

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 03/31/2018

**Summary Ratios**

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	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.42	3.33	3.41	3.33	3.33
+ Non-interest income	0.84	0.87	0.86	0.91	0.93
- Overhead expense	2.85	2.86	2.83	2.89	2.95
- Provision for loan and lease losses	0.10	0.09	0.11	0.12	0.09
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.36	1.31	1.38	1.31	1.31
Net operating income	1.07	0.92	0.86	0.92	0.92
Net income	1.07	0.92	0.86	0.92	0.92
Net income (sub-chapter S adjusted)	0.95	0.99	1.01	0.95	1.00
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.24	4.05	4.17	4.03	4.04
Interest expense	0.59	0.47	0.52	0.45	0.43
Net interest income (tax equivalent)	3.65	3.57	3.65	3.58	3.60
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.05	0.05	0.10	0.10	0.09
Earnings coverage of net losses (X)	-2.69	13.76	22.96	19.31	18.13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	1.19	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.12	1.18	1.11	1.19	1.22
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.79	0.95	0.80	1.00	1.14
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.40	0.40	0.39	0.41	0.41
<b>Liquidity and Funding</b>					
Net noncore funding dependence	8.82	8.03	9.50	13.98	14.28
Net short-term noncore funding dependence	3.85	3.37	4.58	6.50	6.60
Net loans and leases / Total assets	71.20	69.75	71.35	69.95	68.69
<b>Capitalization</b>					
Tier 1 leverage ratio	10.20	10.11	10.22	10.12	10.13
Equity capital / Total assets	10.06	10.09	10.24	10.12	10.16
Equity capital + minority interest / Total assets	10.10	10.13	10.27	10.15	10.19
Tier 1 common equity capital / Total risk-weighted assets	12.65	12.53	12.57	12.50	12.50
Net Loans and leases / Equity capital (X)	7.20	7.02	7.08	7.03	6.88
Cash dividends / Net income	20.20	22.85	27.63	24.42	23.33
Cash dividends / Net income (sub-chapter S adjusted)	15.23	21.72	24.88	20.54	15.73
Retained earnings / Average equity capital	7.94	6.53	5.73	6.35	6.42
<b>Growth Rates</b>					
Assets	7.02	7.64	7.50	7.24	9.07
Equity capital	7.31	6.19	9.01	6.03	8.60
Net loans and leases	9.56	9.51	9.85	9.80	11.46
Noncore funding	13.16	-21.19	-18.86	5.04	7.48
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.05	0.06	0.02	0.04	0.05
Long-term debt / Equity capital	3.23	2.82	2.87	2.64	2.18
Equity investment in subs / Equity capital	105.57	105.65	105.09	105.46	105.36
Cash FR op + noncash + op expenses / Op expenses + dividends	103.34	108.08	117.31	135.94	133.59

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**Relative Income Statement and Margin Analysis**

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	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.97	3.77	3.89	3.75	3.73
Less: Interest expense	0.55	0.44	0.48	0.42	0.40
Equals: Net interest income (tax equivalent)	3.42	3.33	3.41	3.33	3.33
Plus: Non-interest income	0.84	0.87	0.86	0.91	0.93
Equals: adjusted operating income (tax equivalent)	4.30	4.25	4.31	4.31	4.31
Less: Overhead Expense	2.85	2.86	2.83	2.89	2.95
Less: Provision for loan and lease losses	0.10	0.09	0.11	0.12	0.09
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.00	0.01	0.01	0.02	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.36	1.31	1.38	1.31	1.31
Less: Applicable income taxes (tax equivalent)	0.28	0.38	0.50	0.38	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.07	0.92	0.86	0.92	0.92
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.07	0.92	0.86	0.92	0.92
Memo: Net income (last four quarters)	0.91	0.93	0.87	0.92	0.93
Net income-BHC and noncontrolling (minority) interest	1.07	0.92	0.87	0.92	0.92
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.95	93.66	93.70	93.39	93.01
Average interest-bearing funds / Average assets	71.91	72.14	71.98	72.11	71.94
Interest income (tax equivalent) / Average earning assets	4.24	4.05	4.17	4.03	4.04
Interest expense / Average earning assets	0.59	0.47	0.52	0.45	0.43
Net interest income (tax equivalent) / Average earning assets	3.65	3.57	3.65	3.58	3.60
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.79	4.63	4.75	4.67	4.72
Interest-bearing bank balances	1.51	0.83	1.14	0.59	0.34
Fed funds sold and reverse repos	1.12	0.55	0.80	0.39	0.21
Trading assets	0.33	0.64	0.52	0.80	0.92
Total earning assets	4.18	3.95	4.08	3.95	3.95
Investment securities (tax equivalent)	2.52	2.49	2.49	2.38	2.42
US Treasury and agency securities (excluding Mortgage-backed securities)	1.82	1.57	1.70	1.61	1.50
Mortgage-backed securities	2.25	2.09	2.13	2.03	2.09
All other securities	3.38	3.63	3.48	3.44	3.53
Interest-bearing deposits	0.61	0.49	0.53	0.44	0.41
Time deposits of \$250K or more	1.23				
Time deposits < \$250K	1.06				
Other domestic deposits	0.40			0.26	0.23
Foreign deposits	0.33	0.16	0.19	0.17	0.44
Fed funds purchased and repos	0.66	0.45	0.55	0.41	0.37
Other borrowed funds and trading liabilities	1.93	1.70	1.82	1.70	1.74
All interest-bearing funds	0.77	0.61	0.67	0.59	0.55

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**Non-interest Income & Expenses**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.71	1.55	1.71	1.66	1.91
Overhead expenses / Net Interest Income + non-interest income	67.06	68.60	66.76	68.42	69.81
<b>Percent of Average Assets</b>					
Total overhead expense	2.85	2.86	2.83	2.89	2.95
Personnel expense	1.66	1.66	1.63	1.65	1.65
Net occupancy expense	0.34	0.35	0.34	0.35	0.37
Other operating expenses	0.82	0.84	0.84	0.87	0.91
Overhead less non-interest income	1.97	1.94	1.92	1.93	1.97
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	66.15	67.19	65.60	67.14	68.59
Personnel expense	38.57	39.09	37.79	38.36	38.58
Net occupancy expense	7.86	8.12	7.92	8.12	8.48
Other operating expenses	19.07	19.51	19.55	20.30	21.11
Total non-interest income	18.91	19.98	19.48	20.62	21.02
Fiduciary activities income	1.40	1.33	1.39	1.37	1.56
Service charges on domestic deposit accounts	3.96	4.05	4.07	4.31	4.60
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.58	0.54	0.62	0.58	0.69
Insurance activities revenue	0.59	0.58	0.55	0.57	0.50
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.48	0.49	0.47	0.41	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.98	2.50	2.47	2.90	2.39
Other non-interest income	6.69	6.84	6.83	7.05	7.41
Overhead less non-interest income	46.62	46.69	45.44	45.87	46.87
Applicable income taxes / Pretax net operating income (tax equivalent)	15.95	22.77	30.93	23.02	23.25
Applicable income tax + TE / Pretax net operating income + TE	20.78	30.07	37.45	29.99	29.97

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**Percent Composition of Assets**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Real estate loans	55.30	53.78	55.36	53.51	52.33
Commercial and industrial loans	9.27	9.69	9.48	9.71	9.86
Loans to individuals	1.90	1.79	1.81	1.85	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.94	0.86	0.93	0.99	0.98
Other loans and leases	1.51	1.42	1.43	1.54	1.47
Net loans and leases	71.20	69.75	71.35	69.95	68.69
Debt securities over 1 year	15.05	16.17	15.36	15.96	17.61
Mutual funds and equity securities	0.09	0.07	0.07	0.08	0.07
Subtotal	86.96	86.61	87.20	86.67	86.93
Interest-bearing bank balances	3.59	3.70	3.04	3.19	3.16
Federal funds sold and reverse repos	0.07	0.04	0.05	0.04	0.06
Debt securities 1 year or less	1.73	1.75	1.73	1.88	1.52
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	93.08	92.76	92.71	92.52	92.32
Non-interest cash and due from depository institutions	1.22	1.39	1.51	1.46	1.45
Other real estate owned	0.10	0.13	0.10	0.14	0.21
All other assets	5.59	5.76	5.65	5.92	6.11
<b>Memoranda</b>					
Short-term investments	5.86	5.93	5.23	5.56	5.14
US Treasury securities	0.23	0.25	0.19	0.26	0.22
US agency securities (excluding Mortgage-backed securities)	2.45	2.59	2.45	2.57	2.98
Municipal securities	4.55	4.90	4.75	4.81	4.72
Mortgage-backed securities	7.44	7.87	7.57	8.05	8.81
Asset-backed securities	0.08	0.07	0.06	0.08	0.09
Other debt securities	0.40	0.41	0.38	0.45	0.46
Loans held-for-sale	0.17	0.19	0.20	0.27	0.29
Loans not held-for-sale	71.61	70.08	71.61	70.11	68.69
Real estate loans secured by 1-4 family	17.97	17.63	17.85	17.88	17.94
Revolving	2.41	2.44	2.52	2.56	2.69
Closed-end, secured by first liens	14.72	14.31	14.46	14.39	14.31
Closed-end, secured by junior liens	0.50	0.51	0.50	0.52	0.57
Commercial real estate loans	33.37	32.46	33.57	31.91	30.75
Construction and land development	5.41	5.34	5.56	5.22	4.96
Multifamily	3.41	3.16	3.41	3.08	2.94
Nonfarm nonresidential	23.42	22.86	23.49	22.52	21.71
Real estate loans secured by farmland	1.78	1.64	1.68	1.69	1.54

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

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	77.81	77.19	77.78	76.56	76.25
Real estate loans secured by 1-4 family	25.35	25.42	25.19	25.70	26.28
Revolving	3.37	3.49	3.52	3.66	3.92
Closed-end	21.63	21.52	21.26	21.54	21.91
Commercial real estate loans	46.95	46.51	47.26	45.54	44.87
Construction and land development	7.67	7.68	7.86	7.51	7.25
1-4 family	2.15	2.07	2.19	2.04	1.89
Other	5.34	5.40	5.49	5.31	5.21
Multifamily	4.75	4.50	4.72	4.35	4.25
Nonfarm nonresidential	33.04	32.95	33.14	32.29	31.84
Owner-occupied	13.62	13.86	13.85	13.70	13.99
Other	18.96	18.44	18.78	17.83	17.22
Real estate loans secured by farmland	2.62	2.49	2.46	2.53	2.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.10	13.92	13.36	13.98	14.40
Loans to individuals	2.72	2.66	2.61	2.72	2.69
Credit card loans	0.04	0.04	0.05	0.04	0.04
Agricultural loans	1.35	1.28	1.32	1.45	1.46
Other loans and leases	2.16	2.12	2.04	2.26	2.20
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	504.65	492.56	502.56	484.80	475.83
Real estate loans secured by 1-4 family	165.07	162.74	163.16	162.79	163.57
Revolving	22.42	22.62	23.41	23.51	24.70
Closed-end	140.64	137.30	137.49	136.46	136.42
Commercial real estate loans	305.45	297.59	305.61	289.67	280.70
Construction and land development	49.71	48.82	50.79	47.52	45.46
1-4 family	13.84	13.24	14.05	12.93	11.96
Other	34.71	34.40	35.54	33.45	32.48
Multifamily	31.15	28.98	31.00	27.93	26.85
Nonfarm nonresidential	215.20	210.79	214.68	205.53	199.22
Owner-occupied	88.79	88.74	89.61	87.50	87.33
Other	123.77	118.10	122.03	113.65	108.22
Real estate loans secured by farmland	16.81	15.56	15.88	15.92	14.42
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.01	0.01
Commercial and industrial loans	85.75	89.79	86.88	89.06	91.01
Loans to individuals	17.76	16.77	17.02	17.29	16.79
Credit card loans	0.25	0.26	0.29	0.26	0.24
Agricultural loans	8.74	8.07	8.80	9.21	8.97
Other loans and leases	14.04	13.10	13.14	14.03	13.46
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	33.06	32.17	33.04	31.25	30.43
Non-owner occupied CRE loans / Total risk based capital	215.37	205.84	214.02	198.36	191.06
Construction and land development loans / Total risk based capital	49.71	48.82	50.79	47.52	45.46
Total CRE loans / Total risk based capital	307.80	299.67	307.79	291.50	282.55

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**Liquidity and Funding**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Short-term investments	5.86	5.93	5.23	5.56	5.14
Liquid assets	16.75	17.74	16.43	17.39	18.59
Investment securities	17.39	18.38	17.57	18.43	19.62
Net loans and leases	71.20	69.75	71.35	69.95	68.69
Net loans, leases and standby letters of credit	71.69	70.22	71.85	70.42	69.18
Core deposits	74.34	74.73	74.17	69.99	69.86
Noncore funding	13.69	13.18	13.70	17.89	17.85
Time deposits of \$250K or more	4.10	4.08	4.01		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.67	0.85	0.80	0.98	1.19
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.63	0.81	0.76	0.96	1.15
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.09	2.10	2.25	2.13	1.94
Earning assets repriceable in 1 year	28.71	28.12	28.58	28.26	27.08
Interest-bearing liabilities repriceable in 1 year	16.76	16.73	16.52	16.70	17.45
Long-term debt repriceable in 1 year	0.26	0.32	0.26	0.28	0.25
Net assets repriceable in 1 year	11.19	10.80	11.23	10.64	9.04
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	8.82	8.03	9.50	13.98	14.28
Net ST noncore funding dependence	3.85	3.37	4.58	6.50	6.60
Short-term investment / ST noncore funding	101.00	99.31	88.64	64.23	58.49
Liquid assets-ST noncore funding / Nonliquid assets	9.53	11.35	9.08	8.08	10.15
Net loans and leases / Total deposits	86.42	84.84	87.09	85.68	84.84
Net loans and leases / Core deposits	97.14	94.12	97.25	101.93	100.26
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.61	-0.10	-0.12	-0.19	0.47
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.70	-0.76	-0.83	-1.28	0.56
Structured notes appreciation (depreciation) / T1 cap	-0.13	-0.09	-0.09	-0.10	-0.03
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	8.83	9.41	9.08	9.36	10.64
Available-for-sale securities	90.51	90.59	90.74	90.64	89.36
US Treasury securities	1.38	1.52	1.14	1.58	1.33
US agency securities (excluding Mortgage-backed securities)	15.71	15.56	15.27	15.20	17.02
Municipal securities	25.41	25.93	26.84	25.58	23.85
Mortgage-backed securities	44.81	44.71	44.70	45.23	45.34
Asset-backed securities	0.45	0.39	0.35	0.45	0.52
Other debt securities	2.62	2.51	2.43	2.62	2.53
Mutual funds and equity securities	0.68	0.53	0.52	0.65	0.51
Debt securities 1 year or less	11.23	11.25	11.43	11.98	8.87
Debt securities 1 to 5 years	26.20	26.67	26.06	27.38	28.81
Debt securities over 5 years	58.45	58.45	58.63	58.33	58.47
Pledged securities	43.89	45.85	44.55	46.60	47.28
Structured notes, fair value	0.32	0.36	0.29	0.35	0.52
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	14.85	21.66	18.52	22.55	16.43
Investment securities	2.46	3.37	3.39	1.86	6.26
Core deposits	5.77	16.05	14.99	7.92	9.65
Noncore funding	13.16	-21.19	-18.86	5.04	7.48

**BHCPR PEER GROUP DATA**

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

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Loan commitments	15.21	15.33	15.29	15.34	15.16
Standby letters of credit	0.40	0.40	0.41	0.40	0.42
Commercial and similar letters of credit	0.00	0.00	0.00	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.47	1.72	1.39	1.71	1.68
Interest rate contracts	1.47	1.72	1.39	1.71	1.67
Interest rate futures and forward contracts	0.20	0.26	0.19	0.28	0.22
Written options contracts (interest rate)	0.21	0.25	0.16	0.22	0.19
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.69	0.67	0.66	0.71	0.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments	21.63	22.20	22.61	23.12	23.61

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**Derivatives Analysis**

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	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Notional Amount</b>					
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	29.11	28.88	30.18	22.75	20.90
Written options	21.71	21.87	20.21	19.37	18.33
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	21.63	21.45	20.18	19.37	18.19
Purchased options	0.03	0.09	0.03	0.11	0.21
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.03	0.06	0.03	0.11	0.21
Swaps	40.53	40.56	40.44	41.89	43.59
Held for trading	2.14	2.80	2.32	3.24	4.26
Interest rate contracts	2.14	2.80	2.32	3.24	4.24
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	97.86	97.20	97.68	96.76	95.74
Interest rate contracts	97.34	96.72	97.17	96.16	95.28
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)	72.63	71.48	72.97	74.60	75.74
One year or less	28.38	20.32	29.36	22.40	28.69
Over 1 year to 5 years	13.51	12.97	12.60	12.51	13.24
Over 5 years	15.05	16.79	14.48	17.23	17.28
Gross negative fair value (absolute value)	0.29	0.45	0.35	0.61	0.94
Gross positive fair value	0.86	0.70	0.64	0.70	0.71
<b>Percent of Tier 1 Capital</b>					
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
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.01	0.01	0.00	0.01	0.01



**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 03/31/2018

**Allowance and Net Loan and Lease Losses**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.10	0.09	0.11	0.12	0.09
Provision for loan and lease losses / Average loans and leases	0.13	0.13	0.15	0.16	0.13
Provision for loan and lease losses / Net losses	63.84	96.62	178.47	190.58	131.05
Allowance for loan and lease losses / Total loans and leases not held for sale	1.13	1.19	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.12	1.18	1.11	1.19	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	41.70	47.89	22.43	22.83	20.43
Allowance for loan and lease losses / Nonaccrual assets	308.77	279.62	327.62	271.43	258.18
ALLL/90+ days past due + nonaccrual loans and leases	274.62	249.67	288.75	239.71	232.84
Gross loan and lease losses / Average loans and leases	0.09	0.11	0.16	0.16	0.18
Recoveries / Average loans and leases	0.05	0.05	0.05	0.06	0.08
Net losses / Average loans and leases	0.05	0.05	0.10	0.10	0.09
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	10.11	10.43	47.06	53.00	45.83
Earnings coverage of net losses (X)	-2.69	13.76	22.96	19.31	18.13
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.01	0.02	0.03	0.04	0.05
Real estate loans secured by 1-4 family	0.02	0.03	0.04	0.05	0.08
Revolving	0.00	0.01	0.03	0.05	0.08
Closed-end	0.02	0.03	0.04	0.04	0.08
Commercial real estate loans	0.00	0.01	0.03	0.03	0.04
Construction and land development	-0.01	-0.02	-0.02	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.02	-0.02	-0.02	0.00
Multifamily	0.00	0.00	0.00	0.00	0.01
Nonfarm nonresidential	0.01	0.02	0.04	0.04	0.05
Owner-occupied	0.00	0.01	0.02	0.02	0.02
Other	0.00	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.00	0.00
Commercial and industrial loans	0.08	0.03	0.21	0.17	0.10
Loans to individuals	0.72	0.83	0.71	0.78	0.70
Credit card loans	0.96	1.31	1.32	1.54	1.06
Agricultural loans	0.00	0.01	0.03	0.02	0.01
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.28	0.22	0.44	0.37	0.33

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 03/31/2018

**Past Due and Nonaccrual Assets**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.40	0.40	0.39	0.41	0.41
90+ days past due loans and leases	0.02	0.02	0.02	0.03	0.03
Nonaccrual loans and leases	0.61	0.70	0.61	0.73	0.76
90+ days past due and nonaccrual loans and leases	0.66	0.75	0.66	0.79	0.83
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.14	0.18	0.15	0.19	0.20
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.40	0.40	0.39	0.41	0.41
90+ days past due assets	0.02	0.02	0.02	0.03	0.03
Nonaccrual assets	0.62	0.72	0.62	0.75	0.78
30+ days past due and nonaccrual assets	1.09	1.20	1.08	1.25	1.30
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.48	0.53	0.48	0.56	0.58
90+ past due and nonaccrual assets + other real estate owned	0.61	0.71	0.61	0.76	0.84
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.86	0.99	0.86	1.05	1.18
Allowance for loan and leases losses	112.12	125.26	114.22	134.81	149.73
Equity cap + allowance for loan and lease losses	8.03	9.01	7.94	9.67	10.73
Tier 1 cap + allowance for loan and lease losses	7.99	9.02	7.98	9.61	10.76
Loans and Leases + other real estate owned	1.20	1.42	1.21	1.51	1.73

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 03/31/2018

**Past Due and Nonaccrual Loans and Leases**

		03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.37	0.38	0.37	0.39	0.40
	90+ days past due	0.02	0.02	0.02	0.03	0.03
	Nonaccrual	0.58	0.67	0.59	0.72	0.81
Commercial and industrial	30-89 days past due	0.29	0.29	0.23	0.29	0.25
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.70	0.83	0.67	0.81	0.61
Individuals	30-89 days past due	0.54	0.57	0.61	0.68	0.63
	90+ days past due	0.02	0.03	0.02	0.03	0.03
	Nonaccrual	0.17	0.20	0.18	0.21	0.19
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.18	0.15	0.10	0.11	0.07
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.22	0.22	0.20	0.18	0.07
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.30	0.21	0.18	0.15	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.04	0.04	0.06	0.05

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

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 03/31/2018

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

		03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.57	0.57	0.63	0.63	0.67
	90+ days past due	0.02	0.03	0.03	0.04	0.04
	Nonaccrual	0.71	0.77	0.70	0.81	0.90
Revolving	30-89 days past due	0.27	0.27	0.37	0.25	0.30
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.35	0.36	0.35	0.37	0.45
Closed-End	30-89 days past due	0.55	0.64	0.69	0.70	0.73
	90+ days past due	0.02	0.03	0.03	0.04	0.05
	Nonaccrual	0.78	0.85	0.76	0.91	0.97
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.04	0.05	0.05
Commercial real estate	30-89 days past due	0.22	0.21	0.19	0.20	0.21
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.49	0.59	0.50	0.66	0.76
Construction and development	30-89 days past due	0.18	0.22	0.19	0.20	0.16
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.28	0.47	0.32	0.51	0.70
1-4 family	30-89 days past due	0.04	0.05	0.06	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.03	0.03	0.04
Other	30-89 days past due	0.09	0.10	0.09	0.08	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.34	0.22	0.42	0.58
Multifamily	30-89 days past due	0.02	0.03	0.04	0.02	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.08	0.07	0.13	0.23
Nonfarm non-residential	30-89 days past due	0.22	0.18	0.18	0.19	0.21
	90+ days past due	0.00	0.00	0.01	0.01	0.01
	Nonaccrual	0.48	0.56	0.51	0.62	0.80
Owner occupied	30-89 days past due	0.11	0.11	0.11	0.11	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.26	0.30	0.27	0.33	0.37
Other	30-89 days past due	0.07	0.05	0.05	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.19	0.18	0.23	0.29
Farmland	30-89 days past due	0.28	0.26	0.15	0.19	0.15
	90+ days past due	0.01	0.01	0.00	0.01	0.00
	Nonaccrual	0.61	0.54	0.54	0.55	0.50
Credit card	30-89 days past due	0.91	0.90	0.90	0.89	0.66
	90+ days past due	0.29	0.24	0.21	0.19	0.13
	Nonaccrual	0.00	0.00	0.00	0.02	0.01

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

**BHCPR PEER GROUP DATA**Peer Group: 3  
Date: 03/31/2018**Regulatory Capital Components and Ratios**

	03/31/2018		03/31/2017		12/31/2017		12/31/2016		12/31/2015	
<b>Capital Ratios</b>										
Common equity tier 1 capital, column A		12.65		12.53		12.57		12.50		12.50
Common equity tier 1 capital, column B		0.00		0.00		0.00		0.00		0.00
Tier 1 capital, column A		13.36		13.33		13.31		13.34		13.49
Tier 1 capital, column B		0.00		0.00		0.00		0.00		0.00
Total capital, column A		14.71		14.69		14.64		14.70		14.83
Total capital, column B		0.00		0.00		0.00		0.00		0.00
Tier 1 leverage		10.20		10.11		10.22		10.12		10.13

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 03/31/2018

**Insurance and Broker-Dealer Activities**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	87.50	86.89	87.50	84.97	87.04
Insurance underwriting assets (L/H) / Total insurance underwriting assets	12.50	13.11	12.50	15.03	12.96
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.59	0.58	0.55	0.57	0.50
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	50.00	33.33	50.00	33.33	57.14
Other premium income / Total premium income	50.00	66.67	50.00	66.67	42.86
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	73.76	98.43	67.03	84.22	34.32
Insurance net income (L/H) / Equity (L/H)	0.69	0.89	1.63	1.47	1.56
Insurance benefits, losses, expenses / Insurance premiums	42.62	18.25	27.07	22.02	35.16
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.10
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	50.00
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.24	12.15	12.11	12.22	12.28
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 03/31/2018

**Foreign Activities**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.33	0.16	0.19	0.17	0.44
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans	0.07			0.20	0.03
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	2.22	-22.32	-24.58	34.13	-33.05
Total selected assets	-16.55	-3.23	-25.34	1.43	15.99
Deposits	67.99	13.49	-4.13	32.98	-41.47

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 03/31/2018

**Parent Company Analysis - Part 1**

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	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Profitability</b>					
Net income / Average equity capital	10.13	8.64	7.97	8.52	8.53
Bank net income / Average equity investment in banks	11.11	9.43	9.00	9.43	9.44
Nonbank net income / Average equity investment in nonbanks	6.80	5.30	5.78	4.47	3.78
Sub BHCs net income / Average equity investment in sub BHCs	8.30	10.41	6.91	7.96	6.07
Bank net income / Parent net income	105.78	104.98	107.02	104.60	105.78
Nonbank net income / Parent net income	0.62	0.59	0.70	0.54	0.41
Sub BHCs net income / Parent net income	95.82	91.56	95.68	92.43	95.49
<b>Leverage</b>					
Total liabilities / Equity capital	9.92	11.18	10.80	10.17	11.48
Total debt / Equity capital	3.59	3.32	3.17	3.10	2.57
Total debt + NP to subs that issued trust preferred / Equity capital	9.01	8.98	8.69	9.13	9.44
Total debt + Loans guaranteed for affiliate / Equity capital	3.67	3.38	3.23	3.17	2.66
Total debt / Equity capital - excess over fair value	3.60	3.33	3.18	3.13	2.58
Long-term debt / Equity capital	3.23	2.82	2.87	2.64	2.18
Short-term debt / Equity capital	0.05	0.06	0.02	0.04	0.05
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.03	0.02	0.03	0.03	0.02
Long-term debt / Consolidated long-term debt	13.79	13.17	13.33	10.66	8.94
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	105.57	105.65	105.09	105.46	105.36
Total investment in subs / Equity capital	105.71	105.91	105.24	105.63	105.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.50	0.56	0.56	0.53	0.48
Equity investment in subs - equity cap / Net income-div (X)	1.60	2.05	2.05	2.09	1.98
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	94.17	107.10	112.55	135.23	137.17
Cash flow from operations + noncash + op exchange / Op exchange + div	103.34	108.08	117.31	135.94	133.59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.85	102.12	112.96	103.03	109.55
Pretax operating income + interest expenses / Interest expense	1,361.93	2,699.68	3,679.31	5,951.50	6,358.24
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	646.01	1,013.61	1,376.66	1,619.74	1,468.38
Dividends + interest from subs / Interest expenses + dividends	106.02	114.85	149.74	176.40	213.57
Fees + other income from subs / Salary + other expenses	4.12	5.77	5.01	5.86	7.12
Net income / Current part of long-term debt + preferred dividends (X)	69.54	62.04	163.78	370.52	60.95
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	0.74	0.78	1.09	0.97	1.02
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.07	16.13	0.00	12.73	13.25
Total	0.07	16.13	0.00	12.73	13.25
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.09	0.12	0.10	0.12	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: 3  
Date: 03/31/2018

**Parent Company Analysis - Part 2**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	74.05	71.89	82.38	65.85	62.27
Dividends paid / Net income	20.14	22.75	27.62	24.29	23.31
Net income - dividends / Average equity	7.96	6.55	5.72	6.38	6.44
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	114.44	114.60	138.17	153.86	193.14
Dividends from nonbank subsidiaries	0.25	0.29	1.23	0.96	0.96
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	120.86	121.46	160.94	180.87	231.03
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	25.64	28.87	40.96	40.27	41.19
Interest income from bank subsidiaries	0.02	0.02	0.03	0.03	0.04
Mortgage and service fees from bank subsidiaries	0.40	0.80	0.79	0.82	1.15
Other income from bank subsidiaries	0.01	0.01	0.02	0.02	0.02
Operating income from bank subsidiaries	28.22	32.42	44.87	44.10	45.96
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	51.12	55.95	64.43	66.96	66.97
Interest income from nonbank subsidiaries	0.00	0.04	0.04	0.07	0.31
Mortgage and serv fees from nonbank subsidiaries	0.05	0.12	0.11	0.16	0.20
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.04	0.45
Operating income from nonbank subsidiaries	56.08	61.52	69.80	82.23	87.26
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	12.04	23.52	9.20	10.01	15.73
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.04	0.00	0.03	0.06
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	12.04	24.54	9.26	11.00	16.13
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	59.61	60.53	74.51	72.76	70.26
Interest income from bank subsidiaries	3.25	1.90	0.63	0.18	1.43
Mortgage and service fees from bank subsidiaries	1.40	2.00	1.30	1.37	1.96
Other income from bank subsidiaries	0.04	0.06	0.05	0.04	0.05
Operating income from bank subsidiaries	76.22	75.89	93.95	92.71	82.71
Dividends from nonbank subsidiaries	1.84	2.58	0.93	0.55	0.50
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	3.06	4.09	1.26	1.12	0.95
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	1,088.25	1,428.86	1,539.64	2,082.13	649.04
Loans and advances from subsidiaries / Total debt	88.80	94.51	119.20	126.15	162.82

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 3  
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									334
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.42	2.65	2.91	3.14	3.43	3.68	3.98	4.13	334
+ Non-interest income	0.84	0.21	0.30	0.50	0.79	1.14	1.57	1.88	334
- Overhead expense	2.85	1.86	2.04	2.39	2.84	3.22	3.78	4.37	334
- Provision for loan and lease losses	0.10	-0.01	0.00	0.02	0.08	0.14	0.27	0.39	334
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.06	334
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	334
= Pretax net operating income (tax equivalent)	1.36	0.53	0.76	1.03	1.34	1.66	2.05	2.29	334
Net operating income	1.07	0.40	0.59	0.78	1.05	1.32	1.63	1.81	334
Net income	1.07	0.40	0.59	0.78	1.05	1.32	1.63	1.81	334
Net income (sub-chapter S adjusted)	0.95	0.41	0.61	0.80	0.93	1.15	1.24	1.41	50
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.24	3.50	3.73	3.94	4.21	4.53	4.85	5.06	334
Interest expense	0.59	0.14	0.22	0.37	0.60	0.80	0.98	1.08	334
Net interest income (tax equivalent)	3.65	2.87	3.10	3.32	3.65	3.94	4.27	4.41	334
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.05	-0.15	-0.06	0.00	0.02	0.08	0.23	0.44	334
Earnings coverage of net losses (X)	-2.69	-695.59	-235.98	-19.81	13.34	55.45	144.38	315.64	328
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	0.57	0.70	0.91	1.11	1.31	1.64	1.88	334
Allowance for loan and lease losses / Total loans and leases	1.12	0.57	0.70	0.90	1.10	1.31	1.64	1.88	334
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.79	0.09	0.18	0.35	0.64	1.17	1.80	2.32	334
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.40	0.02	0.06	0.16	0.36	0.60	0.89	1.10	334
<b>Liquidity and Funding</b>									
Net noncore funding dependence	8.82	-11.77	-5.99	0.29	8.48	16.98	25.19	29.67	334
Net short-term noncore funding dependence	3.85	-14.11	-8.20	-2.32	3.45	10.39	17.48	21.87	334
Net loans and leases / Total assets	71.20	50.17	55.81	64.61	72.06	79.17	82.10	84.49	334
<b>Capitalization</b>									
Tier 1 leverage ratio	10.20	7.74	8.14	8.91	10.07	11.33	12.82	14.66	334
Equity capital / Total assets	10.06	7.07	7.70	8.82	9.78	11.29	12.88	14.63	334
Equity capital + minority interest / Total assets	10.10	7.17	7.73	8.83	9.81	11.35	12.96	14.63	334
Tier 1 common equity capital / Total risk-weighted assets	12.65	8.60	9.47	10.57	12.03	14.40	17.57	21.89	334
Net Loans and leases / Equity capital (X)	7.20	4.16	4.82	6.09	7.22	8.31	9.41	10.53	334
Cash dividends / Net income	20.20	0.00	0.00	0.00	18.73	36.66	60.47	88.54	329
Cash dividends / Net income (sub-chapter S adjusted)	15.23	-29.80	-18.73	-1.25	5.65	35.70	56.87	89.63	50
Retained earnings / Average equity capital	7.94	-1.05	2.78	5.51	7.85	10.36	13.47	15.45	334
<b>Growth Rates</b>									
Assets	7.02	-2.04	-0.33	1.45	5.84	10.83	20.17	28.90	305
Equity capital	7.31	-2.81	-0.55	2.67	5.73	9.67	22.10	41.28	305
Net loans and leases	9.56	-1.22	1.22	4.71	8.53	13.06	22.31	30.67	305
Noncore funding	13.16	-38.44	-24.09	-8.21	10.64	29.46	66.95	107.79	305
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.01	2.45	334
Long-term debt / Equity capital	3.23	0.00	0.00	0.00	0.00	5.27	16.65	22.89	334
Equity investment in subs / Equity capital	105.57	87.84	92.97	98.71	102.26	114.03	121.11	127.00	334
Cash FR op + noncash + op expenses / Op expenses + dividends	103.34	-46.73	-5.86	27.15	100.00	139.00	261.27	464.72	314

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.97	3.31	3.48	3.70	3.92	4.22	4.56	4.84	334
Less: Interest expense	0.55	0.13	0.20	0.35	0.55	0.75	0.91	1.03	334
Equals: Net interest income (tax equivalent)	3.42	2.65	2.91	3.14	3.43	3.68	3.98	4.13	334
Plus: Non-interest income	0.84	0.21	0.30	0.50	0.79	1.14	1.57	1.88	334
Equals: adjusted operating income (tax equivalent)	4.30	3.21	3.41	3.80	4.27	4.74	5.35	5.88	334
Less: Overhead Expense	2.85	1.86	2.04	2.39	2.84	3.22	3.78	4.37	334
Less: Provision for loan and lease losses	0.10	-0.01	0.00	0.02	0.08	0.14	0.27	0.39	334
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	334
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.06	334
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	334
Equals: Pretax net operating income (tax equivalent)	1.36	0.53	0.76	1.03	1.34	1.66	2.05	2.29	334
Less: Applicable income taxes (tax equivalent)	0.28	0.00	0.05	0.16	0.28	0.38	0.51	0.59	334
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Equals: Net operating income	1.07	0.40	0.59	0.78	1.05	1.32	1.63	1.81	334
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Equals: Net income	1.07	0.40	0.59	0.78	1.05	1.32	1.63	1.81	334
Memo: Net income (last four quarters)	0.91	0.30	0.39	0.66	0.89	1.17	1.48	1.71	307
Net income-BHC and noncontrolling (minority) interest	1.07	0.40	0.59	0.78	1.06	1.33	1.64	1.84	334
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.95	89.25	90.81	92.37	94.01	95.69	96.96	97.61	334
Average interest-bearing funds / Average assets	71.91	54.60	58.44	65.85	72.94	78.07	82.95	86.10	334
Interest income (tax equivalent) / Average earning assets	4.24	3.50	3.73	3.94	4.21	4.53	4.85	5.06	334
Interest expense / Average earning assets	0.59	0.14	0.22	0.37	0.60	0.80	0.98	1.08	334
Net interest income (tax equivalent) / Average earning assets	3.65	2.87	3.10	3.32	3.65	3.94	4.27	4.41	334
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.79	3.98	4.15	4.47	4.76	5.13	5.48	5.66	334
Interest-bearing bank balances	1.51	0.45	0.75	1.15	1.46	1.77	2.40	4.39	333
Fed funds sold and reverse repos	1.12	0.00	0.00	0.06	1.37	1.62	2.50	3.83	142
Trading assets	0.33	0.00	0.00	0.00	0.00	0.00	2.26	2.74	26
Total earning assets	4.18	3.43	3.64	3.86	4.14	4.50	4.83	5.01	334
Investment securities (tax equivalent)	2.52	1.80	1.94	2.20	2.49	2.78	3.21	3.59	332
US Treasury and agency securities (excluding Mortgage-backed securities)	1.82	0.82	1.19	1.46	1.80	2.15	2.48	2.83	307
Mortgage-backed securities	2.25	1.63	1.86	2.04	2.22	2.44	2.76	3.11	329
All other securities	3.38	2.01	2.35	2.80	3.25	3.91	4.77	5.83	322
Interest-bearing deposits	0.61	0.15	0.21	0.39	0.60	0.82	1.04	1.15	333
Time deposits of \$250K or more	1.23	0.41	0.58	0.96	1.26	1.44	1.86	2.30	332
Time deposits < \$250K	1.06	0.34	0.48	0.78	1.08	1.37	1.54	1.62	332
Other domestic deposits	0.40	0.10	0.13	0.22	0.39	0.56	0.76	0.90	332
Foreign deposits	0.33	0.17	0.19	0.24	0.33	0.43	0.48	0.50	2
Fed funds purchased and repos	0.66	0.00	0.00	0.15	0.50	1.26	1.75	2.54	225
Other borrowed funds and trading liabilities	1.93	1.18	1.43	1.58	1.75	2.14	3.06	4.10	298
All interest-bearing funds	0.77	0.22	0.33	0.53	0.76	1.00	1.24	1.34	334

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.71	0.00	0.00	0.00	0.34	3.47	6.97	9.27	334
Overhead expenses / Net Interest Income + non-interest income	67.06	49.11	53.28	60.29	67.06	73.54	80.28	84.65	334
<b>Percent of Average Assets</b>									
Total overhead expense	2.85	1.86	2.04	2.39	2.84	3.22	3.78	4.37	334
Personnel expense	1.66	1.03	1.19	1.38	1.65	1.89	2.18	2.61	334
Net occupancy expense	0.34	0.17	0.21	0.27	0.33	0.40	0.50	0.58	334
Other operating expenses	0.82	0.48	0.55	0.67	0.80	0.96	1.16	1.49	334
Overhead less non-interest income	1.97	1.24	1.44	1.69	1.96	2.29	2.56	2.74	334
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	66.15	48.27	52.53	59.69	66.15	72.70	79.50	83.75	334
Personnel expense	38.57	26.60	30.02	34.57	38.37	43.09	47.48	49.50	334
Net occupancy expense	7.86	4.13	5.06	6.29	7.74	9.33	11.22	12.55	334
Other operating expenses	19.07	12.44	13.63	16.15	18.71	21.70	25.33	28.12	334
Total non-interest income	18.91	5.69	7.94	13.00	18.53	24.22	30.31	34.70	334
Fiduciary activities income	1.40	0.00	0.00	0.00	0.00	2.89	5.97	9.07	334
Service charges on domestic deposit accounts	3.96	0.66	1.20	2.15	3.49	5.45	8.20	9.74	334
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Investment banking fees and commissions	0.58	0.00	0.00	0.00	0.41	1.13	1.95	2.77	334
Insurance activities revenue	0.59	0.00	0.00	0.00	0.01	0.30	4.31	8.30	334
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Net servicing fees	0.48	0.00	0.00	0.00	0.12	0.75	1.99	3.39	334
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Net gain (loss) - sales of loans, OREO, and other assets	1.98	-0.41	-0.03	0.08	0.90	2.87	8.67	13.12	334
Other non-interest income	6.69	1.58	2.51	4.10	6.70	8.74	11.64	14.40	334
Overhead less non-interest income	46.62	27.00	32.67	39.62	46.41	54.13	62.07	67.32	334
Applicable income taxes / Pretax net operating income (tax equivalent)	15.95	0.00	0.00	11.11	18.56	22.36	26.20	28.03	330
Applicable income tax + TE / Pretax net operating income + TE	20.78	0.50	5.06	17.80	21.77	26.13	29.03	31.29	330

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	55.30	32.09	38.13	46.42	55.49	63.78	72.62	76.81	334
Commercial and industrial loans	9.27	1.64	2.82	5.09	8.28	13.26	18.23	23.60	334
Loans to individuals	1.90	0.03	0.08	0.41	1.19	2.58	5.53	11.49	334
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	334
Agricultural loans	0.94	0.00	0.00	0.00	0.14	1.39	5.00	8.31	334
Other loans and leases	1.51	0.00	0.01	0.17	0.95	2.27	5.10	6.92	334
Net loans and leases	71.20	50.17	55.81	64.61	72.06	79.17	82.10	84.49	334
Debt securities over 1 year	15.05	2.24	4.18	8.43	13.67	21.96	29.09	33.58	334
Mutual funds and equity securities	0.09	0.00	0.00	0.00	0.00	0.11	0.43	1.28	334
Subtotal	86.96	76.63	80.02	83.58	87.86	90.12	91.98	92.80	334
Interest-bearing bank balances	3.59	0.11	0.35	0.93	2.85	5.66	9.93	12.24	334
Federal funds sold and reverse repos	0.07	0.00	0.00	0.00	0.00	0.02	0.40	1.22	334
Debt securities 1 year or less	1.73	0.01	0.07	0.49	1.09	2.87	5.07	6.51	334
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	334
Total earning assets	93.08	88.99	90.43	91.75	93.06	94.60	95.67	96.32	334
Non-interest cash and due from depository institutions	1.22	0.38	0.54	0.82	1.17	1.57	2.10	2.70	334
Other real estate owned	0.10	0.00	0.00	0.01	0.06	0.16	0.38	0.62	334
All other assets	5.59	2.66	3.24	4.32	5.58	6.85	8.05	9.19	334
<b>Memoranda</b>									
Short-term investments	5.86	0.66	1.29	2.68	5.03	8.43	13.02	15.95	334
US Treasury securities	0.23	0.00	0.00	0.00	0.00	0.13	1.25	3.23	334
US agency securities (excluding Mortgage-backed securities)	2.45	0.00	0.00	0.50	1.80	4.48	7.31	9.91	334
Municipal securities	4.55	0.00	0.08	0.89	3.44	7.25	11.86	14.08	334
Mortgage-backed securities	7.44	0.17	0.79	2.84	6.80	11.29	17.00	19.32	334
Asset-backed securities	0.08	0.00	0.00	0.00	0.00	0.02	0.50	1.27	334
Other debt securities	0.40	0.00	0.00	0.00	0.08	0.65	1.99	2.97	334
Loans held-for-sale	0.17	0.00	0.00	0.00	0.05	0.20	0.89	2.28	334
Loans not held-for-sale	71.61	50.38	56.38	65.04	72.46	79.08	82.73	84.62	334
Real estate loans secured by 1-4 family	17.97	4.75	6.59	10.48	17.18	24.17	33.34	40.45	334
Revolving	2.41	0.05	0.19	0.93	2.14	3.63	5.46	6.49	334
Closed-end, secured by first liens	14.72	3.24	4.29	8.21	13.48	20.07	28.93	36.32	334
Closed-end, secured by junior liens	0.50	0.05	0.08	0.21	0.40	0.74	1.27	1.61	334
Commercial real estate loans	33.37	14.33	19.93	25.07	33.10	41.07	48.82	54.13	334
Construction and land development	5.41	1.12	1.76	3.11	5.19	7.61	10.00	12.08	334
Multifamily	3.41	0.51	0.83	1.65	2.79	4.88	7.56	11.13	334
Nonfarm nonresidential	23.42	8.85	11.95	16.93	23.64	29.14	34.59	39.71	334
Real estate loans secured by farmland	1.78	0.00	0.00	0.04	0.63	3.00	7.79	11.58	334

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	77.81	51.09	59.71	69.33	78.26	87.16	93.82	95.82	334
Real estate loans secured by 1-4 family	25.35	6.28	9.26	15.33	24.93	34.03	46.37	52.22	334
Revolving	3.37	0.07	0.28	1.42	3.08	4.99	7.63	8.89	334
Closed-end	21.63	4.61	6.15	12.57	20.99	29.10	41.11	49.26	334
Commercial real estate loans	46.95	22.26	28.82	36.86	46.28	55.87	67.57	71.22	334
Construction and land development	7.67	1.57	2.45	4.47	7.28	10.61	13.81	16.23	334
1-4 family	2.15	0.17	0.33	0.84	1.86	3.19	4.98	6.77	334
Other	5.34	0.84	1.43	2.84	5.09	7.81	10.13	11.15	334
Multifamily	4.75	0.73	1.22	2.39	3.95	6.72	10.30	14.02	334
Nonfarm nonresidential	33.04	11.65	17.38	26.02	32.87	40.83	49.32	56.43	334
Owner-occupied	13.62	2.53	4.96	9.41	13.58	18.19	22.11	24.67	334
Other	18.96	6.29	9.28	12.51	18.33	24.06	32.34	38.08	334
Real estate loans secured by farmland	2.62	0.00	0.00	0.05	0.90	4.38	10.47	16.38	334
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	334
Commercial and industrial loans	13.10	2.20	3.88	7.21	11.84	18.05	26.06	32.65	334
Loans to individuals	2.72	0.04	0.10	0.57	1.82	3.82	8.61	16.36	334
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.03	0.25	0.39	334
Agricultural loans	1.35	0.00	0.00	0.00	0.22	2.00	7.25	11.92	334
Other loans and leases	2.16	0.00	0.01	0.23	1.28	3.42	7.65	9.79	334
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	504.65	280.50	337.18	415.72	508.12	596.85	672.30	720.63	334
Real estate loans secured by 1-4 family	165.07	41.86	57.13	91.52	158.32	231.16	301.10	372.00	334
Revolving	22.42	0.43	1.46	7.73	19.94	34.28	52.11	66.13	334
Closed-end	140.64	29.57	39.64	74.55	132.46	201.25	265.04	335.32	334
Commercial real estate loans	305.45	112.35	166.15	230.61	307.52	375.61	451.54	494.91	334
Construction and land development	49.71	9.17	16.41	28.48	46.91	69.21	90.81	104.75	334
1-4 family	13.84	1.07	2.04	5.36	12.15	20.87	31.35	43.91	334
Other	34.71	4.83	8.67	19.15	33.21	48.49	66.67	77.03	334
Multifamily	31.15	4.40	7.51	15.29	25.89	43.68	68.43	102.74	334
Nonfarm nonresidential	215.20	70.34	94.69	159.86	216.14	266.00	333.69	377.59	334
Owner-occupied	88.79	12.97	28.46	59.57	89.37	117.71	149.47	170.95	334
Other	123.77	35.64	54.38	80.39	118.29	162.38	213.84	255.64	334
Real estate loans secured by farmland	16.81	0.00	0.00	0.31	5.31	29.15	70.76	103.57	334
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	334
Commercial and industrial loans	85.75	12.33	22.30	45.20	78.22	122.12	171.71	222.77	334
Loans to individuals	17.76	0.23	0.66	3.81	11.53	23.27	53.69	106.75	334
Credit card loans	0.25	0.00	0.00	0.00	0.00	0.24	1.61	2.49	334
Agricultural loans	8.74	0.00	0.00	0.00	1.18	13.53	44.52	82.94	334
Other loans and leases	14.04	0.01	0.09	1.51	8.61	21.59	47.08	69.74	334
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	33.06	13.90	18.32	23.96	32.61	40.37	50.57	56.39	334
Non-owner occupied CRE loans / Total risk based capital	215.37	82.39	106.48	149.55	213.05	269.21	336.90	378.35	334
Construction and land development loans / Total risk based capital	49.71	9.17	16.41	28.48	46.91	69.21	90.81	104.75	334
Total CRE loans / Total risk based capital	307.80	112.35	166.20	234.76	309.94	376.66	454.17	494.91	334

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.86	0.66	1.29	2.68	5.03	8.43	13.02	15.95	334
Liquid assets	16.75	6.33	8.13	11.06	15.99	21.35	29.63	33.72	334
Investment securities	17.39	3.31	5.66	10.11	16.32	24.34	32.13	36.63	334
Net loans and leases	71.20	50.17	55.81	64.61	72.06	79.17	82.10	84.49	334
Net loans, leases and standby letters of credit	71.69	50.53	55.92	65.15	72.60	79.54	82.58	84.84	334
Core deposits	74.34	56.95	60.84	68.96	74.54	80.89	84.22	86.68	334
Noncore funding	13.69	1.91	3.77	7.07	13.20	19.51	26.39	30.95	334
Time deposits of \$250K or more	4.10	0.76	1.15	1.96	3.47	5.57	9.08	13.13	334
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Federal funds purchased and repos	0.67	0.00	0.00	0.00	0.07	1.30	2.80	4.31	334
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Net federal funds purchased (sold)	0.63	-0.68	-0.09	0.00	0.00	1.28	2.62	3.93	334
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Other borrowings w/remaining maturity of 1 year or less	2.09	0.00	0.00	0.00	1.40	3.79	7.15	9.60	334
Earning assets repriceable in 1 year	28.71	13.96	16.40	20.71	28.07	35.54	44.20	51.74	334
Interest-bearing liabilities repriceable in 1 year	16.76	3.46	4.73	7.90	12.38	21.39	47.80	57.36	334
Long-term debt repriceable in 1 year	0.26	0.00	0.00	0.00	0.00	0.06	1.75	3.33	334
Net assets repriceable in 1 year	11.19	-27.81	-16.93	2.42	12.62	21.73	30.32	35.78	334
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	8.82	-11.77	-5.99	0.29	8.48	16.98	25.19	29.67	334
Net ST noncore funding dependence	3.85	-14.11	-8.20	-2.32	3.45	10.39	17.48	21.87	334
Short-term investment / ST noncore funding	101.00	5.52	10.20	23.81	59.64	144.12	305.27	712.52	334
Liquid assets-ST noncore funding / Nonliquid assets	9.53	-13.76	-8.22	-0.96	7.46	18.80	32.81	44.65	334
Net loans and leases / Total deposits	86.42	59.75	65.92	76.88	87.41	96.55	103.81	108.49	333
Net loans and leases / Core deposits	97.14	61.59	67.93	82.86	97.10	111.42	124.78	139.44	333
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.61	-4.72	-2.87	-0.91	-0.09	0.00	0.10	0.40	167
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.70	-8.07	-6.57	-4.16	-2.22	-0.98	-0.05	0.43	331
Structured notes appreciation (depreciation) / T1 cap	-0.13	-0.92	-0.53	-0.18	-0.06	-0.01	0.00	0.01	81
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	8.83	0.00	0.00	0.00	0.02	15.95	44.87	58.80	332
Available-for-sale securities	90.51	37.85	52.78	82.09	98.59	100.00	100.00	100.00	332
US Treasury securities	1.38	0.00	0.00	0.00	0.00	0.84	9.57	19.18	332
US agency securities (excluding Mortgage-backed securities)	15.71	0.00	0.00	3.67	12.81	26.24	45.08	62.62	332
Municipal securities	25.41	0.00	0.87	8.48	25.07	38.31	53.31	62.55	332
Mortgage-backed securities	44.81	2.39	8.51	24.33	47.44	62.24	78.79	89.35	332
Asset-backed securities	0.45	0.00	0.00	0.00	0.00	0.09	2.66	8.09	332
Other debt securities	2.62	0.00	0.00	0.00	0.49	4.46	12.66	18.18	332
Mutual funds and equity securities	0.68	0.00	0.00	0.00	0.00	0.65	3.04	12.20	332
Debt securities 1 year or less	11.23	0.08	0.72	3.31	8.09	17.02	32.79	38.11	332
Debt securities 1 to 5 years	26.20	2.82	5.10	12.01	21.99	40.50	56.36	65.99	332
Debt securities over 5 years	58.45	12.64	20.65	41.09	59.93	77.59	90.48	94.29	332
Pledged securities	43.89	0.00	3.77	20.40	44.66	64.17	80.55	89.93	332
Structured notes, fair value	0.32	0.00	0.00	0.00	0.00	0.00	2.09	4.98	332
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	14.85	-60.61	-45.13	-23.44	4.05	40.74	109.54	210.57	305
Investment securities	2.46	-19.63	-16.78	-7.71	0.87	9.11	30.16	51.44	304
Core deposits	5.77	-4.24	-2.54	0.66	4.30	9.21	20.35	29.04	304
Noncore funding	13.16	-38.44	-24.09	-8.21	10.64	29.46	66.95	107.79	305

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments	15.21	5.89	8.37	11.38	14.75	18.52	24.33	27.08	334
Standby letters of credit	0.40	0.00	0.02	0.14	0.30	0.59	1.15	1.44	334
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.17	334
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
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	334
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	334
Derivative contracts	1.47	0.00	0.00	0.00	0.30	2.41	7.34	12.22	334
Interest rate contracts	1.47	0.00	0.00	0.00	0.26	2.41	7.34	12.22	334
Interest rate futures and forward contracts	0.20	0.00	0.00	0.00	0.00	0.18	1.19	2.93	334
Written options contracts (interest rate)	0.21	0.00	0.00	0.00	0.00	0.29	1.17	2.31	334
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Interest rate swaps	0.69	0.00	0.00	0.00	0.00	0.68	4.37	7.79	334
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
<b>Percent of Average Loans and Leases</b>									
Loan commitments	21.63	9.42	12.73	16.83	20.78	26.51	32.67	37.37	334



# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
Date:03/31/2018

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	211
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
<b>Futures and forwards</b>	29.11	0.00	0.00	0.00	10.70	52.66	100.00	100.00	211
Written options	21.71	0.00	0.00	0.00	18.38	49.69	92.48	100.00	211
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Over-the-counter	21.63	0.00	0.00	0.00	18.38	49.69	92.48	100.00	211
Purchased options	0.03	0.00	0.00	0.00	0.00	0.00	0.00	3.12	211
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Over-the-counter	0.03	0.00	0.00	0.00	0.00	0.00	0.00	3.12	211
Swaps	40.53	0.00	0.00	0.00	1.71	98.03	100.00	100.00	211
<b>Held for trading</b>	2.14	0.00	0.00	0.00	0.00	0.00	1.13	100.00	211
Interest rate contracts	2.14	0.00	0.00	0.00	0.00	0.00	1.13	100.00	211
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
<b>Non-traded</b>	97.86	0.00	98.87	100.00	100.00	100.00	100.00	100.00	211
Interest rate contracts	97.34	0.00	73.40	100.00	100.00	100.00	100.00	100.00	211
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	72.63	0.00	0.75	49.03	76.11	100.00	100.00	100.00	211
One year or less	28.38	0.00	0.00	0.00	11.23	50.00	90.86	100.00	211
Over 1 year to 5 years	13.51	0.00	0.00	0.00	0.00	25.90	74.26	98.72	211
Over 5 years	15.05	0.00	0.00	0.00	0.00	32.34	84.15	100.00	211
Gross negative fair value (absolute value)	0.29	0.00	0.00	0.00	0.05	0.47	1.44	2.04	211
Gross positive fair value	0.86	0.00	0.00	0.08	0.67	1.48	2.69	3.77	211
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	334
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	334
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	334
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	334
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.13	334

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
Date: 03/31/2018

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.10	-0.01	0.00	0.02	0.08	0.14	0.27	0.39	334
Provision for loan and lease losses / Average loans and leases	0.13	-0.02	0.00	0.03	0.11	0.20	0.36	0.53	334
Provision for loan and lease losses / Net losses	63.84	-2563.57	-889.85	0.00	89.53	289.21	927.33	1607.25	328
Allowance for loan and lease losses / Total loans and leases not held for sale	1.13	0.57	0.70	0.91	1.11	1.31	1.64	1.88	334
Allowance for loan and lease losses / Total loans and leases	1.12	0.57	0.70	0.90	1.10	1.31	1.64	1.88	334
Allowance for loan and lease losses / Net loans and leases losses (X)	41.70	1.87	3.79	8.35	22.02	48.89	128.04	311.41	225
Allowance for loan and lease losses / Nonaccrual assets	308.77	61.70	76.72	114.76	202.41	405.16	875.54	1522.75	331
ALLL/90+ days past due + nonaccrual loans and leases	274.62	53.25	72.80	110.97	192.78	359.24	755.56	1328.69	331
Gross loan and lease losses / Average loans and leases	0.09	0.00	0.00	0.02	0.06	0.14	0.34	0.59	334
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.07	0.16	0.25	334
Net losses / Average loans and leases	0.05	-0.15	-0.06	0.00	0.02	0.08	0.23	0.44	334
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	334
Recoveries / Prior year-end losses	10.11	0.59	0.95	3.51	6.34	13.80	31.30	58.88	309
Earnings coverage of net losses (X)	-2.69	-695.59	-235.98	-19.81	13.34	55.45	144.38	315.64	328
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.01	-0.12	-0.05	-0.01	0.00	0.03	0.10	0.19	333
Real estate loans secured by 1-4 family	0.02	-0.14	-0.05	-0.01	0.00	0.04	0.14	0.27	332
Revolving	0.00	-0.16	-0.05	-0.01	0.00	0.00	0.08	0.28	320
Closed-end	0.02	-0.14	-0.05	-0.01	0.00	0.03	0.16	0.29	332
Commercial real estate loans	0.00	-0.18	-0.06	-0.01	0.00	0.00	0.09	0.20	332
Construction and land development	-0.01	-0.35	-0.08	0.00	0.00	0.00	0.00	0.16	330
1-4 family	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	330
Other	-0.01	-0.30	-0.06	0.00	0.00	0.00	0.00	0.06	330
Multifamily	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	330
Nonfarm nonresidential	0.01	-0.09	-0.04	0.00	0.00	0.00	0.08	0.23	331
Owner-occupied	0.00	-0.03	-0.01	0.00	0.00	0.00	0.03	0.10	331
Other	0.00	-0.04	-0.01	0.00	0.00	0.00	0.02	0.08	331
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Commercial and industrial loans	0.08	-0.28	-0.13	-0.03	0.00	0.09	0.56	1.19	332
Loans to individuals	0.72	0.05	0.09	0.21	0.47	1.10	1.99	2.95	227
Credit card loans	0.96	-1.23	-0.29	0.00	0.66	1.68	3.21	4.84	100
Agricultural loans	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.20	230
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	0.28	-0.04	0.00	0.00	0.00	0.15	1.52	6.57	321

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 3  
 Date: 03/31/2018

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.40	0.02	0.06	0.16	0.36	0.60	0.89	1.10	334
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.23	334
Nonaccrual loans and leases	0.61	0.05	0.11	0.27	0.49	0.94	1.49	1.78	334
90+ days past due and nonaccrual loans and leases	0.66	0.06	0.15	0.30	0.52	0.99	1.59	1.95	334
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.08	334
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Nonaccrual restructured	0.14	0.00	0.00	0.01	0.08	0.26	0.47	0.73	334
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	334
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.40	0.02	0.06	0.16	0.36	0.60	0.89	1.10	334
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.24	334
Nonaccrual assets	0.62	0.05	0.11	0.28	0.49	0.96	1.52	1.79	334
30+ days past due and nonaccrual assets	1.09	0.16	0.31	0.54	0.97	1.53	2.28	2.80	334
90+ days past due and nonaccrual assets	0.48	0.04	0.10	0.21	0.37	0.75	1.11	1.31	334
90+ past due and nonaccrual assets + other real estate owned	0.61	0.07	0.14	0.28	0.47	0.94	1.38	1.73	334
Total Assets	0.86	0.12	0.19	0.38	0.75	1.23	1.83	2.44	334
Allowance for loan and leases losses	112.12	16.37	22.20	54.80	99.54	163.05	242.53	306.47	334
Equity cap + allowance for loan and lease losses	8.03	1.17	1.78	3.55	6.73	11.98	17.29	22.91	334
Tier 1 cap + allowance for loan and lease losses	7.99	1.06	1.78	3.53	6.87	12.02	17.45	21.03	334
Loans and Leases + other real estate owned	1.20	0.18	0.27	0.56	1.07	1.73	2.58	3.15	334

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

**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	0.37	0.01	0.04	0.13	0.31	0.56	0.88	1.12	333
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.24	333
	Nonaccrual	0.58	0.03	0.09	0.24	0.47	0.87	1.40	2.00	333
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.03	0.18	0.48	1.03	1.65	332
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.16	332
	Nonaccrual	0.70	0.00	0.00	0.07	0.39	1.19	2.74	4.20	332
Individuals	30-89 days past due	0.54	0.00	0.00	0.10	0.39	0.86	1.62	2.60	329
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.22	329
	Nonaccrual	0.17	0.00	0.00	0.00	0.05	0.31	0.76	1.35	329
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.21	1.05	2.31	230
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	230
	Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.02	1.45	2.76	230
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	0.30	0.00	0.00	0.00	0.00	0.15	1.75	5.73	321
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	321
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.42	2.39	321

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.57	0.00	0.04	0.21	0.47	0.86	1.37	1.80	332
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.26	332
	Nonaccrual	0.71	0.00	0.06	0.26	0.56	1.10	1.67	2.05	332
Revolving	30-89 days past due	0.27	0.00	0.00	0.00	0.16	0.48	0.93	1.57	320
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.24	320
	Nonaccrual	0.35	0.00	0.00	0.00	0.23	0.61	1.25	1.79	320
Closed-End	30-89 days past due	0.55	0.00	0.00	0.20	0.52	0.91	1.47	1.92	332
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.29	332
	Nonaccrual	0.78	0.00	0.02	0.24	0.60	1.21	1.83	2.16	332
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.11	0.16	332
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	332
	Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.06	0.19	0.32	332
Commercial real estate	30-89 days past due	0.22	0.00	0.00	0.02	0.14	0.40	0.76	1.07	332
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.12	332
	Nonaccrual	0.49	0.00	0.00	0.10	0.34	0.75	1.34	1.84	332
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.34	0.93	1.57	330
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.10	0.10	330
	Nonaccrual	0.28	0.00	0.00	0.00	0.03	0.39	1.46	2.51	330
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.53	330
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	330
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.60	330
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.10	0.52	1.27	330
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	330
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.18	1.22	2.30	330
Multifamily	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.54	330
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	330
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.56	1.14	330
Nonfarm non-residential	30-89 days past due	0.22	0.00	0.00	0.00	0.11	0.40	0.80	1.12	331
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	331
	Nonaccrual	0.48	0.00	0.00	0.11	0.32	0.77	1.56	2.17	331
Owner occupied	30-89 days past due	0.11	0.00	0.00	0.00	0.04	0.21	0.46	0.62	331
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	331
	Nonaccrual	0.26	0.00	0.00	0.04	0.15	0.42	0.95	1.49	331
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.10	0.41	0.80	331
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	331
	Nonaccrual	0.16	0.00	0.00	0.00	0.06	0.26	0.67	1.09	331
Farmland	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.32	1.69	3.08	273
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.39	273
	Nonaccrual	0.61	0.00	0.00	0.00	0.00	0.93	3.26	6.39	273
Credit card	30-89 days past due	0.91	0.00	0.00	0.00	0.53	1.47	3.11	5.27	100
	90+ days past due	0.29	0.00	0.00	0.00	0.00	0.47	1.70	2.25	100
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	100

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 03/31/2018

**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.65	8.60	9.48	10.57	12.03	14.40	17.57	21.88	334
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Tier 1 capital, column A	13.36	9.44	10.23	11.36	12.71	14.96	18.32	22.13	334
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Total capital, column A	14.71	11.15	11.71	12.73	14.07	16.15	19.44	23.47	334
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Tier 1 leverage	10.20	7.74	8.14	8.91	10.07	11.33	12.82	14.66	334



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 3  
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Cost: Interest-bearing deposits	0.33	0.17	0.19	0.24	0.33	0.43	0.48	0.50	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	1
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Growth Rates</b>									
Net loans and leases	2.22	-100.00	-100.00	-31.85	-2.33	29.10	93.94	207.56	32
Total selected assets	-16.55	-100.00	-100.00	-43.30	-1.13	12.43	56.21	93.94	63
Deposits	67.99	14.63	20.56	38.34	67.99	97.63	115.42	121.35	2





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	74.05	0.00	0.00	37.88	84.03	107.33	146.15	282.18	198
Dividends paid / Net income	20.14	0.00	0.00	0.00	18.73	36.32	60.47	88.54	329
Net income - dividends / Average equity	7.96	-1.05	2.78	5.57	7.90	10.43	13.47	15.45	334
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	114.44	0.00	0.00	0.00	104.59	165.01	286.29	499.53	217
Dividends from nonbank subsidiaries	0.25	0.00	0.00	0.00	0.00	0.16	0.83	8.58	217
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Dividends from all subsidiaries	120.86	0.00	0.00	65.39	106.53	175.69	305.06	499.53	217
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	25.64	0.00	0.00	0.00	17.60	52.70	76.96	123.56	307
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.37	307
Mortgage and service fees from bank subsidiaries	0.40	0.00	0.00	0.00	0.00	0.00	2.05	13.56	307
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	307
Operating income from bank subsidiaries	28.22	0.00	0.00	0.02	21.58	54.95	83.39	143.04	307
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	51.12	0.00	0.00	0.00	86.64	100.00	100.00	101.91	128
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Mortgage and serv fees from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.12	128
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Operating income from nonbank subsidiaries	56.08	0.00	0.00	0.00	100.00	100.00	100.00	230.85	128
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	12.04	0.00	0.00	0.00	0.00	17.77	57.57	62.88	24
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating income from subsidiary BHCs	12.04	0.00	0.00	0.00	0.00	17.77	57.57	62.88	24
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	59.61	0.00	0.00	0.00	92.25	99.83	100.00	100.00	283
Interest income from bank subsidiaries	3.25	0.00	0.00	0.00	0.00	0.04	15.56	99.69	283
Mortgage and service fees from bank subsidiaries	1.40	0.00	0.00	0.00	0.00	0.00	8.32	49.47	283
Other income from bank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.16	283
Operating income from bank subsidiaries	76.22	0.00	0.00	76.41	99.43	100.00	100.00	100.00	283
Dividends from nonbank subsidiaries	1.84	0.00	0.00	0.00	0.00	0.14	9.83	65.60	283
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	283
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	283
Operating income from nonbank subsidiaries	3.06	0.00	0.00	0.00	0.00	0.54	17.51	97.61	283
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Loans and advances from subsidiaries / Short term debt	1088.25	0.00	0.00	0.00	126.18	997.38	1628.15	8195.10	35
Loans and advances from subsidiaries / Total debt	88.80	0.00	0.00	0.00	44.04	171.25	301.50	684.29	143

# BHCPR Reporters for Quarter Ending 03/31/2018

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2017 and Other Notes</u>
5164989	1,443,108	1831 BANCORP MHC	DEDHAM, MA	New Y-9C/BHCPR reporter
4459820	1,061,526	1854 BANCORP	CAMBRIDGE, MA	New Y-9C/BHCPR reporter
1399765	2,961,843	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	Moved from Peer 2
2784920	1,060,410	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	1,045,050	1ST SUMMIT BANCORP OF JOHNSTOWN, INC.	JOHNSTOWN, PA	
3109904	2,833,848	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,611,015	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,059,924	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,468,332	AFNB HOLDINGS, INC.	HOUSTON, TX	
3183959	1,123,755	AIM BANCSHARES, INC.	LEVELLAND, TX	New Y-9C/BHCPR reporter
2067007	2,089,604	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,889,975	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1201457	1,192,031	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,342,387	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,763,841	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,116,945	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,386,019	AMERICAN BANK HOLDING CORPORATION	CORPUS CHRISTI, TX	
1076691	1,817,574	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1117316	1,151,160	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,391,789	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,999,894	ANB CORPORATION, THE	TERRELL, TX	
2454380	1,575,372	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,826,687	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,534,341	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,637,400	ATBANCORP	DUBUQUE, IA	
3555686	2,718,665	ATLANTIC CAPITAL BANCSHARES, INC.	ATLANTA, GA	
1108350	1,743,115	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,770,615	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,507,823	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,797,302	BANCPLUS CORPORATION	RIDGELAND, MS	
1135002	1,282,684	BANCTENN CORP.	KINGSPORT, TN	
1208009	1,703,623	BANK FIRST NATIONAL CORPORATION	MANITOWOC, WI	
1202762	1,309,358	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1030040	1,245,575	BANK OF COMMERCE HOLDINGS	SACRAMENTO, CA	
1205398	1,709,781	BANK OF HIGHLAND PARK FINANCIAL CORP	HIGHLAND PARK, IL	
3590388	2,510,043	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,559,992	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,952,097	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,831,243	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	1,610,109	BANTERRA CORP	ELDORADO, IL	
5069897	1,241,833	BAYCOM CORP	WALNUT CREEK, CA	
3170539	2,082,313	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	2,096,958	BEACON BANCORP	TAUNTON, MA	
4297853	2,120,865	BEAR STATE FINANCIAL HOLDINGS, LLC	LITTLE ROCK, AR	
3602245	1,607,048	BIG POPPY HOLDINGS, INC.	SANTA ROSA, CA	
1823345	1,298,263	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,670,738	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,550,626	BNH FINANCIAL	LACONIA, NH	

2835514	1,696,791	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2935142	1,313,919	BOU BANCORP, INC.	OGDEN, UT	
3244113	2,434,572	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,210,815	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3378764	1,681,597	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3929791	2,747,954	BSB BANCORP INC.	BELMONT, MA	
3488681	1,787,053	BT HOLDINGS, INC.	QUITMAN, TX	
3488850	1,591,520	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
2183493	1,530,081	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2324997	1,163,872	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1115013	1,961,750	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	2,700,105	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	2,915,784	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4933272	1,382,746	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
5124938	1,070,370	CBB BANCORP, INC.	LOS ANGELES, CA	
1493654	1,637,790	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,587,831	CBX CORPORATION	CARROLLTON, IL	
1053496	1,414,536	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
3836880	1,068,504	CENLAR CAPITAL CORPORATION	EWING, NJ	
2158156	2,489,408	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
2935405	1,622,997	CENTRAL VALLEY COMMUNITY BANCORP	FRESNO, CA	
1209042	1,122,389	CENTRE 1 BANCORP, INC.	BELOIT, WI	
4459839	1,659,791	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,700,077	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,284,749	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1143623	1,258,116	CITIZENS & NORTHERN CORPORATION	WELLSBORO, PA	
1118368	1,382,483	CITIZENS FINANCIAL SERVICES, INC.	MANSFIELD, PA	
3186576	1,377,816	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1246533	1,600,305	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3264764	1,661,440	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,153,935	CNB CORPORATION	CONWAY, SC	
1118340	2,908,883	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1142475	1,724,938	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,218,420	COLONY BANCORP, INC.	FITZGERALD, GA	
1838974	1,056,961	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX	
3687046	1,353,232	COMMUNITY BANKERS TRUST CORPORATION	RICHMOND, VA	
2523389	1,576,996	COMMUNITY FINANCIAL CORPORATION, THE	WALDORF, MD	
1097986	1,077,361	COMMUNITY FINANCIAL SERVICES, INC.	BENTON, KY	New Y-9C/BHCPR reporter
2524788	1,460,257	COUNTY BANCORP, INC.	MANITOWOC, WI	
1081239	1,489,235	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,284,541	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
2242523	1,446,991	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,415,617	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,408,330	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
1117455	1,100,859	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1135824	1,822,768	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3695957	1,030,309	ENB FINANCIAL CORP	EPHRATA, PA	New Y-9C/BHCPR reporter
2427665	1,625,470	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
2461016	2,834,925	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3854268	1,820,924	ESSA BANCORP, INC.	STROUDSBURG, PA	
1401190	1,353,698	EVANS BANCORP, INC.	ANGOLA, NY	
1104923	1,389,089	EXTRACO CORPORATION	WACO, TX	
3824373	1,472,431	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2270254	1,154,275	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	1,123,742	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH	

1098732	1,685,987	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY	
1071191	2,162,724	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,941,668	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY VARINA, NC	
3223967	2,138,836	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
3547159	1,675,265	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1108967	1,094,587	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	1,741,700	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,871,516	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
3121344	1,118,656	FIRST BANCSHARES OF TEXAS, INC.	MIDLAND, TX	
2385493	2,299,575	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1491360	1,753,021	FIRST BANK CORP	FORT SMITH, AR	
1119404	1,466,825	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON, KY	
1247428	1,878,217	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	
1098796	1,636,327	FIRST CITIZENS BANCSHARES, INC.	DYERSBURG, TN	
1203509	1,267,210	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,432,163	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1478017	2,428,353	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA	
1108097	2,193,335	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX	
2641694	1,361,176	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR	
2337401	1,070,636	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1404687	1,594,086	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD	
2339656	1,152,467	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	1,372,253	FIRST FARMERS AND MERCHANTS CORPORATION	COLUMBIA, TN	
1249039	1,693,928	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN	
3839201	1,410,866	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,590,632	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,958,677	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	Moved from Peer 2
3843628	1,226,358	FIRST FINANCIAL NORTHWEST, INC.	RENTON, WA	
3589560	1,731,776	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA	
3393178	2,862,728	FIRST INTERNET BANCORP	FISHERS, IN	
1118265	1,001,430	FIRST KEYSTONE CORPORATION	BERWICK, PA	Moved from Peer 4
1206760	2,837,346	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	
4843090	1,917,648	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH	
2880626	1,204,269	FIRST NORTHERN COMMUNITY BANCORP	DIXON, CA	
4438366	1,189,693	FIRST NORTHWEST BANCORP	PORT ANGELES, WA	
1119383	1,316,931	FIRST PARAGOULD BANKSHARES, INC.	PARAGOULD, AR	
3908929	1,008,587	FIRST SAVINGS FINANCIAL GROUP, INC.	CLARKSVILLE, IN	New Y-9C/BHCPR reporter
1099917	2,392,520	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1100813	1,092,658	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1132672	1,319,413	FIRST UNITED CORPORATION	OAKLAND, MD	
1050646	1,541,691	FIRST YORK BAN CORP.	YORK, NE	
1109834	1,292,253	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1108707	1,006,510	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	Moved from Peer 4
1123072	2,657,021	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,340,503	FLORENCE BANCORP, MHC	FLORENCE, MA	
3047743	1,259,699	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
2560263	1,189,260	FNCB BANCORP, INC.	DUNMORE, PA	
3446346	1,057,325	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	1,163,590	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,675,023	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	1,168,542	FRANKLIN FINANCIAL SERVICES CORPORATION	CHAMBERSBURG, PA	
3444717	1,121,368	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	1,997,885	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2453084	1,254,448	H BANCORP LLC	IRVINE, CA	
3392331	1,789,178	HAMILTON STATE BANCSHARES, INC.	HOSCHTON, GA	

4973362	2,737,678	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,452,908	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,918,915	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	2,302,828	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
2634874	2,785,548	HERITAGE COMMERCE CORP	SAN JOSE, CA	
3851191	2,206,854	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,330,103	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	2,085,756	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
3386910	2,124,700	HOWARD BANCORP, INC.	BALTIMORE, MD	New Y-9C/BHCPR reporter
1205183	1,526,914	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	2,180,718	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,793,119	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,078,495	INLAND BANCORP, INC.	OAK BROOK, IL	
4090054	1,644,188	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,626,215	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,249,296	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,515,701	IRONHORSE FINANCIAL GROUP, INC.	MUSKOGEE, OK	
1401118	1,799,592	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,790,328	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
5039724	1,232,289	JOHN MARSHALL BANCORP, INC.	RESTON, VA	
5117323	1,167,484	KENNEBUNK SAVINGS BANCORP, MHC	KENNEBUNK, ME	
1070831	1,040,968	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1123915	1,972,173	KLEIN FINANCIAL, INC.	CHASKA, MN	
2128917	1,595,696	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,920,916	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,270,077	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,288,791	LCNB CORP.	LEBANON, OH	
3439236	1,286,927	LEADER BANCORP, INC	ARLINGTON, MA	
3612543	1,300,629	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1210169	1,150,065	LINCOLN BANCORP	REINBECK, IA	
2325350	2,187,738	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	2,421,386	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2909554	1,191,193	LOUISIANA COMMUNITY BANCORP, INC.	HOUMA, LA	
4268349	1,122,608	LOWELL FIVE BANCORP MHC	TEWKSBURY, MA	
2052777	1,076,335	MABREY BANCORPORATION, INC.	BIXBY, OK	New Y-9C/BHCPR reporter
2634696	1,863,780	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,345,166	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	1,461,187	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3842528	1,046,819	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	New Y-9C/BHCPR reporter
3805279	1,083,316	MALVERN BANCORP, INC	PAOLI, PA	New Y-9C/BHCPR reporter
1139363	1,794,863	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,156,738	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3832583	1,082,163	MARLIN BUSINESS SERVICES CORP.	MOUNT LAUREL, NJ	Moved from Peer 9
1207486	1,586,089	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,702,843	MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	LEBANON, NH	
2589714	1,261,658	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2907822	1,326,056	MBT FINANCIAL CORP.	MONROE, MI	
1128769	1,674,450	MERCHANTS FINANCIAL GROUP, INC.	WINONA, MN	
2820211	1,968,886	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	1,391,217	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1398740	1,111,957	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	1,292,110	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	1,857,755	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,880,796	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,163,712	MINNEHAHA BANSHARES, INC.	SIoux FALLS, SD	

1141348	1,722,018	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,401,276	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,045,830	MOODY BANCSHARES, INC.	GALVESTON, TX	
3175794	1,996,329	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,581,518	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,533,423	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	
3841941	1,910,516	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	2,094,030	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	
1139925	1,270,528	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	2,419,758	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
1202052	1,918,069	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,771,068	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,266,971	NEXTIER INCORPORATED	KITTANNING, PA	
2324111	1,166,143	NORTHEAST BANCORP	LEWISTON, ME	
1246935	2,082,192	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,524,741	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,788,286	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,179,541	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	1,127,037	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
5045444	1,257,538	NSB MUTUAL HOLDING COMPANY	NEWTOWN, CT	
3726440	1,052,813	OAK VALLEY BANCORP	OAKDALE, CA	New Y-9C/BHCPR reporter
3297481	1,564,762	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT, RI	
2320618	1,165,492	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1200311	1,159,868	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	2,214,536	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,366,485	OLD SECOND BANCORP, INC.	AURORA, IL	
2603991	1,148,157	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,635,906	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
3595084	1,578,970	PACIFIC CITY FINANCIAL CORPORATION	LOS ANGELES, CA	
2869733	1,297,767	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3347292	1,168,190	PARKE BANCORP, INC	SEWELL, NJ	New Y-9C/BHCPR reporter
1200692	2,516,944	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
5079476	1,456,724	PCSB FINANCIAL CORPORATION	YORKTOWN HEIGHTS, NY	
3200463	2,017,917	PENN COMMUNITY MUTUAL HOLDINGS INC	DOYLESTOWN, PA	
1117688	1,526,235	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	2,163,438	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,698,495	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,093,231	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1139541	2,190,016	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	2,414,368	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,302,255	PIONEER BANCSHARES, INC.	AUSTIN, TX	
1108163	1,257,275	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,049,676	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,161,603	PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	SCOTTSBLUFF, NE	
1249712	1,000,104	PORTER BANCORP, INC.	LOUISVILLE, KY	Moved from Peer 4
3802250	1,430,951	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,525,783	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
4503901	1,081,978	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
3632493	1,176,602	PROVIDENT FINANCIAL HOLDINGS, INC.	RIVERSIDE, CA	
1118434	1,172,168	QNB CORP.	QUAKERTOWN, PA	
1130904	1,127,085	QUEENSBOROUGH COMPANY, THE	AUGUSTA, GA	New Y-9C/BHCPR reporter
4121912	1,153,553	RADIUS BANCORP, INC.	BOSTON, MA	New Y-9C/BHCPR reporter
4176855	1,715,104	RBB BANCORP	LOS ANGELES, CA	
1130584	2,814,921	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1132243	1,105,768	RED RIVER BANCORP, INC.	GAINESVILLE, TX	New Y-9C/BHCPR reporter

2743235	1,762,590	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,744,916	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO	
2787118	1,432,331	RELIANCE BANCSHARES, INC.	DES PERES, MO	
3729562	1,611,625	RELIANT BANCORP, INC.	BRENTWOOD, TN	New Y-9C/BHCPR reporter
1201194	1,985,691	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	2,471,464	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1209426	1,288,654	RIVER VALLEY BANCORPORATION, INC.	WAUSAU, WI	
3180060	1,151,535	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2727495	1,171,166	RIVERVIEW FINANCIAL CORPORATION	HARRISBURG, PA	
2492485	1,209,913	ROBERTSON HOLDING COMPANY, L.P.	HARROGATE, TN	New Y-9C/BHCPR reporter
2693273	1,014,934	SALISBURY BANCORP, INC.	LAKEVILLE, CT	Moved from Peer 4
1200348	1,446,816	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3207659	1,222,552	SELECT BANCORP INC.	DUNN, NC	
2429838	1,421,606	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,598,222	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	2,373,524	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,860,960	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
3695667	1,901,626	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	New Y-9C/BHCPR reporter
1131497	1,761,966	SMARTFINANCIAL, INC.	KNOXVILLE, TN	
2914857	1,166,204	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	1,183,479	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
1124060	1,058,325	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	New Y-9C/BHCPR reporter
2033226	2,585,134	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,347,932	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1248939	1,233,166	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,627,261	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	
2849799	1,730,527	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	1,850,105	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
3325740	2,652,924	SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	MC LEAN, VA	
3818390	1,039,478	SPIRIT OF TEXAS BANCSHARES, INC.	CONROE, TX	New Y-9C/BHCPR reporter
3547010	1,148,797	SSB COMMUNITY BANCORP MHC	SPENCER, MA	
1141647	1,957,067	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,253,465	STARION BANCORPORATION	BISMARCK, ND	
1097771	1,137,989	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	2,030,523	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
3283587	1,260,047	STERLING BANCSHARES, INC.	POPLAR BLUFF, MO	
2942702	2,654,033	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1247679	2,134,895	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
2461463	1,376,484	SUSSEX BANCORP	ROCKAWAY, NJ	New Y-9C/BHCPR reporter
1246467	1,621,332	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	2,055,724	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1103878	1,085,760	TEXAS INDEPENDENT BANCSHARES, INC.	TEXAS CITY, TX	
4360113	1,426,270	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	1,727,108	THREE SHORES BANCORPORATION, INC.	ORLANDO, FL	
2621548	1,001,201	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	Moved from Peer 4
1070420	1,465,286	TRADITIONAL BANCORPORATION, INC.	MOUNT STERLING, KY	
1203974	1,396,194	TRI CITY BANKSHARES CORPORATION	OAK CREEK, WI	
1056161	1,284,414	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
2465519	1,762,772	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,348,285	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	2,472,456	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	2,695,178	UNITED COMMUNITY FINANCIAL CORPORATION	YOUNGSTOWN, OH	
2181426	1,439,902	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	1,113,104	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN	Moved from Peer 4
3211012	1,379,193	VISION BANCSHARES, INC.	LAREDO, TX	



4523431	1,836,338	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	2,577,555	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	2,092,025	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,270,951	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1127650	1,060,906	WESTBRAND, INC.	MINOT, ND	
3866382	2,085,531	WESTERN NEW ENGLAND BANCORP, INC.	WESTFIELD, MA	
1123223	1,008,586	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	New Y-9C/BHCPR reporter
3122051	1,757,512	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX	
3831326	1,074,809	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1966671	1,723,551	WHITAKER BANK CORPORATION OF KENTUCKY	LEXINGTON, KY	
2004141	2,392,028	WILSON BANK HOLDING COMPANY	LEBANON, TN	

Note: Peer Group 3 has 334 bank holding companies.