + TE	20.02	7.24	8.87	13.75	21.89	27.22	30.42	31.49	3

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	34.64	16.16	18.49	25.49	37.37	46.53	48.61	49.31	4
Commercial and industrial loans	3.93	0.17	0.33	0.84	3.96	7.06	7.51	7.66	4
Loans to individuals	1.46	0.00	0.00	0.00	0.39	1.85	3.76	4.40	4
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	4
Agricultural loans	2.17	0.01	0.02	0.04	0.35	2.48	5.79	6.89	4
Other loans and leases	6.04	0.05	0.09	0.23	0.35	6.16	16.53	19.99	4
Net loans and leases	46.88	38.20	38.87	40.88	42.34	48.34	58.52	61.92	4
Debt securities over 1 year	17.01	2.46	4.92	12.30	19.12	23.83	27.40	28.59	4
Mutual funds and equity securities	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.02	4
Subtotal	63.89	44.38	46.06	51.12	62.86	75.63	82.56	84.87	4
Interest-bearing bank balances	15.07	5.17	6.23	9.41	12.09	17.75	26.30	29.15	4
Federal funds sold and reverse repos	0.47	0.00	0.00	0.00	0.00	0.47	1.31	1.59	4
Debt securities 1 year or less	0.81	0.00	0.01	0.02	0.62	1.41	1.76	1.88	4
Trading assets	1.03	0.00	0.00	0.00	0.00	1.03	2.87	3.49	4
Total earning assets	81.27	58.51	63.15	77.06	88.96	93.17	93.24	93.26	4
Non-interest cash and due from depository institutions	2.07	0.03	0.05	0.09	0.81	2.80	5.10	5.87	4
Other real estate owned	10.81	0.04	0.05	0.09	0.26	10.98	30.00	36.34	4
All other assets	16.66	5.43	5.67	6.37	7.66	17.95	34.85	40.48	4
Memoranda									
Short-term investments	16.35	6.87	7.63	9.91	12.10	18.54	28.47	31.78	4
US Treasury securities	0.05	0.00	0.00	0.00	0.00	0.05	0.14	0.17	4
US agency securities (excluding Mortgage-backed securities)	5.16	0.31	0.62	1.55	5.33	8.94	9.57	9.78	4
Municipal securities	7.67	0.88	1.76	4.40	8.83	12.10	12.66	12.85	4
Mortgage-backed securities	4.45	0.20	0.40	1.00	1.55	5.01	10.82	12.76	4
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other debt securities	0.48	0.00	0.00	0.00	0.27	0.75	1.13	1.25	4
Loans held-for-sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans not held-for-sale	48.24	39.56	40.10	41.70	43.97	50.51	59.79	62.89	4
Real estate loans secured by 1-4 family	8.08	0.38	0.76	1.90	7.04	13.22	16.23	17.23	4
Revolving	0.07	0.00	0.00	0.00	0.02	0.09	0.17	0.20	4
Closed-end, secured by first liens	7.82	0.38	0.76	1.90	6.70	12.62	15.79	16.85	4
Closed-end, secured by junior liens	0.19	0.00	0.00	0.00	0.05	0.24	0.48	0.56	4
Commercial real estate loans	24.02	10.46	10.97	12.48	20.38	31.92	39.99	42.68	4
Construction and land development	12.94	0.09	0.13	0.25	3.18	15.87	33.57	39.47	4
Multifamily	1.07	0.00	0.00	0.00	0.67	1.73	2.45	2.69	4
Nonfarm nonresidential	10.01	1.29	2.57	6.43	10.79	14.37	16.83	17.66	4
Real estate loans secured by farmland	2.55	0.20	0.40	1.01	2.84	4.38	4.46	4.48	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	70.06	40.46	45.49	60.59	72.38	81.85	92.77	96.41	4
Real estate loans secured by 1-4 family	15.31	0.97	1.94	4.86	16.80	27.25	27.48	27.56	4
Revolving	0.12	0.00	0.00	0.00	0.06	0.17	0.28	0.31	4
Closed-end	15.19	0.97	1.94	4.86	16.74	27.08	27.21	27.25	4
Commercial real estate loans	49.60	26.38	27.24	29.83	36.42	56.20	82.51	91.28	4
Construction and land development	27.52	0.22	0.31	0.60	4.95	31.87	72.78	86.41	4
1-4 family	19.49	0.11	0.23	0.57	2.08	21.01	52.69	63.25	4
Other	8.02	0.02	0.04	0.09	2.93	10.86	20.09	23.17	4
Multifamily	1.96	0.00	0.00	0.00	1.71	3.67	4.13	4.28	4
Nonfarm nonresidential	20.12	3.30	6.59	16.48	24.99	28.63	29.76	30.14	4
Owner-occupied	13.13	0.70	1.39	3.48	11.68	21.32	26.02	27.59	4
Other	7.00	0.20	0.41	1.02	5.32	11.30	14.92	16.12	4
Real estate loans secured by farmland	5.15	0.52	1.03	2.58	5.00	7.57	9.38	9.98	4
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	4
Commercial and industrial loans	7.88	0.43	0.86	2.14	6.58	12.32	15.94	17.15	4
Loans to individuals	3.25	0.00	0.00	0.00	0.59	3.85	8.64	10.23	4
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural loans	3.47	0.02	0.04	0.10	0.89	4.26	8.98	10.55	4
Other loans and leases	15.35	0.09	0.18	0.45	0.65	15.55	42.26	51.17	4
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	222.16	65.02	70.99	88.91	148.01	281.27	432.65	483.11	4
Real estate loans secured by 1-4 family	72.55	2.71	5.42	13.56	47.80	106.80	159.48	177.04	4
Revolving	0.69	0.00	0.00	0.00	0.16	0.86	1.81	2.12	4
Closed-end	71.86	2.71	5.42	13.56	47.64	105.94	157.68	174.92	4
Commercial real estate loans	128.10	60.88	62.70	68.16	80.29	140.22	231.74	262.25	4
Construction and land development	31.48	0.61	0.89	1.71	30.61	60.38	62.76	63.55	4
1-4 family	17.43	0.32	0.65	1.62	13.08	28.89	37.69	40.63	4
Other	14.04	0.05	0.10	0.25	7.91	21.70	32.89	36.62	4
Multifamily	10.20	0.00	0.00	0.00	4.77	14.97	24.73	27.99	4
Nonfarm nonresidential	86.42	9.20	18.39	45.99	74.27	114.70	164.18	180.67	4
Owner-occupied	57.01	1.94	3.89	9.71	48.14	95.44	117.24	124.51	4
Other	29.41	0.58	1.17	2.92	26.13	52.62	60.28	62.84	4
Real estate loans secured by farmland	21.51	1.44	2.88	7.19	19.92	34.25	41.43	43.82	4
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	4
Commercial and industrial loans	33.25	1.20	2.39	5.98	30.21	57.49	66.55	69.57	4
Loans to individuals	10.54	0.00	0.00	0.00	4.18	14.72	26.18	29.99	4
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural loans	22.58	0.06	0.12	0.29	2.49	24.77	61.10	73.21	4
Other loans and leases	43.48	0.30	0.60	1.51	3.14	45.11	118.64	143.14	4
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.48	4.93	7.74	16.18	21.87	42.16	76.89	88.47	4
Non-owner occupied CRE loans / Total risk based capital	71.08	13.88	21.71	45.20	58.65	84.53	130.40	145.69	4
Construction and land development loans / Total risk based capital	31.48	0.61	0.89	1.71	30.61	60.38	62.76	63.55	4
Total CRE loans / Total risk based capital	128.10	60.88	62.70	68.16	80.29	140.22	231.74	262.25	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	16.35	6.87	7.63	9.91	12.10	18.54	28.47	31.78	4
Liquid assets	28.30	12.09	12.98	15.65	26.77	39.42	44.85	46.66	4
Investment securities	17.82	2.64	5.29	13.21	20.74	25.35	28.02	28.91	4
Net loans and leases	46.88	38.20	38.87	40.88	42.34	48.34	58.52	61.92	4
Net loans, leases and standby letters of credit	47.05	38.22	38.90	40.95	42.39	48.49	58.94	62.42	4
Core deposits	58.03	11.31	22.62	56.55	75.62	77.10	79.36	80.11	4
Noncore funding	5.50	0.45	0.90	2.25	6.04	9.29	9.67	9.79	4
Time deposits of \$100K or more									
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Federal funds purchased and repos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net federal funds purchased (sold)	-0.47	-1.59	-1.31	-0.47	0.00	0.00	0.00	0.00	4
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other borrowings w/remaining maturity of 1 year or less	0.45	0.00	0.00	0.00	0.00	0.45	1.26	1.52	4
Earning assets repriceable in 1 year	40.22	22.48	22.73	23.45	40.20	56.97	57.74	58.00	4
Interest-bearing liabilities repriceable in 1 year	16.59	0.82	1.64	4.11	9.26	21.75	37.41	42.63	4
Long-term debt repriceable in 1 year	0.98	0.00	0.00	0.00	0.00	0.98	2.74	3.33	4
Net assets repriceable in 1 year	22.65	-20.74	-15.86	-1.23	29.83	53.72	55.42	55.98	4
Other Liquidity and Funding Ratios									
Net noncore funding dependence	-18.32	-52.16	-45.27	-24.59	-9.28	-3.01	1.41	2.89	4
Net ST noncore funding dependence	-20.10	-52.16	-45.27	-24.59	-9.47	-4.98	-3.43	-2.91	4
Short-term investment / ST noncore funding	489.98	148.09	148.51	149.77	151.87	661.13	966.68	1088.54	3
Liquid assets-ST noncore funding / Nonliquid assets	40.02	13.09	13.57	15.02	29.61	54.60	74.79	81.52	4
Net loans and leases / Total deposits	58.53	48.03	48.19	48.66	49.45	63.85	72.49	75.37	3
Net loans and leases / Core deposits	61.97	50.34	50.90	52.57	55.37	68.07	75.68	78.22	3
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.90	0.09	0.18	0.45	0.90	1.35	1.63	1.72	2
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.55	-3.61	-3.30	-2.35	-0.77	-0.37	-0.13	-0.04	3
Structured notes appreciation (depreciation) / T1 cap	-0.08	-0.08	-0.08	-0.08	-0.08	-0.08	-0.08	-0.08	1
Percent of Investment Securities									
Held-to-maturity securities	15.91	0.08	0.17	0.42	0.85	23.87	37.68	42.28	3
Available-for-sale securities	84.09	57.72	62.32	76.13	99.15	99.58	99.83	99.92	3
US Treasury securities	0.29	0.00	0.00	0.00	0.00	0.43	0.69	0.77	3
US agency securities (excluding Mortgage-backed securities)	32.52	10.43	13.92	24.39	41.83	45.31	47.40	48.10	3
Municipal securities	42.14	34.33	35.38	38.52	43.75	46.57	48.26	48.82	3
Mortgage-backed securities	21.66	6.02	6.47	7.84	10.12	29.71	41.47	45.39	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	3.36	0.23	0.45	1.14	2.27	5.04	6.70	7.25	3
Mutual funds and equity securities	0.03	0.00	0.00	0.00	0.00	0.04	0.07	0.08	3
Debt securities 1 year or less	5.12	0.76	1.44	3.49	6.90	7.64	8.08	8.23	3
Debt securities 1 to 5 years	26.04	8.37	11.47	20.76	36.25	36.42	36.52	36.56	3
Debt securities over 5 years	68.81	55.13	55.32	55.89	56.85	75.75	87.09	90.88	3
Pledged securities	61.36	56.76	57.45	59.52	62.96	64.00	64.62	64.82	3
Structured notes, fair value	1.96	0.00	0.00	0.00	0.00	2.93	4.69	5.28	3
Percent Change from Prior Like Quarter									
Short-term investments	-10.23	-82.53	-70.74	-35.36	-7.81	17.33	48.35	58.69	4
Investment securities	-19.69	-86.45	-72.90	-32.25	1.01	13.57	16.97	18.10	4
Core deposits	-10.03	-82.82	-65.64	-14.10	15.75	19.82	24.97	26.68	4
Noncore funding	-59.73	-93.18	-86.35	-65.89	-52.39	-46.23	-38.98	-36.56	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	7.41	2.26	2.78	4.34	5.50	8.57	13.57	15.23	4
Standby letters of credit	0.17	0.00	0.00	0.00	0.05	0.22	0.44	0.52	4
Commercial and similar letters of credit	0.28	0.00	0.00	0.00	0.00	0.28	0.78	0.95	4
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
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	4
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	4
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Percent of Average Loans and Leases									
Loan commitments	17.40	4.38	5.20	7.65	10.73	20.47	34.93	39.75	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	0.08	0.00	0.00	0.00	0.03	0.11	0.20	0.23	4
Provision for loan and lease losses / Average loans and leases	0.17	0.00	0.00	0.00	0.05	0.22	0.45	0.52	4
Provision for loan and lease losses / Net losses	320.18	0.00	0.00	0.00	98.68	418.86	817.54	950.44	4
Allowance for loan and lease losses / Total loans and leases not held for sale	3.03	1.07	1.13	1.29	2.61	4.34	5.26	5.56	4
Allowance for loan and lease losses / Total loans and leases	3.03	1.07	1.13	1.29	2.61	4.34	5.26	5.56	4
Allowance for loan and lease losses / Net loans and leases losses (X)	23.21	21.04	21.28	22.01	23.21	24.42	25.14	25.38	2
Allowance for loan and lease losses / Nonaccrual assets	148.43	49.14	60.17	93.27	148.43	203.59	236.69	247.72	2
ALLL/90+ days past due + nonaccrual loans and leases	148.43	49.14	60.17	93.27	148.43	203.59	236.69	247.72	2
Gross loan and lease losses / Average loans and leases	0.05	0.00	0.00	0.00	0.03	0.08	0.13	0.15	4
Recoveries / Average loans and leases	0.44	0.00	0.00	0.01	0.06	0.49	1.19	1.42	4
Net losses / Average loans and leases	-0.39	-1.40	-1.16	-0.42	0.02	0.05	0.05	0.05	4
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	4
Recoveries / Prior year-end losses	41.33	2.49	3.25	5.55	9.38	61.14	92.20	102.55	3
Earnings coverage of net losses (X)	-60.67	-374.34	-304.01	-93.02	31.17	63.52	109.21	124.44	4
Net Loan and Lease Losses By Type									
Real estate loans	-0.45	-1.51	-1.25	-0.46	-0.01	0.00	0.00	0.00	4
Real estate loans secured by 1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-end	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial real estate loans	-0.45	-1.51	-1.25	-0.47	-0.02	0.00	0.00	0.00	4
Construction and land development	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Multifamily	-0.13	-0.25	-0.24	-0.20	-0.13	-0.07	-0.03	-0.01	2
Nonfarm nonresidential	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Owner-occupied	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commercial and industrial loans	0.00	-0.01	-0.01	-0.01	0.00	0.00	0.00	0.00	3
Loans to depository institutions									
Loans to individuals	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1
Credit card loans									
Agricultural loans	0.12	0.00	0.00	0.00	0.00	0.18	0.29	0.33	3
Loans to foreign governments and institutions									
Other loans and leases	2.98	0.00	0.00	0.00	0.00	4.47	7.16	8.05	3

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 5
 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	0.96	0.04	0.08	0.20	0.93	1.69	1.87	1.92	4
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Nonaccrual loans and leases	1.01	0.00	0.00	0.00	0.20	1.20	2.66	3.15	4
90+ days past due and nonaccrual loans and leases	1.01	0.00	0.00	0.00	0.20	1.20	2.66	3.15	4
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.96	0.04	0.08	0.20	0.93	1.69	1.87	1.92	4
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Nonaccrual assets	1.01	0.00	0.00	0.00	0.20	1.20	2.66	3.15	4
30+ days past due and nonaccrual assets	1.97	0.04	0.08	0.20	1.13	2.89	4.53	5.07	4
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.45	0.00	0.00	0.00	0.13	0.58	1.16	1.35	4
90+ past due and nonaccrual assets + other real estate owned	11.26	0.30	0.32	0.38	1.04	11.92	30.37	36.52	4
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	11.37	0.31	0.32	0.38	1.25	12.24	30.50	36.59	4
Allowance for loan and leases losses	507.45	29.68	32.01	39.00	198.84	667.29	1229.77	1417.26	4
Equity cap + allowance for loan and lease losses	18.70	2.63	2.73	3.03	8.89	24.56	42.51	48.49	4
Tier 1 cap + allowance for loan and lease losses	18.59	2.81	2.86	3.00	8.56	24.15	42.35	48.41	4
Loans and Leases + other real estate owned	13.71	0.53	0.62	0.89	2.97	15.79	35.41	41.95	4

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 5
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	1.26	0.11	0.22	0.56	1.23	1.94	2.32	2.45	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	1.43	0.00	0.00	0.00	0.26	1.69	3.79	4.49	4
Commercial and industrial	30-89 days past due	0.69	0.01	0.01	0.04	0.07	1.03	1.60	1.79	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Individuals	30-89 days past due	1.25	0.93	0.96	1.07	1.25	1.42	1.53	1.56	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.23	0.02	0.05	0.11	0.23	0.34	0.41	0.43	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.30	0.48	0.54	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.16	0.26	0.29	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 5
Date: 03/31/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	2.77	0.87	0.94	1.15	1.50	3.75	5.10	5.55	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.82	0.04	0.07	0.19	0.37	2.73	4.14	4.62	3
Revolving	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Closed-End	30-89 days past due	2.78	0.87	0.95	1.16	1.52	3.77	5.12	5.57	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.83	0.04	0.07	0.19	0.37	2.74	4.16	4.64	3
Junior Lien	30-89 days past due	0.38	0.00	0.00	0.00	0.00	0.56	0.90	1.01	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.13	0.21	0.23	3
Commercial real estate	30-89 days past due	0.49	0.00	0.00	0.00	0.00	0.49	1.37	1.66	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	1.75	0.00	0.00	0.00	0.00	1.75	4.89	5.94	4
Construction and development	30-89 days past due	0.64	0.00	0.00	0.00	0.00	0.64	1.80	2.18	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	7.81	0.00	0.00	0.00	0.00	7.81	21.88	26.56	4
1-4 family	30-89 days past due	0.35	0.00	0.00	0.00	0.00	0.35	0.99	1.20	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	7.81	0.00	0.00	0.00	0.00	7.81	21.88	26.56	4
Other	30-89 days past due	0.29	0.00	0.00	0.00	0.00	0.29	0.81	0.98	4
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonfarm non-residential	30-89 days past due	0.69	0.00	0.00	0.00	0.00	1.03	1.65	1.85	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.13	0.00	0.00	0.00	0.00	3.19	5.11	5.74	3
Owner occupied	30-89 days past due	0.69	0.00	0.00	0.00	0.00	1.03	1.65	1.85	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.13	0.00	0.00	0.00	0.00	3.19	5.11	5.74	3
Other	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Farmland	30-89 days past due	2.95	1.24	1.26	1.32	1.42	3.81	5.24	5.71	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.53	0.01	0.03	0.07	0.15	2.29	3.58	4.00	3
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 5
Date: 03/31/2017**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	36.65	14.28	16.02	21.25	25.17	40.57	66.46	75.09	4
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Tier 1 capital, column A	36.65	14.28	16.02	21.25	25.17	40.57	66.46	75.09	4
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Total capital, column A	37.80	15.29	17.08	22.44	26.34	41.70	67.67	76.33	4
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Tier 1 leverage	23.02	9.51	10.23	12.40	14.40	25.02	42.70	48.60	4

BHCPR Reporters for Quarter Ending 03/31/2017

Peer Group 5 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>
2595939	17,410	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
1995523	104,310	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	335,070	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
1081538	470,897	SOUTHWEST GEORGIA FINANCIAL CORPORATION	MOULTRIE, GA	

Note: Peer Group 5 has 4 bank holding companies.