

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Summary Ratios

FR BHCPR
Page 1

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.40	3.33	3.33	3.33	3.37
+ Non-interest income	0.88	0.91	0.91	0.93	0.93
- Overhead expense	2.82	2.88	2.89	2.95	3.05
- Provision for loan and lease losses	0.10	0.11	0.12	0.09	0.09
+ Securities gains (losses)	0.01	0.02	0.02	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.41	1.33	1.31	1.31	1.27
Net operating income	0.99	0.92	0.92	0.92	0.91
Net income	0.99	0.92	0.92	0.92	0.91
Net income (sub-chapter S adjusted)	1.04	0.98	0.95	1.00	0.98
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.15	4.04	4.03	4.04	4.10
Interest expense	0.50	0.45	0.45	0.43	0.46
Net interest income (tax equivalent)	3.64	3.58	3.58	3.60	3.64
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.08	0.07	0.10	0.09	0.15
Earnings coverage of net losses (X)	25.74	22.65	19.31	18.13	18.32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.22	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.14	1.20	1.19	1.22	1.35
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.89	1.04	1.00	1.14	1.46
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.34	0.37	0.41	0.41	0.45
Liquidity and Funding					
Net noncore funding dependence	9.28	13.87	13.98	14.28	14.18
Net short-term noncore funding dependence	4.38	6.07	6.50	6.60	6.07
Net loans and leases / Total assets	71.12	69.73	69.95	68.69	67.04
Capitalization					
Tier 1 leverage ratio	10.26	10.11	10.12	10.13	10.10
Equity capital / Total assets	10.41	10.27	10.12	10.16	10.19
Equity capital + minority interest / Total assets	10.45	10.31	10.15	10.19	10.23
Tier 1 common equity capital / Total risk-weighted assets	12.66	12.45	12.50	12.50	12.37
Net Loans and leases / Equity capital (X)	6.96	6.92	7.03	6.88	6.78
Cash dividends / Net income	22.98	24.33	24.42	23.33	23.70
Cash dividends / Net income (sub-chapter S adjusted)	27.45	28.91	20.54	15.73	14.74
Retained earnings / Average equity capital	6.97	6.33	6.35	6.42	6.37
Growth Rates					
Assets	6.81	8.35	7.24	9.07	8.13
Equity capital	8.04	8.05	6.03	8.60	11.93
Net loans and leases	9.22	11.11	9.80	11.46	12.43
Noncore funding	-19.58	5.40	5.04	7.48	7.29
Parent Company Ratios					
Short-term debt / Equity capital	0.04	0.04	0.04	0.05	0.06
Long-term debt / Equity capital	2.90	2.37	2.64	2.18	1.60
Equity investment in subs / Equity capital	105.28	105.53	105.46	105.36	106.00
Cash FR op + noncash + op expenses / Op expenses + dividends	106.64	127.55	135.45	133.59	121.82

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 09/30/2017

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Average Assets					
Interest income (tax equivalent)	3.87	3.75	3.75	3.73	3.80
Less: Interest expense	0.47	0.42	0.42	0.40	0.42
Equals: Net interest income (tax equivalent)	3.40	3.33	3.33	3.33	3.37
Plus: Non-interest income	0.88	0.91	0.91	0.93	0.93
Equals: adjusted operating income (tax equivalent)	4.32	4.30	4.31	4.31	4.35
Less: Overhead Expense	2.82	2.88	2.89	2.95	3.05
Less: Provision for loan and lease losses	0.10	0.11	0.12	0.09	0.09
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.02	0.02	0.02	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.41	1.33	1.31	1.31	1.27
Less: Applicable income taxes (tax equivalent)	0.41	0.39	0.38	0.38	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.99	0.92	0.92	0.92	0.91
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.99	0.92	0.92	0.92	0.91
Memo: Net income (last four quarters)	0.98	0.92	0.92	0.93	0.91
Net income-BHC and noncontrolling (minority) interest	0.99	0.93	0.92	0.92	0.91
Margin Analysis					
Average earning assets / Average assets	93.68	93.34	93.39	93.01	92.91
Average interest-bearing funds / Average assets	72.01	72.17	72.11	71.94	72.71
Interest income (tax equivalent) / Average earning assets	4.15	4.04	4.03	4.04	4.10
Interest expense / Average earning assets	0.50	0.45	0.45	0.43	0.46
Net interest income (tax equivalent) / Average earning assets	3.64	3.58	3.58	3.60	3.64
Yield or Cost					
Total loans and leases (tax equivalent)	4.73	4.67	4.67	4.72	4.87
Interest-bearing bank balances	1.06	0.57	0.59	0.34	0.31
Fed funds sold and reverse repos	0.71	0.37	0.39	0.21	0.23
Trading assets	0.45	0.69	0.80	0.92	1.26
Total earning assets	4.07	3.95	3.95	3.95	4.02
Investment securities (tax equivalent)	2.48	2.37	2.38	2.42	2.43
US Treasury and agency securities (excluding Mortgage-backed securities)	1.68	1.65	1.61	1.50	1.41
Mortgage-backed securities	2.12	2.06	2.03	2.09	2.22
All other securities	3.47	3.43	3.44	3.53	3.63
Interest-bearing deposits	0.52	0.44	0.44	0.41	0.43
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.26	0.26	0.23	0.23
Foreign deposits	0.17	0.17	0.17	0.44	0.53
Fed funds purchased and repos	0.53	0.41	0.41	0.37	0.42
Other borrowed funds and trading liabilities	1.81	1.68	1.70	1.74	1.98
All interest-bearing funds	0.65	0.58	0.59	0.55	0.58

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Non-interest Income & Expenses

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.65	1.74	1.66	1.91	1.92
Overhead expenses / Net Interest Income + non-interest income	66.49	68.40	68.42	69.81	70.99
Percent of Average Assets					
Total overhead expense	2.82	2.88	2.89	2.95	3.05
Personnel expense	1.63	1.65	1.65	1.65	1.69
Net occupancy expense	0.35	0.35	0.35	0.37	0.39
Other operating expenses	0.83	0.87	0.87	0.91	0.96
Overhead less non-interest income	1.90	1.92	1.93	1.97	2.06
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	65.35	67.17	67.14	68.59	69.80
Personnel expense	37.79	38.45	38.36	38.58	38.79
Net occupancy expense	7.94	8.10	8.12	8.48	8.77
Other operating expenses	19.23	20.31	20.30	21.11	21.81
Total non-interest income	19.82	20.51	20.62	21.02	20.84
Fiduciary activities income	1.36	1.40	1.37	1.56	1.67
Service charges on domestic deposit accounts	4.11	4.31	4.31	4.60	4.79
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.58	0.59	0.58	0.69	0.74
Insurance activities revenue	0.58	0.54	0.57	0.50	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.49	0.33	0.41	0.40	0.43
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.62	2.86	2.90	2.39	1.83
Other non-interest income	6.83	7.06	7.05	7.41	7.10
Overhead less non-interest income	44.83	45.85	45.87	46.87	48.01
Applicable income taxes / Pretax net operating income (tax equivalent)	23.62	23.36	23.02	23.25	22.43
Applicable income tax + TE / Pretax net operating income + TE	30.12	30.45	29.99	29.97	29.42

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Percent Composition of Assets

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Real estate loans	54.85	53.32	53.51	52.33	51.02
Commercial and industrial loans	9.75	9.69	9.71	9.86	9.74
Loans to individuals	1.89	1.84	1.85	1.82	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.98	1.02	0.99	0.98	0.82
Other loans and leases	1.41	1.47	1.54	1.47	1.25
Net loans and leases	71.12	69.73	69.95	68.69	67.04
Debt securities over 1 year	15.54	16.01	15.96	17.61	18.23
Mutual funds and equity securities	0.08	0.08	0.08	0.07	0.08
Subtotal	87.25	86.56	86.67	86.93	86.24
Interest-bearing bank balances	3.12	3.40	3.19	3.16	3.45
Federal funds sold and reverse repos	0.05	0.05	0.04	0.06	0.08
Debt securities 1 year or less	1.74	1.81	1.88	1.52	1.58
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.78	92.58	92.52	92.32	92.06
Non-interest cash and due from depository institutions	1.38	1.46	1.46	1.45	1.56
Other real estate owned	0.11	0.16	0.14	0.21	0.29
All other assets	5.74	5.86	5.92	6.11	6.28
Memoranda					
Short-term investments	5.33	5.71	5.56	5.14	5.57
US Treasury securities	0.21	0.21	0.26	0.22	0.21
US agency securities (excluding Mortgage-backed securities)	2.48	2.50	2.57	2.98	3.05
Municipal securities	4.82	4.76	4.81	4.72	3.96
Mortgage-backed securities	7.58	8.24	8.05	8.81	9.76
Asset-backed securities	0.06	0.08	0.08	0.09	0.10
Other debt securities	0.40	0.46	0.45	0.46	0.45
Loans held-for-sale	0.22	0.34	0.27	0.29	0.30
Loans not held-for-sale	71.37	69.71	70.11	68.69	67.22
Real estate loans secured by 1-4 family	17.84	18.07	17.88	17.94	17.66
Revolving	2.49	2.53	2.56	2.69	2.71
Closed-end, secured by first liens	14.48	14.57	14.39	14.31	13.93
Closed-end, secured by junior liens	0.51	0.53	0.52	0.57	0.61
Commercial real estate loans	33.22	31.57	31.91	30.75	29.98
Construction and land development	5.42	5.19	5.22	4.96	4.43
Multifamily	3.32	3.02	3.08	2.94	2.91
Nonfarm nonresidential	23.37	22.23	22.52	21.71	21.50
Real estate loans secured by farmland	1.69	1.63	1.69	1.54	1.37

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Loan Mix and Analysis of Concentrations of Credit

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	77.31	76.67	76.56	76.25	76.22
Real estate loans secured by 1-4 family	25.27	26.13	25.70	26.28	26.46
Revolving	3.50	3.65	3.66	3.92	4.04
Closed-end	21.37	21.95	21.54	21.91	21.96
Commercial real estate loans	46.73	45.21	45.54	44.87	44.59
Construction and land development	7.69	7.46	7.51	7.25	6.66
1-4 family	2.15	2.03	2.04	1.89	1.64
Other	5.36	5.24	5.31	5.21	4.87
Multifamily	4.60	4.28	4.35	4.25	4.30
Nonfarm nonresidential	33.01	32.05	32.29	31.84	32.15
Owner-occupied	13.82	13.70	13.70	13.99	14.19
Other	18.65	17.67	17.83	17.22	17.30
Real estate loans secured by farmland	2.48	2.46	2.53	2.38	2.19
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.75	13.94	13.98	14.40	14.55
Loans to individuals	2.74	2.70	2.72	2.69	2.84
Credit card loans	0.05	0.04	0.04	0.04	0.04
Agricultural loans	1.41	1.49	1.45	1.46	1.30
Other loans and leases	2.02	2.18	2.26	2.20	1.90
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	496.44	486.33	484.80	475.83	466.76
Real estate loans secured by 1-4 family	162.69	166.50	162.79	163.57	153.17
Revolving	22.98	23.68	23.51	24.70	25.73
Closed-end	137.42	139.79	136.46	136.42	125.72
Commercial real estate loans	300.60	288.73	289.67	280.70	283.99
Construction and land development	49.27	47.25	47.52	45.46	42.81
1-4 family	13.68	12.96	12.93	11.96	10.22
Other	34.40	33.22	33.45	32.48	31.73
Multifamily	29.88	27.41	27.93	26.85	26.05
Nonfarm nonresidential	212.31	204.58	205.53	199.22	207.19
Owner-occupied	88.69	87.18	87.50	87.33	91.60
Other	120.10	113.22	113.65	108.22	111.63
Real estate loans secured by farmland	15.71	15.17	15.92	14.42	14.15
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.00
Commercial and industrial loans	89.23	89.65	89.06	91.01	95.70
Loans to individuals	17.71	17.31	17.29	16.79	17.68
Credit card loans	0.28	0.24	0.26	0.24	0.26
Agricultural loans	9.09	9.43	9.21	8.97	8.78
Other loans and leases	12.86	13.74	14.03	13.46	12.24
Supplemental					
Non-owner occupied CRE loans / Gross loans	32.51	30.98	31.25	30.43	29.93
Non-owner occupied CRE loans / Total risk based capital	209.01	197.92	198.36	191.06	190.02
Construction and land development loans / Total risk based capital	49.27	47.25	47.52	45.46	42.81
Total CRE loans / Total risk based capital	302.71	290.39	291.50	282.55	285.92

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 09/30/2017

Liquidity and Funding

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Short-term investments	5.33	5.71	5.56	5.14	5.57
Liquid assets	16.45	17.65	17.39	18.59	20.27
Investment securities	17.75	18.41	18.43	19.62	20.31
Net loans and leases	71.12	69.73	69.95	68.69	67.04
Net loans, leases and standby letters of credit	71.62	70.20	70.42	69.18	67.52
Core deposits	74.00	69.59	69.99	69.86	69.33
Noncore funding	13.63	17.98	17.89	17.85	18.16
Time deposits of \$250K or more	4.00				
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.84	1.03	0.98	1.19	1.33
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.81	0.99	0.96	1.15	1.28
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.22	1.88	2.13	1.94	1.87
Earning assets repriceable in 1 year	28.68	27.89	28.26	27.08	26.33
Interest-bearing liabilities repriceable in 1 year	17.03	16.83	16.70	17.45	18.82
Long-term debt repriceable in 1 year	0.33	0.28	0.28	0.25	0.34
Net assets repriceable in 1 year	10.75	10.29	10.64	9.04	6.66
Other Liquidity and Funding Ratios					
Net noncore funding dependence	9.28	13.87	13.98	14.28	14.18
Net ST noncore funding dependence	4.38	6.07	6.50	6.60	6.07
Short-term investment / ST noncore funding	93.04	68.32	64.23	58.49	63.37
Liquid assets-ST noncore funding / Nonliquid assets	9.21	8.64	8.08	10.15	12.41
Net loans and leases / Total deposits	86.98	85.69	85.68	84.84	82.87
Net loans and leases / Core deposits	97.10	102.30	101.93	100.26	98.45
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.17	0.98	-0.19	0.47	0.69
Available-for-sale securities appreciation (depreciation) / T1 cap	0.19	2.45	-1.28	0.56	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.01	-0.10	-0.03	-0.04
Percent of Investment Securities					
Held-to-maturity securities	9.01	9.14	9.36	10.64	10.75
Available-for-sale securities	90.99	90.86	90.64	89.36	89.25
US Treasury securities	1.40	1.23	1.58	1.33	1.22
US agency securities (excluding Mortgage-backed securities)	15.44	14.86	15.20	17.02	16.75
Municipal securities	26.64	25.25	25.58	23.85	19.26
Mortgage-backed securities	44.13	46.24	45.23	45.34	48.17
Asset-backed securities	0.34	0.44	0.45	0.52	0.53
Other debt securities	2.52	2.66	2.62	2.53	2.55
Mutual funds and equity securities	0.60	0.60	0.65	0.51	0.53
Debt securities 1 year or less	11.50	11.28	11.98	8.87	9.07
Debt securities 1 to 5 years	27.01	28.68	27.38	28.81	27.89
Debt securities over 5 years	57.90	55.67	56.33	58.47	58.93
Pledged securities	44.41	46.59	46.60	47.28	48.35
Structured notes, fair value	0.28	0.31	0.35	0.52	0.85
Percent Change from Prior Like Quarter					
Short-term investments	3.51	22.34	22.55	16.43	6.28
Investment securities	4.14	2.74	1.86	6.26	2.39
Core deposits	14.30	9.10	7.92	9.65	8.15
Noncore funding	-19.58	5.40	5.04	7.48	7.29

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 09/30/2017

Derivatives and Off-Balance-Sheet Transactions

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Loan commitments	15.46	15.37	15.34	15.16	14.40
Standby letters of credit	0.41	0.39	0.40	0.42	0.43
Commercial and similar letters of credit	0.00	0.00	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.61	2.13	1.71	1.68	1.72
Interest rate contracts	1.61	2.12	1.71	1.67	1.71
Interest rate futures and forward contracts	0.26	0.41	0.28	0.22	0.17
Written options contracts (interest rate)	0.25	0.35	0.22	0.19	0.16
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.64	0.78	0.71	0.71	0.75
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments	22.51	23.04	23.12	23.61	22.98

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date:09/30/2017

Derivatives Analysis

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Notional Amount					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	29.62	22.10	22.75	20.90	19.52
Written options	22.64	21.30	19.37	18.33	17.91
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	22.55	21.30	19.37	18.19	17.89
Purchased options	0.07	0.12	0.11	0.21	0.52
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.07	0.12	0.11	0.21	0.52
Swaps	39.34	41.46	41.89	43.59	47.14
Held for trading	2.10	3.64	3.24	4.26	4.19
Interest rate contracts	2.10	3.64	3.24	4.24	4.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	97.90	96.36	96.76	95.74	95.81
Interest rate contracts	97.48	95.91	96.16	95.28	95.11
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and FX 14 days or less)	70.74	73.38	74.60	75.74	75.06
One year or less	20.59	22.35	22.40	28.69	17.61
Over 1 year to 5 years	13.35	12.65	12.51	13.24	16.31
Over 5 years	14.58	17.10	17.23	17.28	19.21
Gross negative fair value (absolute value)	0.38	1.26	0.61	0.94	1.07
Gross positive fair value	0.62	0.92	0.70	0.71	0.70
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.01	0.01	0.01	0.01	0.01

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 09/30/2017

Allowance and Net Loan and Lease Losses

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.10	0.11	0.12	0.09	0.09
Provision for loan and lease losses / Average loans and leases	0.15	0.15	0.16	0.13	0.14
Provision for loan and lease losses / Net losses	209.80	173.78	190.58	131.05	113.47
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.22	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.14	1.20	1.19	1.22	1.35
Allowance for loan and lease losses / Net loans and leases losses (X)	28.94	26.84	22.83	20.43	17.31
Allowance for loan and lease losses / Nonaccrual assets	284.83	274.43	271.43	258.18	227.13
ALLL/90+ days past due + nonaccrual loans and leases	250.77	242.72	239.71	232.84	207.42
Gross loan and lease losses / Average loans and leases	0.13	0.14	0.16	0.18	0.25
Recoveries / Average loans and leases	0.05	0.06	0.06	0.08	0.09
Net losses / Average loans and leases	0.08	0.07	0.10	0.09	0.15
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	34.13	38.67	53.00	45.83	33.26
Earnings coverage of net losses (X)	25.74	22.65	19.31	18.13	18.32
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.03	0.04	0.05	0.10
Real estate loans secured by 1-4 family	0.03	0.04	0.05	0.08	0.12
Revolving	0.02	0.03	0.05	0.08	0.13
Closed-end	0.04	0.03	0.04	0.08	0.11
Commercial real estate loans	0.02	0.01	0.03	0.04	0.10
Construction and land development	-0.02	-0.03	-0.02	-0.02	0.11
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.02	-0.03	-0.02	0.00	0.10
Multifamily	0.00	0.00	0.00	0.01	0.03
Nonfarm nonresidential	0.03	0.02	0.04	0.05	0.09
Owner-occupied	0.01	0.01	0.02	0.02	0.05
Other	0.01	0.00	0.01	0.01	0.03
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.14	0.12	0.17	0.10	0.18
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.63	0.74	0.78	0.70	0.75
Credit card loans	1.37	1.25	1.54	1.06	1.79
Agricultural loans	0.02	0.00	0.02	0.01	0.00
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.34	0.34	0.37	0.33	0.31

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Past Due and Nonaccrual Assets

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Loans and Leases					
30-89 days past due loans and leases	0.34	0.37	0.41	0.41	0.45
90+ days past due loans and leases	0.03	0.04	0.03	0.03	0.03
Nonaccrual loans and leases	0.67	0.74	0.73	0.76	0.93
90+ days past due and nonaccrual loans and leases	0.73	0.83	0.79	0.83	1.03
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	0.17	0.20	0.19	0.20	0.26
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.34	0.37	0.41	0.41	0.45
90+ days past due assets	0.03	0.04	0.03	0.03	0.03
Nonaccrual assets	0.68	0.75	0.75	0.78	0.95
30+ days past due and nonaccrual assets	1.10	1.24	1.25	1.30	1.54
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.52	0.59	0.56	0.58	0.69
90+ past due and nonaccrual assets + other real estate owned	0.67	0.80	0.76	0.84	1.04
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.93	1.09	1.05	1.18	1.44
Allowance for loan and leases losses	121.12	138.98	134.81	149.73	167.21
Equity cap + allowance for loan and lease losses	8.38	9.86	9.67	10.73	12.91
Tier 1 cap + allowance for loan and lease losses	8.49	10.04	9.61	10.76	12.82
Loans and Leases + other real estate owned	1.31	1.58	1.51	1.73	2.17

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

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Past Due and Nonaccrual Loans and Leases

		09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.31	0.34	0.39	0.40	0.43
	90+ days past due	0.03	0.03	0.03	0.03	0.03
	Nonaccrual	0.64	0.75	0.72	0.81	1.02
Commercial and industrial	30-89 days past due	0.25	0.29	0.29	0.25	0.28
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.80	0.75	0.81	0.61	0.60
Individuals	30-89 days past due	0.57	0.58	0.68	0.63	0.68
	90+ days past due	0.02	0.03	0.03	0.03	0.03
	Nonaccrual	0.21	0.22	0.21	0.19	0.20
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.07	0.07	0.11	0.07	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.19	0.14	0.18	0.07	0.09
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.15	0.13	0.15	0.19	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.06	0.05	0.04

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 3
Date: 09/30/2017

		09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.49	0.49	0.63	0.67	0.75
	90+ days past due	0.04	0.04	0.04	0.04	0.05
	Nonaccrual	0.72	0.81	0.81	0.90	1.05
Revolving	30-89 days past due	0.34	0.28	0.25	0.30	0.37
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.36	0.38	0.37	0.45	0.51
Closed-End	30-89 days past due	0.46	0.52	0.70	0.73	0.73
	90+ days past due	0.04	0.05	0.04	0.05	0.05
	Nonaccrual	0.78	0.90	0.91	0.97	1.13
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.05	0.05	0.07
Commercial real estate	30-89 days past due	0.17	0.21	0.20	0.21	0.23
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.55	0.69	0.66	0.76	1.03
Construction and development	30-89 days past due	0.14	0.17	0.20	0.16	0.21
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.38	0.54	0.51	0.70	1.40
1-4 family	30-89 days past due	0.04	0.05	0.06	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.03	0.04	0.07
Other	30-89 days past due	0.06	0.08	0.08	0.08	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.27	0.46	0.42	0.58	1.20
Multifamily	30-89 days past due	0.04	0.04	0.02	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.10	0.12	0.13	0.23	0.34
Nonfarm non-residential	30-89 days past due	0.17	0.18	0.19	0.21	0.22
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.54	0.76	0.62	0.80	0.98
Owner occupied	30-89 days past due	0.10	0.11	0.11	0.11	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.31	0.35	0.33	0.37	0.44
Other	30-89 days past due	0.05	0.05	0.06	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.18	0.27	0.23	0.29	0.40
Farmland	30-89 days past due	0.19	0.17	0.19	0.15	0.11
	90+ days past due	0.00	0.01	0.01	0.00	0.00
	Nonaccrual	0.57	0.56	0.55	0.50	0.56
Credit card	30-89 days past due	1.18	0.85	0.89	0.66	0.84
	90+ days past due	0.21	0.21	0.19	0.13	0.13
	Nonaccrual	0.00	0.01	0.02	0.01	0.01

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

BHCPR PEER GROUP DATAPeer Group: 3
Date: 09/30/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**FR BHCPR
Page 14

	09/30/2017		09/30/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A	12.66		12.45		12.50		12.50			
Common equity tier 1 capital, column B	0.00		0.00		0.00		0.00			
Tier 1 capital, column A	13.40		13.33		13.34		13.49			
Tier 1 capital, column B	0.00		0.00		0.00		0.00			
Total capital, column A	14.76		14.70		14.70		14.83			
Total capital, column B	0.00		0.00		0.00		0.00			
Tier 1 leverage	10.26		10.11		10.12		10.13			

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Insurance and Broker-Dealer Activities

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	87.50	85.22	84.97	87.04	58.19
Insurance underwriting assets (L/H) / Total insurance underwriting assets	12.50	14.78	15.03	12.96	41.81
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.58	0.54	0.57	0.50	0.59
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	42.86	33.33	33.33	57.14	99.98
Other premium income / Total premium income	57.14	66.67	66.67	42.86	0.02
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	50.42	76.81	84.22	34.32	13.43
Insurance net income (L/H) / Equity (L/H)	1.61	1.56	1.47	1.56	18.70
Insurance benefits, losses, expenses / Insurance premiums	28.65	26.69	22.02	35.16	77.43
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.10	-0.15
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	50.00	16.08
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.91	12.29	12.22	12.28	11.34
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Foreign Activities

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	0.17	0.17	0.17	0.44	0.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans			0.20	0.03	0.59
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	-13.57	-19.86	34.13	-33.05	-21.47
Total selected assets	-27.75	10.96	1.43	15.99	-19.21
Deposits	12.35	-26.09	32.98	-41.47	-8.56

BHCPR PEER GROUP DATA

 Peer Group: 3
 Date: 09/30/2017

Parent Company Analysis - Part 1

 FR BHCPR
 Page 17

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Profitability					
Net income / Average equity capital	9.15	8.52	8.52	8.53	8.49
Bank net income / Average equity investment in banks	9.98	9.41	9.43	9.44	9.29
Nonbank net income / Average equity investment in nonbanks	5.32	4.39	4.47	3.78	2.73
Sub BHCs net income / Average equity investment in sub BHCs	8.82	8.21	7.96	6.07	7.54
Bank net income / Parent net income	105.09	105.23	104.60	105.78	105.24
Nonbank net income / Parent net income	0.54	0.48	0.54	0.41	0.39
Sub BHCs net income / Parent net income	93.48	92.23	92.43	95.49	93.10
Leverage					
Total liabilities / Equity capital	10.70	9.81	10.17	11.48	11.79
Total debt / Equity capital	3.25	2.67	3.10	2.57	1.99
Total debt + NP to subs that issued trust preferred / Equity capital	8.69	8.90	9.13	9.44	9.66
Total debt + Loans guaranteed for affiliate / Equity capital	3.30	2.74	3.17	2.66	2.00
Total debt / Equity capital - excess over fair value	3.27	2.70	3.13	2.58	1.99
Long-term debt / Equity capital	2.90	2.37	2.64	2.18	1.60
Short-term debt / Equity capital	0.04	0.04	0.04	0.05	0.06
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.04	0.02	0.03	0.02	0.02
Long-term debt / Consolidated long-term debt	13.42	9.82	10.66	8.94	6.42
Double Leverage					
Equity investment in subs / Equity capital	105.28	105.53	105.46	105.36	106.00
Total investment in subs / Equity capital	105.42	105.66	105.63	105.67	106.29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					98.76
Total investment in subs / Equity cap, Qual TPS + other PS in T1					98.97
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.49	0.54	0.53	0.48	0.49
Equity investment in subs - equity cap / Net income-div (X)	1.76	2.13	2.09	1.98	2.09
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	107.30	128.47	134.99	137.17	124.99
Cash flow from operations + noncash + op exchange / Op exchange + div	106.64	127.55	135.45	133.59	121.82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	110.16	92.43	103.03	109.55	118.40
Pretax operating income + interest expenses / Interest expense	3,113.18	7,328.91	5,951.50	6,358.24	5,045.89
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,228.53	1,431.45	1,595.92	1,468.38	1,181.15
Dividends + interest from subs / Interest expenses + dividends	134.96	162.59	176.74	213.57	201.34
Fees + other income from subs / Salary + other expenses	5.24	6.21	5.86	7.12	7.02
Net income / Current part of long-term debt + preferred dividends (X)	174.21	287.66	370.52	60.95	40.33
Other Ratios					
Net assets repriceable in 1 year / Total assets	0.83	0.91	0.97	1.02	0.85
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	18.32	12.73	13.25	7.77
Total	0.00	18.32	12.73	13.25	7.77
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.10	0.11	0.12	0.12	0.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 09/30/2017

Parent Company Analysis - Part 2

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	72.79	67.26	65.66	62.27	68.55
Dividends paid / Net income	22.98	24.20	24.29	23.31	23.70
Net income - dividends / Average equity	6.95	6.36	6.38	6.44	6.38
Percent of Dividends Paid					
Dividends from bank subsidiaries	129.47	143.26	153.48	193.14	166.86
Dividends from nonbank subsidiaries	1.01	0.71	0.96	0.96	0.93
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	138.68	150.64	162.63	231.03	196.23
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	31.79	37.20	39.99	41.19	38.80
Interest income from bank subsidiaries	0.02	0.03	0.03	0.04	0.04
Mortgage and service fees from bank subsidiaries	0.69	0.84	0.82	1.15	1.09
Other income from bank subsidiaries	0.01	0.02	0.02	0.02	0.03
Operating income from bank subsidiaries	35.00	41.05	43.82	45.96	43.55
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	65.30	62.87	66.96	66.97	70.60
Interest income from nonbank subsidiaries	0.07	0.07	0.07	0.31	0.13
Mortgage and serv fees from nonbank subsidiaries	0.05	0.12	0.16	0.20	0.13
Other income from nonbank subsidiaries	0.00	0.04	0.04	0.45	0.10
Operating income from nonbank subsidiaries	73.01	77.95	82.23	87.26	81.59
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	12.34	10.66	10.01	15.73	16.32
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.31	0.03	0.06	0.10
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	12.38	11.77	11.00	16.13	16.89
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	70.54	69.61	72.67	70.26	67.86
Interest income from bank subsidiaries	0.97	0.34	0.19	1.43	0.81
Mortgage and service fees from bank subsidiaries	1.38	1.47	1.38	1.96	2.17
Other income from bank subsidiaries	0.06	0.05	0.04	0.05	0.07
Operating income from bank subsidiaries	83.21	81.13	92.68	82.71	80.67
Dividends from nonbank subsidiaries	1.27	0.75	0.55	0.50	0.99
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	1.94	1.90	1.12	0.95	1.62
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	989.59	4,919.34	2,082.13	649.04	692.85
Loans and advances from subsidiaries / Total debt	100.78	184.49	126.15	162.82	239.76

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									332
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.40	2.70	2.88	3.12	3.40	3.68	3.92	4.08	332
+ Non-interest income	0.88	0.20	0.34	0.54	0.82	1.17	1.68	2.02	332
- Overhead expense	2.82	1.80	2.04	2.42	2.75	3.16	3.67	4.31	332
- Provision for loan and lease losses	0.10	-0.03	0.00	0.03	0.09	0.16	0.25	0.34	332
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.11	332
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	332
= Pretax net operating income (tax equivalent)	1.41	0.73	0.87	1.11	1.40	1.66	2.04	2.37	332
Net operating income	0.99	0.48	0.58	0.73	0.95	1.18	1.51	1.75	332
Net income	0.99	0.48	0.58	0.73	0.95	1.18	1.51	1.75	332
Net income (sub-chapter S adjusted)	1.04	0.64	0.74	0.88	1.02	1.17	1.35	1.53	56
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.15	3.42	3.57	3.84	4.14	4.44	4.78	4.97	332
Interest expense	0.50	0.13	0.19	0.33	0.50	0.68	0.85	0.93	332
Net interest income (tax equivalent)	3.64	2.91	3.08	3.32	3.65	3.93	4.21	4.41	332
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.08	-0.06	-0.03	0.01	0.05	0.14	0.25	0.37	332
Earnings coverage of net losses (X)	25.74	-161.52	-70.14	4.34	16.61	45.58	150.47	293.51	331
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	0.62	0.71	0.93	1.11	1.35	1.68	1.94	332
Allowance for loan and lease losses / Total loans and leases	1.14	0.62	0.71	0.92	1.10	1.35	1.65	1.93	332
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.89	0.12	0.22	0.40	0.74	1.26	2.27	2.61	332
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.34	0.02	0.05	0.13	0.29	0.51	0.76	1.09	332
Liquidity and Funding									
Net noncore funding dependence	9.28	-10.66	-4.98	1.64	10.00	17.21	24.03	28.05	332
Net short-term noncore funding dependence	4.38	-11.83	-6.71	-1.66	4.24	10.26	17.15	20.30	332
Net loans and leases / Total assets	71.12	48.20	54.75	64.58	72.54	78.58	82.38	84.92	332
Capitalization									
Tier 1 leverage ratio	10.26	7.56	8.13	8.88	10.04	11.42	12.86	14.48	332
Equity capital / Total assets	10.41	7.28	8.00	9.04	10.16	11.81	13.28	15.19	332
Equity capital + minority interest / Total assets	10.45	7.43	8.08	9.08	10.18	11.82	13.35	15.23	332
Tier 1 common equity capital / Total risk-weighted assets	12.66	8.37	9.24	10.58	12.10	14.54	18.02	20.26	332
Net Loans and leases / Equity capital (X)	6.96	3.98	4.45	5.79	6.93	8.10	9.32	10.21	332
Cash dividends / Net income	22.98	0.00	0.00	0.00	22.34	41.02	62.12	76.77	330
Cash dividends / Net income (sub-chapter S adjusted)	27.45	-11.32	-6.68	6.40	22.49	49.63	65.70	72.44	56
Retained earnings / Average equity capital	6.97	1.88	3.58	5.19	6.94	8.69	10.76	12.10	332
Growth Rates									
Assets	6.81	-2.73	-0.35	1.92	5.91	10.30	19.06	29.82	301
Equity capital	8.04	-1.54	0.77	3.34	6.35	9.40	26.92	40.04	301
Net loans and leases	9.22	-2.77	0.12	4.09	7.75	13.34	24.06	32.54	301
Noncore funding	-19.58	-67.38	-55.87	-39.73	-22.02	-0.57	22.90	49.92	301
Parent Company Ratios									
Short-term debt / Equity capital	0.04	0.00	0.00	0.00	0.00	0.00	0.01	1.80	332
Long-term debt / Equity capital	2.90	0.00	0.00	0.00	0.00	4.38	15.31	20.26	332
Equity investment in subs / Equity capital	105.28	88.51	93.49	98.56	101.84	113.16	121.58	127.91	332
Cash FR op + noncash + op expenses / Op expenses + dividends	106.64	-35.20	11.51	69.08	101.10	136.53	227.79	291.32	318

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.87	3.16	3.33	3.58	3.87	4.15	4.44	4.69	332
Less: Interest expense	0.47	0.12	0.19	0.31	0.47	0.64	0.80	0.88	332
Equals: Net interest income (tax equivalent)	3.40	2.70	2.88	3.12	3.40	3.68	3.92	4.08	332
Plus: Non-interest income	0.88	0.20	0.34	0.54	0.82	1.17	1.68	2.02	332
Equals: adjusted operating income (tax equivalent)	4.32	3.29	3.44	3.86	4.27	4.77	5.31	6.10	332
Less: Overhead Expense	2.82	1.80	2.04	2.42	2.75	3.16	3.67	4.31	332
Less: Provision for loan and lease losses	0.10	-0.03	0.00	0.03	0.09	0.16	0.25	0.34	332
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	332
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.11	332
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	332
Equals: Pretax net operating income (tax equivalent)	1.41	0.73	0.87	1.11	1.40	1.66	2.04	2.37	332
Less: Applicable income taxes (tax equivalent)	0.41	0.02	0.09	0.27	0.43	0.56	0.68	0.83	332
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Equals: Net operating income	0.99	0.48	0.58	0.73	0.95	1.18	1.51	1.75	332
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Equals: Net income	0.99	0.48	0.58	0.73	0.95	1.18	1.51	1.75	332
Memo: Net income (last four quarters)	0.98	0.47	0.59	0.74	0.95	1.16	1.51	1.71	302
Net income-BHC and noncontrolling (minority) interest	0.99	0.49	0.59	0.74	0.95	1.18	1.51	1.75	332
Margin Analysis									
Average earning assets / Average assets	93.68	88.75	90.57	92.13	93.80	95.25	96.70	97.36	332
Average interest-bearing funds / Average assets	72.01	55.04	58.51	65.86	72.72	77.96	83.66	86.19	332
Interest income (tax equivalent) / Average earning assets	4.15	3.42	3.57	3.84	4.14	4.44	4.78	4.97	332
Interest expense / Average earning assets	0.50	0.13	0.19	0.33	0.50	0.68	0.85	0.93	332
Net interest income (tax equivalent) / Average earning assets	3.64	2.91	3.08	3.32	3.65	3.93	4.21	4.41	332
Yield or Cost									
Total loans and leases (tax equivalent)	4.73	3.92	4.07	4.37	4.74	5.06	5.40	5.67	332
Interest-bearing bank balances	1.06	0.45	0.68	0.85	1.01	1.24	1.63	1.89	331
Fed funds sold and reverse repos	0.71	0.00	0.00	0.11	0.84	1.08	1.59	2.49	152
Trading assets	0.45	0.00	0.00	0.00	0.00	0.00	2.90	3.18	29
Total earning assets	4.07	3.33	3.51	3.75	4.05	4.37	4.71	4.96	332
Investment securities (tax equivalent)	2.48	1.61	1.79	2.09	2.44	2.82	3.27	3.66	331
US Treasury and agency securities (excluding Mortgage-backed securities)	1.68	0.82	1.00	1.34	1.61	2.04	2.41	2.71	308
Mortgage-backed securities	2.12	1.50	1.70	1.89	2.11	2.34	2.58	3.01	323
All other securities	3.47	2.03	2.20	2.78	3.39	4.12	4.95	5.50	325
Interest-bearing deposits	0.52	0.15	0.21	0.33	0.51	0.70	0.89	0.99	331
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.17	0.15	0.16	0.16	0.17	0.18	0.19	0.19	2
Fed funds purchased and repos	0.53	0.00	0.00	0.16	0.37	0.87	1.57	2.82	244
Other borrowed funds and trading liabilities	1.81	0.75	0.96	1.16	1.58	2.41	3.53	4.02	309
All interest-bearing funds	0.65	0.21	0.30	0.43	0.64	0.85	1.04	1.15	332

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.65	0.00	0.00	0.00	0.38	3.23	6.78	9.28	332
Overhead expenses / Net Interest Income + non-interest income	66.49	50.85	53.90	60.71	66.41	72.81	78.50	82.38	332
Percent of Average Assets									
Total overhead expense	2.82	1.80	2.04	2.42	2.75	3.16	3.67	4.31	332
Personnel expense	1.63	1.00	1.15	1.38	1.61	1.85	2.15	2.59	332
Net occupancy expense	0.35	0.18	0.21	0.27	0.33	0.41	0.52	0.59	332
Other operating expenses	0.83	0.49	0.57	0.66	0.82	0.96	1.14	1.33	332
Overhead less non-interest income	1.90	1.17	1.37	1.64	1.88	2.19	2.43	2.63	332
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	65.35	49.14	52.27	59.82	65.26	71.75	77.37	81.63	332
Personnel expense	37.79	26.30	30.16	33.94	37.77	41.86	45.67	48.25	332
Net occupancy expense	7.94	4.47	5.05	6.30	7.82	9.26	11.23	12.67	332
Other operating expenses	19.23	12.67	13.87	16.13	19.12	22.02	25.07	27.45	332
Total non-interest income	19.82	5.52	8.98	14.26	19.57	24.93	32.60	38.12	332
Fiduciary activities income	1.36	0.00	0.00	0.00	0.00	2.81	5.82	9.31	332
Service charges on domestic deposit accounts	4.11	0.67	1.11	2.04	3.69	5.75	8.79	10.09	332
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Investment banking fees and commissions	0.58	0.00	0.00	0.00	0.35	1.15	1.98	2.83	332
Insurance activities revenue	0.58	0.00	0.00	0.00	0.02	0.34	3.90	7.90	332
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Net servicing fees	0.49	0.00	0.00	0.00	0.11	0.82	2.08	3.48	332
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Net gain (loss) - sales of loans, OREO, and other assets	2.62	-0.47	-0.11	0.21	1.32	3.79	10.44	19.25	332
Other non-interest income	6.83	1.90	2.60	4.15	6.70	8.92	11.34	13.42	332
Overhead less non-interest income	44.83	23.69	31.81	37.24	44.25	52.69	59.48	62.68	332
Applicable income taxes / Pretax net operating income (tax equivalent)	23.62	0.00	0.06	18.39	28.16	33.20	36.93	38.58	331
Applicable income tax + TE / Pretax net operating income + TE	30.12	1.69	6.37	28.16	33.45	36.69	38.91	40.53	331

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 3
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	54.85	31.93	37.91	46.18	54.27	63.74	72.06	74.96	332
Commercial and industrial loans	9.75	1.55	2.94	5.15	8.77	13.66	19.52	24.55	332
Loans to individuals	1.89	0.04	0.09	0.45	1.20	2.69	5.77	10.45	332
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	332
Agricultural loans	0.98	0.00	0.00	0.00	0.11	1.44	5.30	9.70	332
Other loans and leases	1.41	0.00	0.01	0.14	0.81	2.19	5.22	6.23	332
Net loans and leases	71.12	48.20	54.75	64.58	72.54	78.58	82.38	84.92	332
Debt securities over 1 year	15.54	2.22	4.38	8.37	14.02	22.71	29.97	34.43	332
Mutual funds and equity securities	0.08	0.00	0.00	0.00	0.00	0.10	0.42	1.03	332
Subtotal	87.25	77.94	80.58	84.23	88.32	90.19	92.37	92.79	332
Interest-bearing bank balances	3.12	0.10	0.23	0.70	2.09	4.96	9.34	11.66	332
Federal funds sold and reverse repos	0.05	0.00	0.00	0.00	0.00	0.01	0.32	0.73	332
Debt securities 1 year or less	1.74	0.04	0.12	0.55	1.15	2.59	5.07	6.85	332
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	332
Total earning assets	92.78	88.40	89.98	91.42	92.88	94.24	95.44	96.18	332
Non-interest cash and due from depository institutions	1.38	0.45	0.59	0.98	1.32	1.76	2.24	2.90	332
Other real estate owned	0.11	0.00	0.00	0.01	0.06	0.18	0.43	0.69	332
All other assets	5.74	2.80	3.36	4.42	5.57	6.89	8.40	9.98	332
Memoranda									
Short-term investments	5.33	0.62	1.01	2.25	4.56	7.96	12.10	14.22	332
US Treasury securities	0.21	0.00	0.00	0.00	0.00	0.12	1.44	2.80	332
US agency securities (excluding Mortgage-backed securities)	2.48	0.00	0.00	0.49	1.78	4.35	7.34	11.58	332
Municipal securities	4.82	0.00	0.07	1.00	3.77	7.54	12.12	15.77	332
Mortgage-backed securities	7.58	0.08	0.64	2.73	6.82	11.56	17.28	21.11	332
Asset-backed securities	0.06	0.00	0.00	0.00	0.00	0.01	0.43	1.00	332
Other debt securities	0.40	0.00	0.00	0.00	0.08	0.63	1.93	2.84	332
Loans held-for-sale	0.22	0.00	0.00	0.00	0.09	0.26	1.19	2.27	332
Loans not held-for-sale	71.37	48.37	55.15	65.10	72.77	78.79	82.98	85.05	332
Real estate loans secured by 1-4 family	17.84	4.36	6.59	10.25	17.26	24.10	33.75	40.76	332
Revolving	2.49	0.04	0.18	0.91	2.20	3.87	5.68	6.83	332
Closed-end, secured by first liens	14.48	3.24	4.16	7.89	12.91	20.13	29.11	36.31	332
Closed-end, secured by junior liens	0.51	0.05	0.08	0.22	0.43	0.74	1.23	1.74	332
Commercial real estate loans	33.22	14.24	19.27	25.91	32.70	41.11	47.96	54.67	332
Construction and land development	5.42	1.21	1.86	3.17	5.09	7.52	9.58	12.16	332
Multifamily	3.32	0.51	0.83	1.44	2.68	4.76	7.54	11.72	332
Nonfarm nonresidential	23.37	8.72	12.50	17.14	23.07	28.97	34.87	39.90	332
Real estate loans secured by farmland	1.69	0.00	0.00	0.04	0.58	2.96	7.15	10.69	332

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	77.31	52.53	60.65	68.41	78.05	86.48	93.03	95.67	332
Real estate loans secured by 1-4 family	25.27	6.48	8.69	15.00	24.45	33.95	47.29	53.76	332
Revolving	3.50	0.07	0.25	1.42	3.14	5.41	7.78	8.78	332
Closed-end	21.37	4.72	6.39	11.83	20.78	29.38	40.93	50.70	332
Commercial real estate loans	46.73	22.75	28.45	36.48	46.84	56.11	65.17	70.42	332
Construction and land development	7.69	1.79	2.66	4.60	7.28	10.69	14.07	16.54	332
1-4 family	2.15	0.09	0.40	0.81	1.89	3.27	4.78	6.00	332
Other	5.36	0.84	1.33	2.91	4.96	7.59	10.37	12.40	332
Multifamily	4.60	0.75	1.19	2.25	3.86	6.38	10.31	15.25	332
Nonfarm nonresidential	33.01	11.77	17.88	25.50	32.76	40.83	48.75	55.84	332
Owner-occupied	13.82	2.69	5.00	9.53	13.82	17.78	23.01	24.77	332
Other	18.65	6.40	8.83	12.65	17.81	24.08	32.82	37.01	332
Real estate loans secured by farmland	2.48	0.00	0.00	0.05	0.83	4.58	10.14	14.30	332
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	332
Commercial and industrial loans	13.75	2.20	4.33	7.88	12.27	18.58	27.51	33.80	332
Loans to individuals	2.74	0.05	0.12	0.61	1.81	3.79	8.68	16.11	332
Credit card loans	0.05	0.00	0.00	0.00	0.00	0.05	0.29	0.41	332
Agricultural loans	1.41	0.00	0.00	0.00	0.16	2.19	7.84	13.21	332
Other loans and leases	2.02	0.00	0.01	0.20	1.15	3.22	7.11	9.41	332
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	496.44	271.94	329.72	406.67	488.77	590.62	668.85	727.97	332
Real estate loans secured by 1-4 family	162.69	41.68	54.65	88.53	155.10	229.09	288.45	377.59	332
Revolving	22.98	0.39	1.43	7.91	20.03	35.68	54.36	67.51	332
Closed-end	137.42	27.91	40.30	72.12	126.55	195.16	258.36	343.16	332
Commercial real estate loans	300.60	124.23	161.15	229.63	302.20	373.64	446.81	504.38	332
Construction and land development	49.27	11.97	16.77	29.18	46.99	68.89	91.16	107.75	332
1-4 family	13.68	0.64	2.41	5.36	11.67	21.12	32.24	39.51	332
Other	34.40	4.43	8.52	18.99	32.67	48.39	67.26	79.51	332
Multifamily	29.88	4.86	7.48	13.45	24.10	41.75	66.03	107.84	332
Nonfarm nonresidential	212.31	73.11	98.25	158.96	211.75	263.58	331.45	382.11	332
Owner-occupied	88.69	17.09	28.99	62.29	88.26	116.44	150.43	174.17	332
Other	120.10	34.05	53.32	77.54	115.77	155.74	208.96	251.44	332
Real estate loans secured by farmland	15.71	0.00	0.00	0.31	5.01	28.17	64.71	105.65	332
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.38	332
Commercial and industrial loans	89.23	11.28	25.73	46.45	78.53	120.36	184.54	241.82	332
Loans to individuals	17.71	0.26	0.71	4.03	10.93	24.58	56.09	103.21	332
Credit card loans	0.28	0.00	0.00	0.00	0.00	0.33	1.72	2.45	332
Agricultural loans	9.09	0.00	0.00	0.00	1.04	14.25	48.08	88.47	332
Other loans and leases	12.86	0.01	0.06	1.20	7.37	19.93	44.53	59.27	332
Supplemental									
Non-owner occupied CRE loans / Gross loans	32.51	14.45	18.10	23.81	32.25	39.47	49.70	54.80	332
Non-owner occupied CRE loans / Total risk based capital	209.01	87.71	104.09	148.07	205.34	261.33	333.01	380.09	332
Construction and land development loans / Total risk based capital	49.27	11.97	16.77	29.18	46.99	68.89	91.16	107.75	332
Total CRE loans / Total risk based capital	302.71	124.23	163.43	230.90	305.11	374.36	450.96	505.67	332

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	5.33	0.62	1.01	2.25	4.56	7.96	12.10	14.22	332
Liquid assets	16.45	6.18	7.93	10.81	15.54	21.30	29.01	34.79	332
Investment securities	17.75	3.68	6.09	10.42	16.19	25.26	33.37	37.51	332
Net loans and leases	71.12	48.20	54.75	64.58	72.54	78.58	82.38	84.92	332
Net loans, leases and standby letters of credit	71.62	48.46	55.18	64.91	72.96	79.41	82.89	85.47	332
Core deposits	74.00	56.89	62.94	68.98	73.90	79.73	83.50	85.51	332
Noncore funding	13.63	2.09	3.90	7.56	13.01	19.62	25.47	29.22	332
Time deposits of \$250K or more	4.00	0.81	1.05	1.95	3.45	5.56	9.17	11.91	332
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Federal funds purchased and repos	0.84	0.00	0.00	0.00	0.21	1.71	3.41	4.62	332
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Net federal funds purchased (sold)	0.81	-0.31	-0.01	0.00	0.11	1.64	3.19	4.45	332
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Other borrowings w/remaining maturity of 1 year or less	2.22	0.00	0.00	0.04	1.55	3.82	7.71	10.26	332
Earning assets repriceable in 1 year	28.68	13.51	16.72	20.82	27.36	35.86	45.28	52.41	332
Interest-bearing liabilities repriceable in 1 year	17.03	3.79	5.14	7.63	12.47	20.58	48.91	58.21	332
Long-term debt repriceable in 1 year	0.33	0.00	0.00	0.00	0.00	0.21	2.00	4.86	332
Net assets repriceable in 1 year	10.75	-27.43	-16.98	3.96	11.99	20.84	28.66	34.88	332
Other Liquidity and Funding Ratios									
Net noncore funding dependence	9.28	-10.66	-4.98	1.64	10.00	17.21	24.03	28.05	332
Net ST noncore funding dependence	4.38	-11.83	-6.71	-1.66	4.24	10.26	17.15	20.30	332
Short-term investment / ST noncore funding	93.04	5.57	9.81	21.80	50.48	123.09	315.28	579.50	332
Liquid assets-ST noncore funding / Nonliquid assets	9.21	-10.24	-7.85	-1.37	7.09	18.55	31.16	44.66	332
Net loans and leases / Total deposits	86.98	58.64	65.83	77.70	88.08	97.14	104.59	109.79	331
Net loans and leases / Core deposits	97.10	61.86	69.30	83.26	97.50	111.44	123.48	135.70	331
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.17	-0.91	-0.47	-0.02	0.02	0.38	1.09	1.56	166
Available-for-sale securities appreciation (depreciation) / T1 cap	0.19	-2.18	-1.29	-0.50	0.02	0.84	2.31	3.48	331
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.43	-0.21	-0.07	-0.02	0.00	0.01	0.01	75
Percent of Investment Securities									
Held-to-maturity securities	9.01	0.00	0.00	0.00	0.02	17.48	45.05	61.86	331
Available-for-sale securities	90.99	38.14	54.95	82.52	99.98	100.00	100.00	100.00	331
US Treasury securities	1.40	0.00	0.00	0.00	0.00	0.75	9.44	19.30	331
US agency securities (excluding Mortgage-backed securities)	15.44	0.00	0.00	2.89	12.50	25.95	46.78	57.65	331
Municipal securities	26.64	0.00	0.79	8.89	26.12	39.11	55.05	62.28	331
Mortgage-backed securities	44.13	0.67	6.45	24.01	45.78	61.18	78.84	89.21	331
Asset-backed securities	0.34	0.00	0.00	0.00	0.00	0.03	2.25	5.19	331
Other debt securities	2.52	0.00	0.00	0.00	0.50	4.42	12.21	17.88	331
Mutual funds and equity securities	0.60	0.00	0.00	0.00	0.01	0.69	2.75	8.72	331
Debt securities 1 year or less	11.50	0.22	1.07	3.90	8.42	17.29	31.64	44.49	331
Debt securities 1 to 5 years	27.01	3.07	4.72	12.02	23.76	41.29	56.16	64.56	331
Debt securities over 5 years	57.90	11.34	19.85	40.53	61.17	77.26	89.82	94.69	331
Pledged securities	44.41	1.09	7.32	20.67	45.25	65.87	80.51	89.30	331
Structured notes, fair value	0.28	0.00	0.00	0.00	0.00	0.00	1.59	4.98	331
Percent Change from Prior Like Quarter									
Short-term investments	3.51	-68.74	-51.22	-28.03	-1.05	28.81	68.54	132.00	301
Investment securities	4.14	-19.89	-14.08	-6.10	1.83	12.40	29.47	52.42	300
Core deposits	14.30	-4.16	0.91	5.41	12.08	20.51	36.94	55.81	300
Noncore funding	-19.58	-67.38	-55.87	-39.73	-22.02	-0.57	22.90	49.92	301

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	15.46	6.23	8.12	10.95	14.92	19.44	24.71	28.62	332
Standby letters of credit	0.41	0.01	0.03	0.16	0.32	0.62	1.08	1.48	332
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	332
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
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	332
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	332
Derivative contracts	1.61	0.00	0.00	0.00	0.37	2.84	7.35	15.11	332
Interest rate contracts	1.61	0.00	0.00	0.00	0.36	2.84	7.35	15.11	332
Interest rate futures and forward contracts	0.26	0.00	0.00	0.00	0.00	0.21	1.45	4.03	332
Written options contracts (interest rate)	0.25	0.00	0.00	0.00	0.00	0.38	1.23	2.84	332
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Interest rate swaps	0.64	0.00	0.00	0.00	0.00	0.59	4.26	7.02	332
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Percent of Average Loans and Leases									
Loan commitments	22.51	9.77	12.73	16.60	21.61	27.72	34.72	41.32	332

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date:09/30/2017

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	208
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Futures and forwards	29.62	0.00	0.00	0.00	14.35	54.59	88.71	100.00	208
Written options	22.64	0.00	0.00	0.00	20.25	45.90	86.32	100.00	208
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Over-the-counter	22.55	0.00	0.00	0.00	20.25	45.90	86.32	100.00	208
Purchased options	0.07	0.00	0.00	0.00	0.00	0.00	0.00	5.15	208
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Over-the-counter	0.07	0.00	0.00	0.00	0.00	0.00	0.00	5.15	208
Swaps	39.34	0.00	0.00	0.00	2.84	92.48	100.00	100.00	208
Held for trading	2.10	0.00	0.00	0.00	0.00	0.00	4.36	100.00	208
Interest rate contracts	2.10	0.00	0.00	0.00	0.00	0.00	4.36	100.00	208
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Non-traded	97.90	0.00	95.64	100.00	100.00	100.00	100.00	100.00	208
Interest rate contracts	97.48	0.00	72.30	100.00	100.00	100.00	100.00	100.00	208
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Derivative contracts (excluding futures and FX 14 days or less)	70.74	0.00	2.99	46.20	72.31	100.00	100.00	100.00	208
One year or less	20.59	0.00	0.00	0.00	9.57	51.42	82.62	100.00	208
Over 1 year to 5 years	13.35	0.00	0.00	0.00	0.00	26.12	75.86	100.00	208
Over 5 years	14.58	0.00	0.00	0.00	0.00	27.90	78.16	100.00	208
Gross negative fair value (absolute value)	0.38	0.00	0.00	0.00	0.07	0.70	1.70	2.69	208
Gross positive fair value	0.62	0.00	0.00	0.06	0.56	1.10	1.84	2.33	208
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	332
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	332
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	332
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	332
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Other Ratios									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.08	332

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.10	-0.03	0.00	0.03	0.09	0.16	0.25	0.34	332
Provision for loan and lease losses / Average loans and leases	0.15	-0.04	0.00	0.05	0.13	0.22	0.37	0.46	332
Provision for loan and lease losses / Net losses	209.80	-754.80	-134.55	21.76	137.97	296.26	878.18	1731.81	331
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	0.62	0.71	0.93	1.11	1.35	1.68	1.94	332
Allowance for loan and lease losses / Total loans and leases	1.14	0.62	0.71	0.92	1.10	1.35	1.65	1.93	332
Allowance for loan and lease losses / Net loans and leases losses (X)	28.94	2.80	3.44	6.61	14.24	40.25	109.34	201.01	262
Allowance for loan and lease losses / Nonaccrual assets	284.83	58.85	74.23	106.94	194.68	335.78	772.78	1833.89	330
ALLL/90+ days past due + nonaccrual loans and leases	250.77	51.49	69.58	101.41	180.88	300.73	649.36	1474.34	331
Gross loan and lease losses / Average loans and leases	0.13	0.01	0.02	0.04	0.10	0.20	0.35	0.50	332
Recoveries / Average loans and leases	0.05	0.00	0.01	0.02	0.04	0.08	0.15	0.22	332
Net losses / Average loans and leases	0.08	-0.06	-0.03	0.01	0.05	0.14	0.25	0.37	332
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	332
Recoveries / Prior year-end losses	34.13	3.68	7.02	13.18	24.28	45.10	106.43	159.75	301
Earnings coverage of net losses (X)	25.74	-161.52	-70.14	4.34	16.61	45.58	150.47	293.51	331
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.06	-0.04	0.00	0.01	0.06	0.14	0.19	331
Real estate loans secured by 1-4 family	0.03	-0.07	-0.03	0.00	0.01	0.07	0.15	0.25	331
Revolving	0.02	-0.19	-0.06	0.00	0.00	0.05	0.18	0.27	317
Closed-end	0.04	-0.06	-0.03	0.00	0.01	0.07	0.17	0.30	331
Commercial real estate loans	0.02	-0.12	-0.06	-0.01	0.00	0.05	0.17	0.29	330
Construction and land development	-0.02	-0.56	-0.24	-0.03	0.00	0.00	0.15	0.33	328
1-4 family	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.03	328
Other	-0.02	-0.55	-0.22	-0.02	0.00	0.00	0.04	0.26	328
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.01	328
Nonfarm nonresidential	0.03	-0.08	-0.03	0.00	0.00	0.04	0.19	0.36	329
Owner-occupied	0.01	-0.03	-0.02	0.00	0.00	0.01	0.09	0.20	329
Other	0.01	-0.06	-0.02	0.00	0.00	0.00	0.06	0.21	329
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.12	274
Commercial and industrial loans	0.14	-0.28	-0.13	-0.01	0.04	0.24	0.74	1.17	330
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to individuals	0.63	0.02	0.06	0.16	0.46	0.89	1.77	2.90	260
Credit card loans	1.37	0.00	0.00	0.40	1.02	2.39	3.72	4.34	103
Agricultural loans	0.02	-0.09	0.00	0.00	0.00	0.00	0.07	0.63	228
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	0.34	-0.07	-0.01	0.00	0.00	0.21	1.79	7.99	319

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 3
 Date: 09/30/2017

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.34	0.02	0.05	0.13	0.29	0.51	0.76	1.09	332
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.24	332
Nonaccrual loans and leases	0.67	0.05	0.13	0.31	0.54	0.96	1.61	2.20	332
90+ days past due and nonaccrual loans and leases	0.73	0.08	0.17	0.35	0.58	1.04	1.74	2.25	332
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	332
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	332
Nonaccrual restructured	0.17	0.00	0.00	0.02	0.09	0.30	0.66	0.99	332
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	332
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Percent of Total Assets									
30-89 days past due assets	0.34	0.02	0.05	0.13	0.29	0.51	0.76	1.09	332
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.24	332
Nonaccrual assets	0.68	0.05	0.13	0.31	0.54	0.97	1.62	2.23	332
30+ days past due and nonaccrual assets	1.10	0.16	0.30	0.58	0.93	1.53	2.44	2.90	332
+ OREO as Percent of:									
Total Assets	0.93	0.15	0.25	0.43	0.79	1.36	1.99	2.62	332
Allowance for loan and leases losses	121.12	19.07	33.62	60.27	105.06	170.79	267.91	348.10	332
Equity cap + allowance for loan and lease losses	8.38	1.35	2.19	3.79	7.01	12.17	18.80	21.83	332
Tier 1 cap + allowance for loan and lease losses	8.49	1.56	2.20	4.06	7.37	12.17	18.33	21.94	332
Loans and Leases + other real estate owned	1.31	0.20	0.35	0.63	1.15	1.89	2.83	3.36	332

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.31	0.01	0.03	0.10	0.25	0.47	0.79	1.02	331
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.22	331
	Nonaccrual	0.64	0.05	0.10	0.26	0.52	0.91	1.46	2.32	331
Commercial and industrial	30-89 days past due	0.25	0.00	0.00	0.03	0.17	0.45	0.90	1.23	330
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.19	330
	Nonaccrual	0.80	0.00	0.00	0.08	0.44	1.34	2.97	4.39	330
Individuals	30-89 days past due	0.57	0.00	0.00	0.09	0.47	0.97	1.68	2.54	328
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.28	328
	Nonaccrual	0.21	0.00	0.00	0.00	0.08	0.35	0.94	1.45	328
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.01	0.47	1.08	228
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	228
	Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.07	1.14	2.71	228
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	0.15	0.00	0.00	0.00	0.00	0.12	0.96	2.18	319
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	319
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.48	1.33	319

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 09/30/2017

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.49	0.00	0.02	0.12	0.40	0.77	1.15	1.43	331
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.23	0.34	331
	Nonaccrual	0.72	0.00	0.09	0.26	0.58	1.09	1.76	2.16	331
Revolving	30-89 days past due	0.34	0.00	0.00	0.00	0.23	0.61	1.17	1.95	317
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.14	317
	Nonaccrual	0.36	0.00	0.00	0.00	0.23	0.68	1.25	1.59	317
Closed-End	30-89 days past due	0.46	0.00	0.00	0.12	0.42	0.81	1.21	1.54	331
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.36	331
	Nonaccrual	0.78	0.00	0.05	0.26	0.58	1.19	1.88	2.36	331
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.10	0.17	331
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	331
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.16	0.38	331
Commercial real estate	30-89 days past due	0.17	0.00	0.00	0.02	0.11	0.30	0.56	0.84	330
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.14	330
	Nonaccrual	0.55	0.00	0.02	0.11	0.41	0.84	1.45	2.46	330
Construction and development	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.21	0.67	1.27	328
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	328
	Nonaccrual	0.38	0.00	0.00	0.00	0.04	0.43	1.99	3.95	328
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.53	328
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.56	328
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.35	0.80	328
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	328
	Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.27	1.55	3.61	328
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.36	0.69	328
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	328
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.66	2.09	328
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.00	0.10	0.29	0.69	0.91	329
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.16	329
	Nonaccrual	0.54	0.00	0.00	0.10	0.39	0.93	1.67	2.28	329
Owner occupied	30-89 days past due	0.10	0.00	0.00	0.00	0.05	0.17	0.40	0.65	329
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	329
	Nonaccrual	0.31	0.00	0.00	0.05	0.18	0.54	1.04	1.48	329
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.27	0.53	329
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	329
	Nonaccrual	0.18	0.00	0.00	0.00	0.05	0.29	0.78	1.14	329
Farmland	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.22	0.84	2.81	274
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	274
	Nonaccrual	0.57	0.00	0.00	0.00	0.00	0.79	3.01	5.87	274
Credit card	30-89 days past due	1.18	0.00	0.00	0.09	0.82	1.77	4.55	8.20	103
	90+ days past due	0.21	0.00	0.00	0.00	0.00	0.27	0.98	2.19	103
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	103

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 3
Date: 09/30/2017**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.66	8.37	9.24	10.58	12.09	14.54	18.03	20.26	332
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Tier 1 capital, column A	13.40	9.29	10.07	11.41	12.70	15.18	18.34	21.14	332
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Total capital, column A	14.76	10.95	11.75	12.82	14.14	16.31	19.61	22.46	332
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	332
Tier 1 leverage	10.26	7.56	8.13	8.88	10.04	11.42	12.86	14.48	332

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 3
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Cost: Interest-bearing deposits	0.17	0.15	0.16	0.16	0.17	0.18	0.19	0.19	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Growth Rates									
Net loans and leases	-13.57	-100.00	-100.00	-68.39	-16.88	15.28	87.27	165.45	38
Total selected assets	-27.75	-100.00	-100.00	-67.88	-14.29	0.27	49.76	132.51	67
Deposits	12.35	2.22	3.35	6.73	12.35	17.98	21.36	22.49	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	72.79	0.00	0.00	41.48	80.81	103.26	144.66	223.21	238
Dividends paid / Net income	22.98	0.00	0.00	0.00	22.38	40.89	62.14	76.79	329
Net income - dividends / Average equity	6.95	1.84	3.58	5.19	6.95	8.67	10.75	12.06	332
Percent of Dividends Paid									
Dividends from bank subsidiaries	129.47	0.00	0.00	84.72	111.17	183.58	338.57	551.67	246
Dividends from nonbank subsidiaries	1.01	0.00	0.00	0.00	0.00	0.32	7.03	25.71	246
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	246
Dividends from all subsidiaries	138.68	0.00	0.00	95.42	114.85	191.94	349.69	559.57	246
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	31.79	0.00	0.00	0.00	33.53	57.49	81.33	106.29	307
Interest income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.37	307
Mortgage and service fees from bank subsidiaries	0.69	0.00	0.00	0.00	0.00	0.00	4.01	18.20	307
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.47	307
Operating income from bank subsidiaries	35.00	0.00	0.00	5.23	34.67	60.57	86.42	117.11	307
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	65.30	0.00	0.00	0.92	100.00	100.00	115.79	168.66	140
Interest income from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.00	4.49	140
Mortgage and serv fees from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.01	140
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	140
Operating income from nonbank subsidiaries	73.01	0.00	0.00	12.48	100.00	100.00	163.10	245.66	140
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	12.34	0.00	0.00	0.00	0.00	21.17	58.47	70.19	26
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating income from subsidiary BHCs	12.38	0.00	0.00	0.00	0.00	21.17	58.47	70.19	26
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	70.54	0.00	0.00	42.19	96.30	99.78	100.00	100.00	295
Interest income from bank subsidiaries	0.97	0.00	0.00	0.00	0.00	0.03	0.93	35.05	295
Mortgage and service fees from bank subsidiaries	1.38	0.00	0.00	0.00	0.00	0.00	11.19	29.76	295
Other income from bank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.23	2.41	295
Operating income from bank subsidiaries	83.21	0.00	0.00	88.06	99.17	100.00	100.00	100.00	295
Dividends from nonbank subsidiaries	1.27	0.00	0.00	0.00	0.00	0.27	8.42	26.34	295
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	295
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	295
Operating income from nonbank subsidiaries	1.94	0.00	0.00	0.00	0.00	0.70	16.24	36.57	295
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Loans and advances from subsidiaries / Short term debt	989.59	0.00	0.00	0.00	83.33	623.73	1628.15	7986.53	35
Loans and advances from subsidiaries / Total debt	100.78	0.00	0.00	0.00	44.77	175.47	462.59	691.19	139

BHCPR Reporters for Quarter Ending 09/30/2017

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2017 and Other Notes</u>
1399765	2,906,569	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
2784920	1,069,394	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	1,049,176	1ST SUMMIT BANCORP OF JOHNSTOWN, INC.	JOHNSTOWN, PA	
1035157	1,171,942	473 BROADWAY HOLDING CORPORATION	SARATOGA SPRINGS, NY	
3109904	2,873,070	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	1,607,635	ACNB CORPORATION	GETTYSBURG, PA	
3447567	1,063,762	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
3472176	1,475,678	AFNB HOLDINGS, INC.	HOUSTON, TX	
2067007	2,065,210	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	2,814,240	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,264,591	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1201457	1,119,672	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,503,063	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,743,045	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,102,952	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,280,449	AMERICAN BANK HOLDING CORPORATION	CORPUS CHRISTI, TX	
1076691	1,780,541	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1117316	1,170,916	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,364,934	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,758,635	ANB CORPORATION, THE	TERRELL, TX	
1126475	2,086,444	ANCHOR BANCORP, INC.	SAINT PAUL, MN	
2454380	1,535,584	ARBOR BANCORP, INC.	ANN ARBOR, MI	
1048812	2,744,462	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,514,499	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,628,204	ATBANCORP	DUBUQUE, IA	
3555686	2,638,412	ATLANTIC CAPITAL BANCSHARES, INC.	ATLANTA, GA	
1108350	1,687,635	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,878,970	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,426,282	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,739,855	BANCPLUS CORPORATION	RIDGELAND, MS	
1135002	1,186,405	BANCTENN CORP.	KINGSPORT, TN	
1208009	1,333,016	BANK FIRST NATIONAL CORPORATION	MANITOWOC, WI	
1202762	1,245,166	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,693,892	BANK MUTUAL CORPORATION	MILWAUKEE, WI	
1030040	1,231,881	BANK OF COMMERCE HOLDINGS	SACRAMENTO, CA	
1205398	1,556,537	BANK OF HIGHLAND PARK FINANCIAL CORP	HIGHLAND PARK, IL	
3590388	2,155,901	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,654,347	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	2,016,689	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3553815	1,804,938	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3202832	1,513,383	BANTERRA CORP	ELDORADO, IL	
5069897	1,185,521	BAYCOM CORP	WALNUT CREEK, CA	
3170539	1,871,741	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	2,036,850	BEACON BANCORP	TAUNTON, MA	
4297853	2,241,843	BEAR STATE FINANCIAL HOLDINGS, LLC	LITTLE ROCK, AR	
1823345	1,291,951	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3742020	2,546,662	BLUE HILLS BANCORP, INC.	NORWOOD, MA	
2545831	1,513,843	BNH FINANCIAL	LACONIA, NH	

2835514	1,704,082	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2935142	1,244,486	BOU BANCORP, INC.	OGDEN, UT	
3244113	2,341,935	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,145,439	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3378764	1,556,665	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3929791	2,500,025	BSB BANCORP INC.	BELMONT, MA	
3488681	1,579,455	BT HOLDINGS, INC.	QUITMAN, TX	
3488850	1,215,375	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
2183493	1,482,212	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2324997	1,050,277	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1115013	1,864,231	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1133503	2,613,641	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	2,777,087	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4933272	1,338,559	CAPSTAR FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
2507790	2,256,747	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
5124938	1,042,034	CBB BANCORP, INC.	LOS ANGELES, CA	New Y-9C/BHCPR reporter
1493654	1,600,495	CBS BANC-CORP.	RUSSELLVILLE, AL	
3594872	2,990,280	CBTX, INC.	BEAUMONT, TX	
1860863	1,561,823	CBX CORPORATION	CARROLLTON, IL	
1053496	1,397,548	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
3836880	1,068,345	CENLAR CAPITAL CORPORATION	EWING, NJ	
2158156	2,351,333	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,460,652	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,423,026	CENTRAL VALLEY COMMUNITY BANCORP	FRESNO, CA	
1209042	1,099,948	CENTRE 1 BANCORP, INC.	BELOIT, WI	
4459839	1,645,163	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,731,716	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1125030	1,161,103	CHOICE FINANCIAL HOLDINGS, INC.	FARGO, ND	
1143623	1,259,921	CITIZENS AND NORTHERN CORPORATION	WELLSBORO, PA	
1118368	1,269,787	CITIZENS FINANCIAL SERVICES, INC.	MANSFIELD, PA	
1083475	1,026,125	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
3186576	1,355,418	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1246533	1,496,088	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
3264764	1,554,903	CLIFTON BANCORP INC.	CLIFTON, NJ	
1134108	1,167,300	CNB CORPORATION	CONWAY, SC	
1118340	2,745,069	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
1142475	1,664,612	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,195,393	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,828,248	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1838974	1,068,729	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX	
1080595	2,969,956	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
3687046	1,294,130	COMMUNITY BANKERS TRUST CORPORATION	RICHMOND, VA	
2523389	1,402,172	COMMUNITY FINANCIAL CORPORATION, THE	WALDORF, MD	
2524788	1,359,325	COUNTY BANCORP, INC.	MANITOWOC, WI	
1081239	1,423,927	CREWS BANKING CORPORATION	WAUCHULA, FL	
3903661	2,576,128	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1201112	1,248,205	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
2242523	1,389,918	D.L. EVANS BANCORP	BURLEY, ID	
1121229	2,404,148	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,358,379	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	
1117455	1,066,724	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1135824	1,781,890	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2427665	1,419,833	ENTEGRA FINANCIAL CORP.	FRANKLIN, NC	
2461016	2,725,472	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	2,406,830	EQUITY BANCSHARES, INC.	WICHITA, KS	

3854268	1,785,218	ESSA BANCORP, INC.	STROUDSBURG, PA
1401190	1,220,154	EVANS BANCORP, INC.	ANGOLA, NY
1104923	1,392,597	EXTRACO CORPORATION	WACO, TX
3824373	1,515,043	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT
2270254	1,133,032	FALCON BANCSHARES INCORPORATED	LAREDO, TX
1134630	1,090,155	FARMERS & MERCHANTS BANCORP, INC.	ARCHBOLD, OH
1098732	1,659,976	FARMERS CAPITAL BANK CORPORATION	FRANKFORT, KY
1071191	2,159,798	FARMERS NATIONAL BANC CORP.	CANFIELD, OH
1249002	1,938,630	FIDELITY BANCSHARES (N.C.), INC.	FUQUAY VARINA, NC
3223967	2,050,114	FIDELITY FINANCIAL CORPORATION	WICHITA, KS
3547159	1,528,844	FINEMARK HOLDINGS, INC.	FORT MYERS, FL
1108967	1,081,341	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM
1988646	1,631,975	FIRST BANCORP, INC.	LEBANON, VA
1133932	1,776,268	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME
3121344	1,118,772	FIRST BANCSHARES OF TEXAS, INC.	MIDLAND, TX
2385493	1,787,855	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS
1491360	1,708,746	FIRST BANK CORP	FORT SMITH, AR
1119404	1,137,983	FIRST BRECKINRIDGE BANCSHARES, INC.	IRVINGTON, KY
1247428	1,785,656	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI
1098796	1,638,149	FIRST CITIZENS BANCSHARES, INC.	DYERSBURG, TN
1203509	1,222,426	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA
1250473	1,398,349	FIRST CO BANCORP, INC.	COLLINSVILLE, IL
1478017	2,374,780	FIRST COMMUNITY BANCSHARES, INC.	BLUEFIELD, VA
1108097	1,959,768	FIRST COMMUNITY BANCSHARES, INC.	KILLEEN, TX
2641694	1,308,090	FIRST COMMUNITY BANCSHARES, INC.	BATESVILLE, AR
3602245	1,506,265	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA
1404687	1,561,837	FIRST DAKOTA FINANCIAL CORPORATION	YANKTON, SD
3316917	2,935,162	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH
2339656	1,124,514	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL
1083783	1,352,235	FIRST FARMERS AND MERCHANTS CORPORATION	COLUMBIA, TN
1249039	1,647,281	FIRST FARMERS FINANCIAL CORPORATION	CONVERSE, IN
3839201	1,475,866	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL
1064728	1,552,945	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK
1208595	2,982,063	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN
3843628	1,163,578	FIRST FINANCIAL NORTHWEST, INC.	RENTON, WA
3589560	1,691,459	FIRST GUARANTY BANCSHARES, INC.	HAMMOND, LA
3393178	2,633,422	FIRST INTERNET BANCORP	FISHERS, IN
1206760	2,794,456	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL
4843090	1,823,141	FIRST MUTUAL HOLDING CO.	LAKEWOOD, OH
2880626	1,192,850	FIRST NORTHERN COMMUNITY BANCORP	DIXON, CA
4438366	1,150,737	FIRST NORTHWEST BANCORP	PORT ANGELES, WA
1119383	1,316,424	FIRST PARAGOULD BANKSHARES, INC.	PARAGOULD, AR
1099917	2,232,294	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO
1100813	1,085,755	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX
3558726	2,539,540	FIRST TEXAS BHC, INC.	FORT WORTH, TX
1132672	1,352,322	FIRST UNITED CORPORATION	OAKLAND, MD
3821372	1,106,206	FIRST WESTERN MORTGAGE CORPORATION	FORT WORTH, TX
1050646	1,589,488	FIRST YORK BAN CORP.	YORK, NE
1109834	1,216,188	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX
1123072	2,266,882	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD
3367106	1,321,522	FLORENCE BANCORP, MHC	FLORENCE, MA
3047743	1,272,716	FNB BANCORP	SOUTH SAN FRANCISCO, CA
2560263	1,157,114	FNCB BANCORP, INC.	DUNMORE, PA
3446346	1,035,477	FORCHT BANCORP, INC.	CORBIN, KY
1137453	1,150,732	FORESIGHT FINANCIAL GROUP, INC.	ROCKFORD, IL

1128358	1,686,684	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1118238	1,165,549	FRANKLIN FINANCIAL SERVICES CORPORATION	CHAMBERSBURG, PA	
3444717	1,079,708	GORHAM BANCORP, MHC	GORHAM, ME	
1862036	1,924,053	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2453084	1,100,899	H BANCORP LLC	IRVINE, CA	
3392331	1,770,736	HAMILTON STATE BANCSHARES, INC.	HOSCHTON, GA	
4973362	2,662,207	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
2038409	1,386,532	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
4251499	2,179,606	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1208120	2,934,122	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,711,057	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
2634874	2,843,948	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1245291	2,783,769	HILLS BANCORPORATION	HILLS, IA	
3851191	1,587,362	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,235,095	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3728930	2,072,582	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,465,760	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	2,165,591	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,753,446	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2944144	1,054,302	INLAND BANCORP, INC.	OAK BROOK, IL	
4090054	1,476,423	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,479,258	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,286,222	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,456,987	IRONHORSE FINANCIAL GROUP, INC.	MUSKOGEE, OK	
1401118	1,791,967	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,730,503	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
5039724	1,153,315	JOHN MARSHALL BANCORP, INC.	RESTON, VA	
5117323	1,153,250	KENNEBUNK SAVINGS BANCORP, MHC	KENNEBUNK, ME	New Y-9C/BHCPR reporter
1070831	1,010,559	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1123915	1,973,949	KLEIN FINANCIAL, INC.	CHASKA, MN	
2128917	1,566,258	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	2,689,327	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,271,554	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,314,319	LCNB CORP.	LEBANON, OH	
3439236	1,202,163	LEADER BANCORP, INC	ARLINGTON, MA	
3612543	1,266,919	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1210169	1,075,376	LINCOLN BANCORP	REINBECK, IA	
3884863	2,432,191	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
2325350	2,163,395	LONE STAR NATIONAL BANCSHARES--TEXAS, INC.	MCALLEN, TX	
1103766	2,422,645	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2909554	1,161,208	LOUISIANA COMMUNITY BANCORP, INC.	HOUMA, LA	
4268349	1,121,294	LOWELL FIVE BANCORP MHC	TEWKSBURY, MA	
2634696	1,803,046	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,344,427	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	1,015,070	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
1135413	1,338,356	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	1,726,846	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1250437	1,148,458	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1207486	1,575,580	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,634,944	MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	LEBANON, NH	
2589714	1,190,410	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2907822	1,347,352	MBT FINANCIAL CORP.	MONROE, MI	
1128769	1,657,657	MERCHANTS FINANCIAL GROUP, INC.	WINONA, MN	
2820211	1,723,657	METROPOLITAN BANK HOLDING CORP.	NEW YORK, NY	
1944204	1,153,373	MID PENN BANCORP, INC.	MILLERSBURG, PA	

1398740	1,085,685	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	1,133,887	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	1,947,066	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,851,001	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1126354	1,159,928	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,672,127	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,348,534	MONTECITO BANCORP	SANTA BARBARA, CA	
1107522	1,019,925	MOODY BANCSHARES, INC.	GALVESTON, TX	Moved from Peer 4
3175794	1,581,818	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,471,178	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	1,404,102	NARRAGANSETT FINANCIAL CORP	SWANSEA, MA	
3841941	2,062,303	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	2,044,326	NATIONAL BANK OF INDIANAPOLIS CORPORATION, THE	INDIANAPOLIS, IN	
1139925	1,232,483	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
3551389	2,549,134	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
2398082	2,294,812	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
1202052	1,909,273	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,702,682	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2264404	1,228,055	NEXTIER INCORPORATED	KITTANNING, PA	
3103603	2,845,761	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
2324111	1,049,637	NORTHEAST BANCORP	LEWISTON, ME	
1246935	2,063,710	NORTHERN BANCORP, INC.	WOBURN, MA	
3025385	1,523,341	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,742,961	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,131,897	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	1,131,953	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
5045444	1,212,528	NSB MUTUAL HOLDING COMPANY	NEWTOWN, CT	
3297481	1,531,149	OCEANPOINT FINANCIAL PARTNERS, MHC	NEWPORT, RI	
2320618	1,116,513	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1200311	1,125,850	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	2,064,643	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,360,407	OLD SECOND BANCORP, INC.	AURORA, IL	
2603991	1,164,072	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1248153	1,533,586	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
3595084	1,403,816	PACIFIC CITY FINANCIAL CORPORATION	LOS ANGELES, CA	
2762973	2,547,047	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,204,961	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3021800	1,744,374	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,413,662	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
5079476	1,411,603	PCSB FINANCIAL CORPORATION	YORKTOWN HEIGHTS, NY	New Y-9C/BHCPR reporter
3200463	1,975,561	PENN COMMUNITY MUTUAL HOLDINGS INC	DOYLESTOWN, PA	
1117688	1,430,197	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,790,136	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,668,071	PEOPLES BANCORP	BELLINGHAM, WA	
2818245	1,121,553	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
1139541	2,089,497	PEOPLES FINANCIAL SERVICES CORPORATION	SCRANTON, PA	
3186585	2,326,767	PEOPLESBANCORP, MHC	HOLYOKE, MA	
4505606	1,261,445	PIONEER BANCSHARES, INC.	AUSTIN, TX	
1108163	1,239,192	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	1,040,505	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	1,114,994	PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	SCOTTSBLUFF, NE	
3836488	1,288,127	PLAZA BANCORP	IRVINE, CA	
3802250	1,383,385	POST OAK BANCSHARES, INC.	HOUSTON, TX	
2007647	1,492,675	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
4503901	1,025,288	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	New Y-9C/BHCPR reporter

3632493	1,193,785	PROVIDENT FINANCIAL HOLDINGS, INC.	RIVERSIDE, CA
1118434	1,150,363	QNB CORP.	QUAKERTOWN, PA
4176855	1,642,714	RBB BANCORP	LOS ANGELES, CA
1130584	2,749,968	RCB HOLDING COMPANY, INC.	CLAREMORE, OK
2743235	1,730,463	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA
1416439	1,377,483	RELIABLE COMMUNITY BANCSHARES, INC.	PERRYVILLE, MO
2787118	1,411,626	RELIANCE BANCSHARES, INC.	DES PERES, MO
1201194	1,900,747	REPUBLIC BANCORP CO.	OAK BROOK, IL
1398807	2,141,563	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA
1209426	1,241,500	RIVER VALLEY BANCORPORATION, INC.	WAUSAU, WI
3180060	1,147,680	RIVERVIEW BANCORP, INC.	VANCOUVER, WA
1200348	1,447,153	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD
2429838	1,376,127	SHORE BANCSHARES, INC.	EASTON, MD
3306815	1,584,286	SI FINANCIAL GROUP INC	WILLIMANTIC, CT
2976396	2,077,993	SIERRA BANCORP	PORTERVILLE, CA
3835164	1,775,738	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO
1131497	1,136,357	SMARTFINANCIAL, INC.	KNOXVILLE, TN
2914857	1,137,434	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA
2810285	1,116,423	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY
2033226	2,573,842	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
3212943	1,062,821	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA
1248939	1,246,123	SOUTHERN BANCORP, INC	ARKADELPHIA, AR
1075694	2,602,157	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	1,558,038	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	1,763,750	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
3325740	2,597,729	SOUTHERN NATIONAL BANCORP OF VIRGINIA, INC.	MC LEAN, VA
1062621	2,621,042	SOUTHWEST BANCORP, INC.	STILLWATER, OK
3547010	1,129,685	SSB COMMUNITY BANCORP MHC	SPENCER, MA
1141647	1,903,989	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN
1126729	1,270,503	STARION BANCORPORATION	BISMARCK, ND
1097771	1,109,279	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,094,204	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
3852031	2,636,197	STERLING BANCORP, INC.	SOUTHFIELD, MI
3283587	1,271,484	STERLING BANCSHARES, INC.	POPLAR BLUFF, MO
2942702	2,569,893	STURM FINANCIAL GROUP, INC.	DENVER, CO
1247679	2,101,136	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV
1139242	2,167,675	SUN BANCORP, INC	MOUNT LAUREL, NJ
1246467	1,572,381	TAMPA BAY BANKING COMPANY	TAMPA, FL
3954681	1,962,523	TERRITORIAL BANCORP INC.	HONOLULU, HI
1103878	1,035,365	TEXAS INDEPENDENT BANCSHARES, INC.	TEXAS CITY, TX
4360113	1,258,199	TGR FINANCIAL, INC.	NAPLES, FL
3934562	1,650,773	THREE SHORES BANCORPORATION, INC.	ORLANDO, FL
1070420	1,470,322	TRADITIONAL BANCORPORATION, INC.	MOUNT STERLING, KY
1203974	1,379,944	TRI CITY BANKSHARES CORPORATION	OAK CREEK, WI
1056161	1,325,450	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM
3233126	2,906,161	TRIUMPH BANCORP, INC.	DALLAS, TX
2465519	1,595,408	UFS BANCORP	WHITINSVILLE, MA
1082777	1,316,980	UNITED BANK CORPORATION	BARNESVILLE, GA
1097182	2,458,516	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL
3831250	2,607,085	UNITED COMMUNITY FINANCIAL CORPORATION	YOUNGSTOWN, OH
2181426	1,329,836	UNITY BANCORP, INC.	CLINTON, NJ
4105266	2,494,841	VERITEX HOLDINGS, INC.	DALLAS, TX
3211012	1,287,177	VISION BANCSHARES, INC.	LAREDO, TX
3922466	2,055,476	WASHINGTONFIRST BANKSHARES, INC.	RESTON, VA
4523431	1,851,585	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI

1135048	2,464,998	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
1210066	2,030,348	WEST BANCORPORATION, INC.	WEST DES MOINES, IA
1245705	2,274,659	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL
1127650	1,071,013	WESTBRAND, INC.	MINOT, ND
3866382	2,086,378	WESTERN NEW ENGLAND BANCORP, INC.	WESTFIELD, MA
3122051	1,653,869	WESTSTAR BANK HOLDING COMPANY, INC.	EL PASO, TX
3831326	1,073,282	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA
1966671	1,739,093	WHITAKER BANK CORPORATION OF KENTUCKY	LEXINGTON, KY
2004141	2,291,031	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 332 bank holding companies.