

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 09/30/2017

**Summary Ratios**

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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.41	3.40	3.37	3.41	3.38
+ Non-interest income	1.10	1.08	1.12	1.12	0.85
- Overhead expense	3.22	3.20	3.18	3.25	3.03
- Provision for loan and lease losses	0.11	0.12	0.11	0.09	0.11
+ Securities gains (losses)	0.03	0.05	0.05	0.04	0.03
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.22	1.21	1.24	1.29	1.18
Net operating income	0.87	0.87	0.92	0.94	0.87
Net income	0.87	0.87	0.92	0.94	0.87
Net income (sub-chapter S adjusted)	0.57	0.75	0.50	0.98	0.93
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.19	4.14	4.15	4.16	4.17
Interest expense	0.53	0.48	0.50	0.48	0.52
Net interest income (tax equivalent)	3.66	3.63	3.62	3.67	3.64
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.11	0.13	0.13	0.12	0.19
Earnings coverage of net losses (X)	15.79	15.12	28.15	24.15	15.37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	1.32	1.30	1.28	1.43
Allowance for loan and lease losses / Total loans and leases	1.26	1.31	1.29	1.27	1.42
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.09	1.35	1.31	1.21	1.70
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.40	0.45	0.54	0.53	0.63
<b>Liquidity and Funding</b>					
Net noncore funding dependence	6.65	14.21	15.38	15.72	14.13
Net short-term noncore funding dependence	2.38	6.53	7.62	7.01	5.19
Net loans and leases / Total assets	67.73	66.34	65.65	66.33	65.73
<b>Capitalization</b>					
Tier 1 leverage ratio	9.99	10.00	10.01	10.24	10.24
Equity capital / Total assets	9.76	9.89	9.64	10.06	10.13
Equity capital + minority interest / Total assets	9.78	9.90	9.73	10.07	10.21
Tier 1 common equity capital / Total risk-weighted assets	12.02	12.08	12.36	12.68	13.12
Net Loans and leases / Equity capital (X)	7.23	6.71	7.02	6.73	6.75
Cash dividends / Net income	20.67	22.98	25.48	24.81	24.31
Cash dividends / Net income (sub-chapter S adjusted)	-461.18	30.28	79.12	41.44	15.05
Retained earnings / Average equity capital	6.94	6.85	6.77	6.68	6.14
<b>Growth Rates</b>					
Assets	3.53	4.81	4.31	5.49	4.51
Equity capital	3.25	6.67	4.10	6.23	10.24
Net loans and leases	4.96	8.34	6.06	9.59	7.60
Noncore funding	-27.59	5.03	4.19	6.73	1.31
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.16	0.02	0.19	0.09	0.13
Long-term debt / Equity capital	4.02	3.05	3.40	2.35	1.99
Equity investment in subs / Equity capital	116.19	110.75	113.30	108.82	107.31
Cash FR op + noncash + op expenses / Op expenses + dividends	79.66	96.16	99.26	108.84	128.06

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**Relative Income Statement and Margin Analysis**

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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.91	3.86	3.85	3.86	3.87
Less: Interest expense	0.49	0.45	0.46	0.45	0.48
Equals: Net interest income (tax equivalent)	3.41	3.40	3.37	3.41	3.38
Plus: Non-interest income	1.10	1.08	1.12	1.12	0.85
Equals: adjusted operating income (tax equivalent)	4.53	4.53	4.51	4.56	4.28
Less: Overhead Expense	3.22	3.20	3.18	3.25	3.03
Less: Provision for loan and lease losses	0.11	0.12	0.11	0.09	0.11
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.03	0.05	0.05	0.04	0.03
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.22	1.21	1.24	1.29	1.18
Less: Applicable income taxes (tax equivalent)	0.35	0.35	0.34	0.35	0.29
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.87	0.87	0.92	0.94	0.87
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.87	0.87	0.92	0.94	0.87
Memo: Net income (last four quarters)	0.85	0.87	0.92	0.94	0.86
Net income-BHC and noncontrolling (minority) interest	0.87	0.87	0.92	0.94	0.88
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.26	93.29	93.10	93.06	93.10
Average interest-bearing funds / Average assets	72.44	72.52	71.71	72.34	74.39
Interest income (tax equivalent) / Average earning assets	4.19	4.14	4.15	4.16	4.17
Interest expense / Average earning assets	0.53	0.48	0.50	0.48	0.52
Net interest income (tax equivalent) / Average earning assets	3.66	3.63	3.62	3.67	3.64
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.80	4.85	4.84	4.97	5.01
Interest-bearing bank balances	1.12	0.66	0.71	0.47	0.32
Fed funds sold and reverse repos	0.64	0.34	0.34	0.13	0.17
Trading assets		1.45	0.00	0.81	1.21
Total earning assets	4.09	4.03	4.04	4.06	4.07
Investment securities (tax equivalent)	2.55	2.61	2.65	2.47	2.49
US Treasury and agency securities (excluding Mortgage-backed securities)	1.82	1.77	1.93	1.67	1.62
Mortgage-backed securities	2.13	2.03	2.03	2.10	2.15
All other securities	3.60	4.03	4.12	3.57	3.86
Interest-bearing deposits	0.50	0.48	0.49	0.49	0.50
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.25	0.26	0.25	0.24
Foreign deposits					
Fed funds purchased and repos	0.41	0.35	0.33	0.32	0.35
Other borrowed funds and trading liabilities	1.79	2.32	1.92	1.93	2.16
All interest-bearing funds	0.68	0.63	0.65	0.63	0.63

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**Non-interest Income & Expenses**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	72.46	72.05	71.82	72.16	72.52
<b>Percent of Average Assets</b>					
Total overhead expense	3.22	3.20	3.18	3.25	3.03
Personnel expense	1.77	1.77	1.76	1.77	1.66
Net occupancy expense	0.36	0.38	0.38	0.38	0.37
Other operating expenses	1.09	1.04	1.04	1.03	0.97
Overhead less non-interest income	2.12	2.12	2.08	2.10	2.13
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	71.01	70.54	70.34	70.74	71.11
Personnel expense	39.00	38.74	38.52	39.49	39.18
Net occupancy expense	7.84	8.47	8.24	8.29	8.68
Other operating expenses	23.73	22.83	23.17	22.45	22.73
Total non-interest income	23.37	22.68	23.25	22.59	19.32
Fiduciary activities income	1.29	1.23	1.70	1.15	0.82
Service charges on domestic deposit accounts	4.25	4.30	4.18	4.26	5.00
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.78	0.61	0.67	0.72	0.59
Insurance activities revenue	0.24	0.34	0.38	0.71	0.29
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.52	0.30	0.37	0.92	0.41
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	3.86	3.43	4.37	3.96	1.74
Other non-interest income	9.45	8.34	8.96	7.27	7.27
Overhead less non-interest income	47.17	46.80	47.06	47.26	50.84
Applicable income taxes / Pretax net operating income (tax equivalent)	19.49	18.55	17.84	20.50	18.48
Applicable income tax + TE / Pretax net operating income + TE	27.16	27.02	25.47	27.74	25.66

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**Percent Composition of Assets**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Real estate loans	53.20	52.13	52.16	50.87	51.46
Commercial and industrial loans	8.66	8.93	9.19	9.50	7.93
Loans to individuals	1.81	1.33	1.42	1.46	1.90
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.27	1.08	1.32	1.65	1.39
Other loans and leases	1.39	1.55	1.04	1.56	0.89
Net loans and leases	67.73	66.34	65.65	66.33	65.73
Debt securities over 1 year	17.38	19.02	20.61	19.54	18.98
Mutual funds and equity securities	0.11	0.09	0.11	0.17	0.08
Subtotal	85.30	85.91	86.13	86.58	85.44
Interest-bearing bank balances	3.39	3.69	3.26	3.10	3.90
Federal funds sold and reverse repos	0.17	0.21	0.31	0.21	0.15
Debt securities 1 year or less	2.96	1.38	1.73	1.55	1.72
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.50	92.65	92.30	92.54	92.29
Non-interest cash and due from depository institutions	1.38	1.63	1.60	1.42	1.67
Other real estate owned	0.17	0.19	0.23	0.18	0.33
All other assets	6.09	5.69	6.00	5.97	5.94
<b>Memoranda</b>					
Short-term investments	7.16	6.07	5.80	5.33	6.52
US Treasury securities	0.58	0.21	0.44	0.46	0.23
US agency securities (excluding Mortgage-backed securities)	4.16	3.58	3.53	4.31	4.31
Municipal securities	5.73	6.28	6.69	5.96	5.33
Mortgage-backed securities	8.66	9.17	10.19	8.83	7.98
Asset-backed securities	0.16	0.03	0.08	0.06	0.04
Other debt securities	0.18	0.12	0.14	0.31	0.27
Loans held-for-sale	0.21	0.34	0.30	0.42	0.19
Loans not held-for-sale	68.38	66.81	66.10	66.50	65.99
Real estate loans secured by 1-4 family	18.43	17.46	17.38	17.97	18.62
Revolving	2.32	2.29	2.20	2.43	2.38
Closed-end, secured by first liens	15.39	14.27	14.36	14.74	15.28
Closed-end, secured by junior liens	0.57	0.63	0.64	0.64	0.64
Commercial real estate loans	31.59	31.90	31.92	29.74	28.22
Construction and land development	4.76	5.12	5.38	4.64	4.34
Multifamily	3.50	3.02	3.08	2.83	2.36
Nonfarm nonresidential	23.10	23.23	23.15	21.69	20.67
Real estate loans secured by farmland	1.94	1.82	1.94	2.15	2.20

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

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	78.54	78.28	78.41	76.47	78.39
Real estate loans secured by 1-4 family	27.02	26.01	26.58	26.92	28.43
Revolving	3.40	3.37	3.31	3.57	3.61
Closed-end	23.44	22.39	23.11	23.21	24.46
Commercial real estate loans	46.53	48.21	48.02	44.16	43.12
Construction and land development	6.88	7.68	7.96	6.88	6.54
1-4 family	2.22	2.05	2.26	1.89	1.69
Other	4.56	5.33	5.61	4.82	4.68
Multifamily	5.20	4.61	4.82	4.22	3.54
Nonfarm nonresidential	33.94	35.13	34.83	32.35	31.74
Owner-occupied	14.01	15.78	14.98	14.92	14.79
Other	19.58	18.25	19.42	16.49	16.38
Real estate loans secured by farmland	3.00	2.85	2.98	3.20	3.40
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	12.67	13.51	14.11	14.12	12.10
Loans to individuals	2.80	2.11	2.33	2.36	3.08
Credit card loans	0.03	0.05	0.05	0.07	0.08
Agricultural loans	2.13	1.70	2.11	2.52	2.13
Other loans and leases	2.13	2.39	1.86	2.42	1.37
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	487.27	479.03	490.02	462.55	468.69
Real estate loans secured by 1-4 family	168.84	158.08	164.95	167.04	165.92
Revolving	20.96	20.43	20.46	22.44	22.28
Closed-end	146.97	135.25	143.02	143.96	141.65
Commercial real estate loans	287.55	293.23	299.33	270.92	263.32
Construction and land development	43.52	46.98	49.82	41.74	41.34
1-4 family	14.04	12.60	14.46	11.35	10.64
Other	28.59	32.37	34.44	29.20	29.67
Multifamily	33.06	28.29	29.09	26.17	21.35
Nonfarm nonresidential	208.69	211.90	215.40	198.10	195.79
Owner-occupied	87.29	97.05	93.52	93.24	92.26
Other	120.94	112.07	121.35	100.63	100.83
Real estate loans secured by farmland	18.72	17.97	19.23	20.34	22.64
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	80.98	83.60	87.01	88.67	77.76
Loans to individuals	16.28	12.01	13.66	13.61	17.73
Credit card loans	0.18	0.29	0.33	0.42	0.48
Agricultural loans	12.65	10.66	13.37	15.80	14.77
Other loans and leases	13.06	11.78	9.62	14.48	9.99
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	32.40	31.43	32.90	28.39	27.89
Non-owner occupied CRE loans / Total risk based capital	202.56	193.40	204.50	173.12	170.06
Construction and land development loans / Total risk based capital	43.52	46.98	49.82	41.74	41.34
Total CRE loans / Total risk based capital	289.38	294.33	300.45	272.10	264.91

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**Liquidity and Funding**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Short-term investments	7.16	6.07	5.80	5.33	6.52
Liquid assets	18.90	19.79	20.50	19.45	20.67
Investment securities	20.76	21.79	22.82	21.99	21.44
Net loans and leases	67.73	66.34	65.65	66.33	65.73
Net loans, leases and standby letters of credit	68.09	66.77	66.07	66.73	66.13
Core deposits	74.91	69.64	68.85	68.70	68.79
Noncore funding	13.06	18.31	19.19	19.18	19.04
Time deposits of \$250K or more	3.39				
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.04	1.00	1.08	1.16	1.07
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.89	0.76	0.79	0.98	0.96
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.16	1.53	2.04	1.67	1.41
Earning assets repriceable in 1 year	28.53	27.16	26.33	27.34	26.73
Interest-bearing liabilities repriceable in 1 year	19.80	20.81	21.69	19.79	20.50
Long-term debt repriceable in 1 year	0.49	0.31	0.70	0.23	0.31
Net assets repriceable in 1 year	8.10	5.08	3.65	6.88	5.49
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	6.65	14.21	15.38	15.72	14.13
Net ST noncore funding dependence	2.38	6.53	7.62	7.01	5.19
Short-term investment / ST noncore funding	141.11	60.53	56.72	59.22	70.89
Liquid assets-ST noncore funding / Nonliquid assets	12.14	10.62	11.13	10.35	13.09
Net loans and leases / Total deposits	82.11	80.05	79.37	81.09	80.43
Net loans and leases / Core deposits	91.52	95.61	96.23	98.45	97.28
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.37	1.99	-0.66	0.66	0.49
Available-for-sale securities appreciation (depreciation) / T1 cap	0.59	3.85	-1.33	1.35	1.69
Structured notes appreciation (depreciation) / T1 cap	-0.10	-0.06	-0.12	-0.16	-0.08
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	8.87	10.39	11.79	13.86	7.91
Available-for-sale securities	91.13	89.61	88.21	86.14	92.09
US Treasury securities	3.31	1.55	3.04	2.49	1.04
US agency securities (excluding Mortgage-backed securities)	21.32	20.39	18.93	22.63	20.85
Municipal securities	24.11	25.34	26.15	25.47	24.28
Mortgage-backed securities	43.57	43.74	44.72	41.35	40.31
Asset-backed securities	0.67	0.16	0.42	0.34	0.18
Other debt securities	1.01	0.78	0.88	1.48	1.38
Mutual funds and equity securities	1.03	0.97	0.93	1.18	0.45
Debt securities 1 year or less	13.72	6.45	7.81	8.24	8.50
Debt securities 1 to 5 years	25.94	30.10	29.11	31.40	26.86
Debt securities over 5 years	57.62	56.68	61.09	56.04	60.78
Pledged securities	51.64	50.98	47.32	47.86	45.07
Structured notes, fair value	0.28	0.30	0.35	0.58	1.49
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	4.00	25.08	51.61	14.62	9.43
Investment securities	-0.65	-2.49	-1.19	0.44	-0.96
Core deposits	11.00	5.08	4.64	4.93	4.63
Noncore funding	-27.59	5.03	4.19	6.73	1.31

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

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Loan commitments	12.75	12.27	12.13	13.19	12.02
Standby letters of credit	0.32	0.38	0.42	0.37	0.34
Commercial and similar letters of credit	0.01	0.00	0.01	0.00	0.00
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.65	1.01	1.49	1.58	0.70
Interest rate contracts	1.65	1.01	1.49	1.58	0.69
Interest rate futures and forward contracts	0.17	0.31	0.22	0.26	0.09
Written options contracts (interest rate)	0.37	0.32	0.24	0.25	0.09
Purchased options contracts (interest rate)	0.00	0.03	0.15	0.03	0.00
Interest rate swaps	0.58	0.20	0.25	0.40	0.17
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments	19.37	19.06	18.90	20.62	19.24

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**Derivatives Analysis**

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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Futures and forwards</b>	<b>34.81</b>	<b>40.40</b>	<b>30.34</b>	<b>32.33</b>	<b>32.88</b>
Written options	22.48	26.31	23.64	26.54	31.77
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	22.48	26.31	23.64	26.54	31.22
Purchased options	0.00	2.71	8.63	5.01	0.12
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	2.71	8.63	5.01	0.02
Swaps	37.26	23.92	29.40	33.33	31.93
<b>Held for trading</b>	<b>1.29</b>	<b>0.90</b>	<b>1.00</b>	<b>0.82</b>	<b>1.56</b>
Interest rate contracts	1.29	0.90	1.00	0.82	1.56
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Non-traded</b>	<b>98.71</b>	<b>99.10</b>	<b>99.00</b>	<b>99.18</b>	<b>98.44</b>
Interest rate contracts	98.71	99.10	99.00	99.13	88.97
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	<b>79.06</b>	<b>72.31</b>	<b>72.67</b>	<b>73.99</b>	<b>63.47</b>
One year or less	47.19	39.09	31.08	37.41	31.36
Over 1 year to 5 years	20.21	15.61	18.47	11.97	8.31
Over 5 years	5.26	13.21	19.66	22.02	11.24
Gross negative fair value (absolute value)	0.83	1.34	0.69	1.30	1.12
Gross positive fair value	0.82	0.91	1.10	0.96	0.64
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.00	0.00	0.01	0.00	0.00



**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.11	0.12	0.11	0.09	0.11
Provision for loan and lease losses / Average loans and leases	0.16	0.19	0.17	0.14	0.17
Provision for loan and lease losses / Net losses	189.75	102.57	209.58	112.93	124.03
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	1.32	1.30	1.28	1.43
Allowance for loan and lease losses / Total loans and leases	1.26	1.31	1.29	1.27	1.42
Allowance for loan and lease losses / Net loans and leases losses (X)	20.07	25.22	24.27	20.91	14.50
Allowance for loan and lease losses / Nonaccrual assets	187.22	176.59	215.84	246.90	232.08
ALLL/90+ days past due + nonaccrual loans and leases	165.12	155.69	176.34	204.56	206.73
Gross loan and lease losses / Average loans and leases	0.18	0.21	0.21	0.20	0.29
Recoveries / Average loans and leases	0.07	0.07	0.08	0.09	0.10
Net losses / Average loans and leases	0.11	0.13	0.13	0.12	0.19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	43.73	25.54	46.10	51.82	30.59
Earnings coverage of net losses (X)	15.79	15.12	28.15	24.15	15.37
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.01	0.08	0.07	0.06	0.13
Real estate loans secured by 1-4 family	0.03	0.08	0.10	0.07	0.14
Revolving	-0.01	0.12	0.12	0.09	0.11
Closed-end	0.03	0.08	0.10	0.08	0.14
Commercial real estate loans	0.00	0.03	0.04	0.03	0.12
Construction and land development	-0.04	-0.03	-0.02	-0.28	0.09
1-4 family	0.00	0.00	-0.01	0.00	0.00
Other	-0.03	-0.03	-0.01	-0.30	0.06
Multifamily	0.00	0.03	0.04	0.02	0.02
Nonfarm nonresidential	0.02	0.04	0.05	0.05	0.12
Owner-occupied	0.00	0.02	0.04	0.05	0.05
Other	0.01	0.02	0.01	0.01	0.05
Real estate loans secured by farmland	0.00	0.21	0.18	0.02	0.00
Commercial and industrial loans	0.26	0.16	0.25	0.18	0.27
Loans to depository institutions	0.00			0.00	0.00
Loans to individuals	0.81	1.02	0.56	0.75	0.69
Credit card loans	0.92	1.52	1.43	2.56	1.47
Agricultural loans	0.02	0.01	0.03	-0.01	0.00
Loans to foreign governments and institutions					0.00
Other loans and leases	0.39	2.54	2.48	1.03	0.48

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 09/30/2017

**Past Due and Nonaccrual Assets**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.40	0.45	0.54	0.53	0.63
90+ days past due loans and leases	0.09	0.04	0.06	0.08	0.05
Nonaccrual loans and leases	0.81	1.07	0.93	0.89	1.12
90+ days past due and nonaccrual loans and leases	0.93	1.17	1.05	1.03	1.21
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.40	0.45	0.54	0.53	0.63
90+ days past due assets	0.09	0.04	0.06	0.08	0.05
Nonaccrual assets	0.85	1.08	0.94	0.91	1.13
30+ days past due and nonaccrual assets	1.36	1.66	1.63	1.60	1.91
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.66	0.79	0.69	0.71	0.80
90+ past due and nonaccrual assets + other real estate owned	0.85	0.99	0.93	0.95	1.18
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	1.09	1.45	1.33	1.33	1.63
Allowance for loan and leases losses	127.05	171.84	162.05	170.57	179.62
Equity cap + allowance for loan and lease losses	10.50	12.98	12.94	12.18	15.13
Tier 1 cap + allowance for loan and lease losses	10.29	13.01	12.83	12.07	14.65
Loans and Leases + other real estate owned	1.59	2.10	2.05	1.93	2.50

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.34	0.42	0.52	0.56	0.62
	90+ days past due	0.06	0.03	0.05	0.08	0.04
	Nonaccrual	0.89	0.92	0.75	0.92	1.23
Commercial and industrial	30-89 days past due	0.31	0.50	0.31	0.34	0.34
	90+ days past due	0.01	0.01	0.02	0.01	0.01
	Nonaccrual	0.61	1.06	1.10	0.90	0.71
Individuals	30-89 days past due	1.08	0.59	0.63	0.72	0.85
	90+ days past due	0.31	0.03	0.03	0.03	0.05
	Nonaccrual	0.23	0.24	0.26	0.50	0.25
Depository institution loans	30-89 days past due	0.00			0.00	0.00
	90+ days past due	0.00			0.00	0.00
	Nonaccrual	0.00			0.00	0.00
Agricultural	30-89 days past due	0.14	0.06	0.04	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.22	0.14	0.08	0.04
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	0.19	0.10	0.45	0.29	0.29
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.12	0.92	0.53	0.10	0.05

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 4  
Date: 09/30/2017

		09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.56	0.61	0.79	0.84	0.95
	90+ days past due	0.06	0.04	0.05	0.08	0.06
	Nonaccrual	0.81	0.92	0.83	0.91	1.16
Revolving	30-89 days past due	0.30	0.40	0.35	0.42	0.37
	90+ days past due	0.01	0.01	0.03	0.02	0.00
	Nonaccrual	0.33	0.58	0.39	0.44	0.40
Closed-End	30-89 days past due	0.55	0.57	0.86	0.91	0.93
	90+ days past due	0.07	0.04	0.05	0.08	0.06
	Nonaccrual	0.89	0.93	0.83	0.97	1.26
Junior Lien	30-89 days past due	0.02	0.03	0.05	0.02	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.06	0.03	0.04	0.06
Commercial real estate	30-89 days past due	0.17	0.27	0.29	0.32	0.37
	90+ days past due	0.04	0.02	0.03	0.03	0.02
	Nonaccrual	0.83	0.80	0.66	0.83	1.26
Construction and development	30-89 days past due	0.18	0.22	0.19	0.30	0.23
	90+ days past due	0.01	0.01	0.01	0.01	0.00
	Nonaccrual	0.48	0.67	0.53	0.97	1.70
1-4 family	30-89 days past due	0.01	0.04	0.04	0.17	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.09	0.03	0.10	0.06
Other	30-89 days past due	0.10	0.14	0.11	0.09	0.12
	90+ days past due	0.01	0.00	0.01	0.01	0.00
	Nonaccrual	0.39	0.47	0.43	0.67	1.41
Multifamily	30-89 days past due	0.01	0.11	0.09	0.51	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.09	0.23	0.26	0.10	0.18
Nonfarm non-residential	30-89 days past due	0.20	0.25	0.32	0.26	0.36
	90+ days past due	0.05	0.02	0.04	0.04	0.01
	Nonaccrual	0.92	0.86	0.74	0.87	1.12
Owner occupied	30-89 days past due	0.14	0.16	0.21	0.16	0.19
	90+ days past due	0.03	0.02	0.03	0.01	0.00
	Nonaccrual	0.51	0.52	0.41	0.45	0.52
Other	30-89 days past due	0.05	0.06	0.12	0.06	0.11
	90+ days past due	0.02	0.00	0.00	0.00	0.00
	Nonaccrual	0.32	0.29	0.30	0.34	0.47
Farmland	30-89 days past due	0.17	0.29	0.69	0.17	0.21
	90+ days past due	0.01	0.00	0.00	0.01	0.00
	Nonaccrual	1.10	1.92	1.99	0.68	0.55
Credit card	30-89 days past due	0.84	0.63	0.99	1.73	0.98
	90+ days past due	0.30	0.15	0.04	0.14	0.22
	Nonaccrual	0.00	0.01	0.01	0.06	0.02

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 4  
Date: 09/30/2017

	09/30/2017			09/30/2016			12/31/2016			12/31/2015			12/31/2014		
<b>Capital Ratios</b>															
Tier 1 leverage ratio	9.99			10.00			10.01			10.24			10.24		
Tier 1 risk-based capital ratio															
Total risk-based capital ratio															
Tangible tier 1 leverage ratio															
Tangible common equity capital / Tangible assets															
Tier 1 common equity capital / Total risk-weighted assets	12.02			12.08			12.36			12.68			13.12		
<b>Other Ratios</b>															
Mortgage serving assets / Principal balance 1-4 family others															
Estimated FV of mortgage serving assets / Mortgage service assets															

**BHCPR PEER GROUP DATA**Peer Group: 4  
Date: 09/30/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14  
Applies to all Institutions)**FR BHCPR  
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	09/30/2017		09/30/2016		12/31/2016		12/31/2015		12/31/2014	
<b>Capital Ratios</b>										
Common equity tier 1 capital, column A	12.02		12.08		12.36		12.68			
Common equity tier 1 capital, column B	0.00		0.00		0.00		0.00			
Tier 1 capital, column A	13.72		13.69		13.87		14.11			
Tier 1 capital, column B	0.00		0.00		0.00		0.00			
Total capital, column A	15.34		15.14		15.26		15.42			
Total capital, column B	0.00		0.00		0.00		0.00			
Tier 1 leverage	9.99		10.00		10.01		10.24			

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 09/30/2017

**Insurance and Broker-Dealer Activities**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.01	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	42.54	72.64	43.48	34.78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	57.46	27.36	56.52	65.22
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.24	0.34	0.38	0.71	0.29
Premium income / Insurance activities revenue	0.00	0.00	0.07	0.00	0.11
Credit related premium income / Total premium income	72.41	78.95	40.00	78.33	40.25
Other premium income / Total premium income	27.59	21.05	60.00	21.67	59.75
Insurance underwriting net income / Consolidated net income	0.01	0.00	0.11	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	73.81	33.77	43.57	29.71	24.66
Insurance net income (L/H) / Equity (L/H)	1.85	1.15	1.41	0.87	0.83
Insurance benefits, losses, expenses / Insurance premiums	44.83	78.95	45.56	111.67	290.65
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	4.74
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.95
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.68	13.58	14.16	13.80	11.88
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 09/30/2017

**Foreign Activities**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					0.00
<b>Growth Rates</b>					
Net loans and leases	16.64	339.37	310.95	-5.91	-8.55
Total selected assets	4.62	19.84	26.66	-11.54	-20.05
Deposits					



**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 09/30/2017

**Parent Company Analysis - Part 1**

 FR BHCPR  
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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Profitability</b>					
Net income / Average equity capital	8.80	8.79	8.93	8.89	8.12
Bank net income / Average equity investment in banks	9.14	8.55	9.03	9.46	9.00
Nonbank net income / Average equity investment in nonbanks	3.88	3.19	2.25	5.86	3.91
Sub BHCs net income / Average equity investment in sub BHCs	11.35	9.26	11.80	6.21	5.70
Bank net income / Parent net income	108.50	106.69	96.36	104.70	105.87
Nonbank net income / Parent net income	0.93	1.58	1.20	1.27	0.29
Sub BHCs net income / Parent net income	100.00	100.03	106.41	100.65	96.36
<b>Leverage</b>					
Total liabilities / Equity capital	20.30	14.88	17.40	13.96	11.45
Total debt / Equity capital	4.42	3.14	3.68	2.79	2.53
Total debt + NP to subs that issued trust preferred / Equity capital	18.19	12.70	15.18	11.74	9.89
Total debt + Loans guaranteed for affiliate / Equity capital	4.60	3.15	3.70	2.80	2.54
Total debt / Equity capital - excess over fair value	4.42	3.15	3.69	2.80	2.54
Long-term debt / Equity capital	4.02	3.05	3.40	2.35	1.99
Short-term debt / Equity capital	0.16	0.02	0.19	0.09	0.13
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.03	0.09	0.10	0.09	0.02
Long-term debt / Consolidated long-term debt	8.74	9.42	8.33	6.95	8.96
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	116.19	110.75	113.30	108.82	107.31
Total investment in subs / Equity capital	116.34	110.89	113.55	109.28	107.63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					100.29
Total investment in subs / Equity cap, Qual TPS + other PS in T1					100.59
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	1.48	1.19	1.11	0.87	0.72
Equity investment in subs - equity cap / Net income-div (X)	2.41	2.11	2.14	2.74	2.84
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	82.39	102.43	106.67	127.31	126.92
Cash flow from operations + noncash + op exchange / Op exchange + div	79.66	96.16	99.26	108.84	128.06
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.02	97.63	90.41	121.81	114.14
Pretax operating income + interest expenses / Interest expense	2,339.59	1,599.48	2,206.21	5,804.08	3,948.53
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	508.64	762.49	794.66	1,596.43	1,154.20
Dividends + interest from subs / Interest expenses + dividends	100.24	167.06	136.19	155.85	145.80
Fees + other income from subs / Salary + other expenses	9.20	5.36	7.33	7.13	3.50
Net income / Current part of long-term debt + preferred dividends (X)	15.80	82.98	99.31	31.58	30.98
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	-1.71	-0.33	-0.79	-0.03	0.29
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	100.00	0.00	0.00	50.00	9.52
Total	100.00	0.00	0.00	50.00	9.52
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.02	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.02	0.00	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.31	0.26	0.32	0.30	0.12
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 09/30/2017

**Parent Company Analysis - Part 2**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	102.12	85.80	79.53	76.14	65.30
Dividends paid / Net income	20.67	23.00	25.48	24.75	24.27
Net income - dividends / Average equity	6.94	6.84	6.77	6.69	6.13
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	135.53	179.95	150.16	170.21	148.57
Dividends from nonbank subsidiaries	0.07	1.21	0.26	1.49	0.29
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	136.65	184.54	153.14	176.22	154.44
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	28.28	31.84	36.90	35.98	37.36
Interest income from bank subsidiaries	0.03	0.02	0.02	0.06	0.01
Mortgage and service fees from bank subsidiaries	2.18	1.59	1.68	0.47	0.11
Other income from bank subsidiaries	0.16	0.10	0.12	0.10	0.01
Operating income from bank subsidiaries	33.00	35.36	40.21	38.17	39.22
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	45.84	88.81	210.66	73.21	67.58
Interest income from nonbank subsidiaries	0.86	0.10	1.35	0.09	0.03
Mortgage and serv fees from nonbank subsidiaries	0.00	0.39	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	1.46	0.00
Operating income from nonbank subsidiaries	46.69	89.30	212.00	112.49	82.79
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	0.00	0.00	0.00	13.52	3.30
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	13.52	3.83
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	67.52	69.85	69.74	70.89	73.76
Interest income from bank subsidiaries	0.68	2.15	2.07	0.20	0.11
Mortgage and service fees from bank subsidiaries	5.57	5.43	2.52	0.92	0.25
Other income from bank subsidiaries	0.54	0.24	0.25	0.13	0.02
Operating income from bank subsidiaries	78.85	89.13	79.33	79.84	81.85
Dividends from nonbank subsidiaries	3.57	3.31	3.28	1.48	0.48
Interest income from nonbank subsidiaries	3.89	0.03	0.00	0.01	0.01
Mortgage and service fees from nonbank subsidiaries	0.00	0.08	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.01	0.14	0.00
Operating income from nonbank subsidiaries	15.36	3.95	3.71	3.68	2.00
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,919.09	475.98	948.11	1,060.38	992.77
Loans and advances from subsidiaries / Total debt	2,096.09	177.64	616.12	170.19	109.89

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 4  
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									31
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.41	2.63	2.87	3.06	3.33	3.73	4.01	4.34	31
+ Non-interest income	1.10	0.41	0.45	0.61	1.01	1.42	1.92	2.49	31
- Overhead expense	3.22	2.09	2.38	2.72	3.06	3.55	4.35	4.84	31
- Provision for loan and lease losses	0.11	-0.12	-0.10	0.03	0.09	0.17	0.36	0.40	31
+ Securities gains (losses)	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.15	31
+ Other tax equivalent adjustments	0.00	-0.03	0.00	0.00	0.00	0.00	0.04	0.05	31
= Pretax net operating income (tax equivalent)	1.22	0.16	0.56	0.96	1.29	1.51	1.83	2.04	31
Net operating income	0.87	0.13	0.54	0.66	0.86	1.09	1.29	1.45	31
Net income	0.87	0.13	0.54	0.66	0.86	1.09	1.29	1.45	31
Net income (sub-chapter S adjusted)	0.57	0.06	0.14	0.38	0.58	0.89	0.95	0.97	5
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.19	3.45	3.66	3.77	4.12	4.60	4.96	5.17	31
Interest expense	0.53	0.25	0.29	0.37	0.46	0.67	0.76	1.02	31
Net interest income (tax equivalent)	3.66	2.85	3.07	3.30	3.60	3.97	4.60	4.69	31
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.11	-0.08	-0.02	0.02	0.07	0.16	0.37	0.51	31
Earnings coverage of net losses (X)	15.79	-60.63	-19.80	3.85	12.15	28.49	66.88	94.75	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.27	0.84	0.93	1.06	1.22	1.41	1.83	1.90	31
Allowance for loan and lease losses / Total loans and leases	1.26	0.84	0.93	1.06	1.21	1.40	1.70	1.89	31
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.09	0.37	0.46	0.65	1.14	1.47	1.69	1.79	31
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.40	0.01	0.04	0.13	0.23	0.51	1.09	1.70	31
<b>Liquidity and Funding</b>									
Net noncore funding dependence	6.65	-15.66	-13.29	1.14	9.04	13.24	18.01	20.62	31
Net short-term noncore funding dependence	2.38	-16.23	-13.97	-3.80	2.91	7.83	14.42	18.62	31
Net loans and leases / Total assets	67.73	49.56	53.78	58.32	68.83	77.00	80.11	80.72	31
<b>Capitalization</b>									
Tier 1 leverage ratio	9.99	7.33	7.96	9.11	9.79	10.95	11.52	12.78	31
Equity capital / Total assets	9.76	5.45	7.02	8.47	9.96	11.45	11.71	12.25	31
Equity capital + minority interest / Total assets	9.78	5.45	7.02	8.47	9.96	11.45	11.74	12.25	31
Tier 1 common equity capital / Total risk-weighted assets	12.02	5.10	7.47	10.51	12.62	14.13	15.22	16.23	31
Net Loans and leases / Equity capital (X)	7.23	4.94	5.15	5.81	6.62	8.65	9.76	12.77	31
Cash dividends / Net income	20.67	0.00	0.00	0.00	21.07	34.83	49.80	60.29	29
Cash dividends / Net income (sub-chapter S adjusted)	-461.18	-1888.43	-1416.33	0.00	0.00	18.31	29.12	32.73	5
Retained earnings / Average equity capital	6.94	-3.44	2.61	5.48	7.16	8.43	11.20	17.86	31
<b>Growth Rates</b>									
Assets	3.53	-4.11	-1.97	-0.11	2.64	5.49	9.64	17.29	29
Equity capital	3.25	-12.42	-8.64	1.74	4.49	6.02	13.10	16.39	29
Net loans and leases	4.96	-4.74	-3.43	2.04	5.06	8.59	14.31	16.19	29
Noncore funding	-27.59	-74.26	-71.08	-49.75	-36.65	-17.69	42.06	57.47	29
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.16	0.00	0.00	0.00	0.00	0.00	0.72	1.73	31
Long-term debt / Equity capital	4.02	0.00	0.00	0.00	0.00	5.42	23.29	25.67	31
Equity investment in subs / Equity capital	116.19	97.11	99.06	99.96	111.33	123.58	142.65	174.09	31
Cash FR op + noncash + op expenses / Op expenses + dividends	79.66	-183.99	18.92	70.82	96.42	117.67	163.47	184.54	30

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2017

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.91	3.24	3.37	3.51	3.86	4.33	4.54	4.63	31
Less: Interest expense	0.49	0.23	0.27	0.35	0.43	0.62	0.72	0.97	31
Equals: Net interest income (tax equivalent)	3.41	2.63	2.87	3.06	3.33	3.73	4.01	4.34	31
Plus: Non-interest income	1.10	0.41	0.45	0.61	1.01	1.42	1.92	2.49	31
Equals: adjusted operating income (tax equivalent)	4.53	3.41	3.50	3.95	4.36	4.92	5.70	6.45	31
Less: Overhead Expense	3.22	2.09	2.38	2.72	3.06	3.55	4.35	4.84	31
Less: Provision for loan and lease losses	0.11	-0.12	-0.10	0.03	0.09	0.17	0.36	0.40	31
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Plus: Realized Gains / Losses on available-for-sale securities	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.15	31
Plus: other tax equivalent adjustments	0.00	-0.03	0.00	0.00	0.00	0.00	0.04	0.05	31
Equals: Pretax net operating income (tax equivalent)	1.22	0.16	0.56	0.96	1.29	1.51	1.83	2.04	31
Less: Applicable income taxes (tax equivalent)	0.35	0.00	0.01	0.08	0.38	0.51	0.65	0.76	31
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	31
Equals: Net operating income	0.87	0.13	0.54	0.66	0.86	1.09	1.29	1.45	31
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Equals: Net income	0.87	0.13	0.54	0.66	0.86	1.09	1.29	1.45	31
Memo: Net income (last four quarters)	0.85	-0.10	0.29	0.63	0.89	1.10	1.40	1.50	29
Net income-BHC and noncontrolling (minority) interest	0.87	0.13	0.54	0.66	0.91	1.09	1.29	1.45	31
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.26	89.68	91.35	92.24	93.64	94.20	95.31	95.89	31
Average interest-bearing funds / Average assets	72.44	53.47	65.49	68.83	73.61	76.63	80.20	82.82	31
Interest income (tax equivalent) / Average earning assets	4.19	3.45	3.66	3.77	4.12	4.60	4.96	5.17	31
Interest expense / Average earning assets	0.53	0.25	0.29	0.37	0.46	0.67	0.76	1.02	31
Net interest income (tax equivalent) / Average earning assets	3.66	2.85	3.07	3.30	3.60	3.97	4.60	4.69	31
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.80	4.26	4.29	4.51	4.68	5.23	5.43	5.65	31
Interest-bearing bank balances	1.12	0.57	0.72	0.87	1.05	1.29	1.76	2.00	31
Fed funds sold and reverse repos	0.64	0.00	0.00	0.48	0.75	0.96	1.03	1.37	20
Trading assets									
Total earning assets	4.09	3.39	3.47	3.66	4.00	4.44	4.80	5.04	31
Investment securities (tax equivalent)	2.55	1.65	1.80	2.11	2.53	2.93	3.35	3.58	31
US Treasury and agency securities (excluding Mortgage-backed securities)	1.82	1.31	1.33	1.57	1.84	2.07	2.29	2.42	29
Mortgage-backed securities	2.13	1.57	1.72	1.88	2.08	2.41	2.57	2.90	31
All other securities	3.60	1.82	1.84	2.80	3.57	4.52	4.97	5.94	30
Interest-bearing deposits	0.50	0.17	0.23	0.30	0.52	0.65	0.79	0.88	31
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits									
Fed funds purchased and repos	0.41	0.00	0.04	0.20	0.34	0.58	0.98	1.53	23
Other borrowed funds and trading liabilities	1.79	0.70	0.79	1.12	1.71	2.07	2.99	4.34	30
All interest-bearing funds	0.68	0.37	0.41	0.48	0.65	0.83	1.02	1.22	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2017

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Overhead expenses / Net Interest Income + non-interest income	72.46	58.00	59.48	65.55	71.64	76.75	85.34	97.59	31
<b>Percent of Average Assets</b>									
Total overhead expense	3.22	2.09	2.38	2.72	3.06	3.55	4.35	4.84	31
Personnel expense	1.77	1.16	1.26	1.60	1.78	1.95	2.18	2.47	31
Net occupancy expense	0.36	0.21	0.26	0.28	0.35	0.41	0.51	0.54	31
Other operating expenses	1.09	0.62	0.68	0.75	1.02	1.12	1.89	2.34	31
Overhead less non-interest income	2.12	1.46	1.55	1.81	2.13	2.28	2.76	3.14	31
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	71.01	56.44	57.67	65.23	69.62	75.99	83.31	95.18	31
Personnel expense	39.00	32.04	33.35	34.82	38.17	42.55	45.14	50.56	31
Net occupancy expense	7.84	5.32	5.51	6.18	7.33	9.44	11.20	11.48	31
Other operating expenses	23.73	15.92	16.29	17.67	21.90	26.61	33.06	47.78	31
Total non-interest income	23.37	12.05	12.50	14.86	21.32	30.63	39.62	42.75	31
Fiduciary activities income	1.29	0.00	0.00	0.00	0.00	2.97	4.30	7.33	31
Service charges on domestic deposit accounts	4.25	1.53	1.71	2.04	3.77	5.92	7.57	8.99	31
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Investment banking fees and commissions	0.78	0.00	0.00	0.00	0.01	0.89	3.68	4.29	31
Insurance activities revenue	0.24	0.00	0.00	0.00	0.02	0.10	0.73	2.62	31
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Net servicing fees	0.52	0.00	0.00	0.00	0.09	0.89	2.20	2.50	31
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Net gain (loss) - sales of loans, OREO, and other assets	3.86	0.00	0.02	0.74	2.17	4.38	8.79	19.37	31
Other non-interest income	9.45	3.84	4.88	6.03	7.92	9.88	16.15	30.74	31
Overhead less non-interest income	47.17	30.89	32.19	39.36	49.09	52.53	59.26	65.85	31
Applicable income taxes / Pretax net operating income (tax equivalent)	19.49	0.00	0.00	4.25	23.93	30.27	33.52	35.93	29
Applicable income tax + TE / Pretax net operating income + TE	27.16	1.04	1.69	17.61	33.22	35.85	37.26	39.08	29

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2017

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	53.20	32.58	35.50	44.11	54.02	65.13	69.08	70.04	31
Commercial and industrial loans	8.66	3.25	3.33	4.79	7.45	11.34	17.38	21.55	31
Loans to individuals	1.81	0.16	0.21	0.38	0.88	2.50	4.78	9.41	31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Agricultural loans	1.27	0.00	0.00	0.00	0.07	1.50	5.28	7.69	31
Other loans and leases	1.39	0.00	0.01	0.18	0.86	2.14	3.26	5.93	31
Net loans and leases	67.73	49.56	53.78	58.32	68.83	77.00	80.11	80.72	31
Debt securities over 1 year	17.38	2.14	6.48	9.71	17.23	22.81	31.24	34.73	31
Mutual funds and equity securities	0.11	0.00	0.00	0.00	0.02	0.11	0.31	0.87	31
Subtotal	85.30	74.54	77.22	81.88	87.20	89.13	90.81	91.80	31
Interest-bearing bank balances	3.39	0.18	0.24	1.04	2.36	4.39	9.72	11.14	31
Federal funds sold and reverse repos	0.17	0.00	0.00	0.00	0.00	0.06	0.68	1.67	31
Debt securities 1 year or less	2.96	0.03	0.04	0.74	1.85	4.02	8.06	12.62	31
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Total earning assets	92.50	88.56	88.92	91.71	92.87	93.54	94.27	95.30	31
Non-interest cash and due from depository institutions	1.38	0.64	0.99	1.05	1.28	1.67	2.04	2.24	31
Other real estate owned	0.17	0.00	0.00	0.02	0.09	0.34	0.49	0.72	31
All other assets	6.09	3.37	4.20	5.25	5.99	6.65	9.13	9.52	31
<b>Memoranda</b>									
Short-term investments	7.16	1.17	2.48	3.97	6.32	9.31	15.10	17.09	31
US Treasury securities	0.58	0.00	0.00	0.00	0.00	0.44	3.89	4.03	31
US agency securities (excluding Mortgage-backed securities)	4.16	0.02	0.27	1.02	2.76	5.50	10.74	15.74	31
Municipal securities	5.73	0.00	0.06	0.43	5.02	9.27	15.11	20.29	31
Mortgage-backed securities	8.66	0.36	1.79	4.09	8.78	12.56	15.45	17.12	31
Asset-backed securities	0.16	0.00	0.00	0.00	0.00	0.06	0.43	1.77	31
Other debt securities	0.18	0.00	0.00	0.00	0.00	0.09	0.55	1.93	31
Loans held-for-sale	0.21	0.00	0.00	0.02	0.10	0.38	0.66	1.02	31
Loans not held-for-sale	68.38	49.87	54.24	59.08	69.61	77.72	80.72	81.45	31
Real estate loans secured by 1-4 family	18.43	6.02	8.53	12.16	17.99	21.51	35.55	36.33	31
Revolving	2.32	0.12	0.30	1.25	2.12	3.64	4.11	4.42	31
Closed-end, secured by first liens	15.39	4.61	6.88	9.19	15.31	18.80	31.54	33.41	31
Closed-end, secured by junior liens	0.57	0.02	0.05	0.25	0.44	0.93	1.28	1.52	31
Commercial real estate loans	31.59	13.57	15.00	23.64	29.89	42.68	46.02	48.54	31
Construction and land development	4.76	0.51	1.17	2.32	4.53	6.37	11.13	11.46	31
Multifamily	3.50	0.52	0.81	1.90	3.20	5.15	6.44	9.02	31
Nonfarm nonresidential	23.10	10.43	10.94	17.30	22.20	32.65	34.52	34.93	31
Real estate loans secured by farmland	1.94	0.00	0.00	0.15	0.80	2.44	7.57	9.48	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2017

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	78.54	56.78	58.59	74.01	79.42	86.75	90.87	94.29	31
Real estate loans secured by 1-4 family	27.02	11.25	14.84	19.12	25.16	35.04	44.05	49.34	31
Revolving	3.40	0.21	0.52	2.04	3.28	5.23	6.09	6.78	31
Closed-end	23.44	9.02	11.46	14.91	22.05	30.35	39.50	44.64	31
Commercial real estate loans	46.53	18.40	23.72	37.45	46.81	56.14	65.92	68.89	31
Construction and land development	6.88	0.74	1.86	3.30	6.37	9.99	13.84	15.01	31
1-4 family	2.22	0.05	0.14	0.78	1.50	2.71	6.02	7.09	31
Other	4.56	0.31	1.10	2.14	4.71	6.02	8.33	11.35	31
Multifamily	5.20	0.83	0.99	2.87	4.43	7.77	10.41	12.15	31
Nonfarm nonresidential	33.94	13.92	16.83	24.94	34.75	42.33	46.72	49.09	31
Owner-occupied	14.01	3.82	5.84	9.43	12.93	19.88	22.76	23.82	31
Other	19.58	7.79	8.76	12.20	19.15	26.64	30.87	33.69	31
Real estate loans secured by farmland	3.00	0.00	0.00	0.21	1.21	3.58	12.01	13.88	31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commercial and industrial loans	12.67	4.27	4.51	7.97	10.86	15.59	21.60	31.35	31
Loans to individuals	2.80	0.23	0.29	0.57	1.29	3.32	8.99	13.99	31
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.38	31
Agricultural loans	2.13	0.00	0.00	0.00	0.12	2.31	10.85	12.69	31
Other loans and leases	2.13	0.00	0.01	0.33	1.13	3.23	4.90	9.03	31
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	487.27	309.25	319.87	388.76	464.96	596.37	657.27	671.18	31
Real estate loans secured by 1-4 family	168.84	54.04	82.77	111.96	169.00	215.70	288.47	339.79	31
Revolving	20.96	1.22	2.72	11.51	20.94	29.70	36.38	40.75	31
Closed-end	146.97	48.26	54.31	92.87	138.59	193.55	272.74	304.00	31
Commercial real estate loans	287.55	122.82	139.33	213.58	287.06	351.06	429.21	447.44	31
Construction and land development	43.52	4.07	9.88	19.49	38.79	60.64	85.84	103.34	31
1-4 family	14.04	0.25	0.77	4.40	11.22	16.77	39.45	45.99	31
Other	28.59	1.69	5.24	12.39	23.11	39.87	71.29	73.10	31
Multifamily	33.06	4.61	6.47	17.07	26.43	45.16	72.88	88.04	31
Nonfarm nonresidential	208.69	85.17	98.84	156.68	210.07	259.99	319.26	335.41	31
Owner-occupied	87.29	26.87	31.86	53.02	84.28	118.16	166.53	178.94	31
Other	120.94	45.03	50.33	77.19	118.44	144.79	197.19	254.47	31
Real estate loans secured by farmland	18.72	0.00	0.00	1.38	6.91	25.68	70.33	101.31	31
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commercial and industrial loans	80.98	26.92	29.39	42.92	66.06	108.91	183.96	187.98	31
Loans to individuals	16.28	1.28	1.73	3.41	10.49	19.43	45.78	83.99	31
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.00	0.00	2.75	31
Agricultural loans	12.65	0.00	0.00	0.00	0.59	14.06	59.78	72.46	31
Other loans and leases	13.06	0.01	0.09	1.70	6.44	18.69	32.00	54.56	31
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	32.40	11.74	16.10	21.52	33.27	38.83	49.43	54.42	31
Non-owner occupied CRE loans / Total risk based capital	202.56	79.88	91.26	128.97	205.26	249.28	334.16	398.83	31
Construction and land development loans / Total risk based capital	43.52	4.07	9.88	19.49	38.79	60.64	85.84	103.34	31
Total CRE loans / Total risk based capital	289.38	122.82	139.69	229.07	287.06	351.06	429.21	447.44	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2017

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.16	1.17	2.48	3.97	6.32	9.31	15.10	17.09	31
Liquid assets	18.90	7.03	10.10	13.73	17.53	21.97	32.76	35.92	31
Investment securities	20.76	2.94	7.65	11.47	21.26	26.75	36.66	39.51	31
Net loans and leases	67.73	49.56	53.78	58.32	68.83	77.00	80.11	80.72	31
Net loans, leases and standby letters of credit	68.09	49.86	54.69	58.56	68.98	77.03	80.66	81.04	31
Core deposits	74.91	64.07	65.46	68.89	74.48	80.33	84.35	85.83	31
Noncore funding	13.06	2.60	3.26	7.95	13.45	18.36	22.84	25.83	31
Time deposits of \$250K or more	3.39	1.14	1.36	2.05	2.67	5.09	6.10	6.92	31
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Federal funds purchased and repos	1.04	0.00	0.00	0.00	0.46	1.83	2.64	5.44	31
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Net federal funds purchased (sold)	0.89	-0.77	-0.03	0.00	0.03	1.67	2.64	5.39	31
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other borrowings w/remaining maturity of 1 year or less	2.16	0.00	0.00	0.00	1.31	4.18	6.84	9.13	31
Earning assets repriceable in 1 year	28.53	17.75	18.35	21.61	25.76	35.27	43.26	46.05	31
Interest-bearing liabilities repriceable in 1 year	19.80	6.65	9.13	11.25	14.05	20.92	46.56	58.19	31
Long-term debt repriceable in 1 year	0.49	0.00	0.00	0.00	0.00	0.18	2.57	4.85	31
Net assets repriceable in 1 year	8.10	-19.65	-5.48	1.35	9.09	14.77	23.23	34.29	31
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	6.65	-15.66	-13.29	1.14	9.04	13.24	18.01	20.62	31
Net ST noncore funding dependence	2.38	-16.23	-13.97	-3.80	2.91	7.83	14.42	18.62	31
Short-term investment / ST noncore funding	141.11	6.66	9.93	37.26	72.51	161.58	355.20	773.34	31
Liquid assets-ST noncore funding / Nonliquid assets	12.14	-9.18	-8.51	4.72	9.44	19.47	37.03	42.88	31
Net loans and leases / Total deposits	82.11	60.06	63.68	74.89	80.19	93.76	101.38	102.68	31
Net loans and leases / Core deposits	91.52	67.16	67.63	79.02	85.30	109.69	117.16	121.52	31
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.37	-0.27	-0.09	0.00	0.17	0.23	0.51	1.76	13
Available-for-sale securities appreciation (depreciation) / T1 cap	0.59	-3.00	-2.05	-0.22	0.21	1.53	3.78	4.50	31
Structured notes appreciation (depreciation) / T1 cap	-0.10	-0.43	-0.26	-0.08	-0.01	-0.01	0.00	0.01	8
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	8.87	0.00	0.00	0.00	0.00	5.44	50.57	74.53	31
Available-for-sale securities	91.13	25.47	49.43	94.56	100.00	100.00	100.00	100.00	31
US Treasury securities	3.31	0.00	0.00	0.00	0.00	2.52	17.28	21.46	31
US agency securities (excluding Mortgage-backed securities)	21.32	0.16	1.36	6.22	15.54	34.52	42.98	59.57	31
Municipal securities	24.11	0.00	0.79	5.10	27.10	42.81	48.73	62.22	31
Mortgage-backed securities	43.57	11.18	15.57	30.05	45.53	57.29	67.39	71.52	31
Asset-backed securities	0.67	0.00	0.00	0.00	0.00	0.52	1.69	6.77	31
Other debt securities	1.01	0.00	0.00	0.00	0.00	0.48	4.16	8.39	31
Mutual funds and equity securities	1.03	0.00	0.00	0.00	0.07	0.57	2.15	11.42	31
Debt securities 1 year or less	13.72	0.26	1.60	4.85	11.81	18.54	29.64	39.49	31
Debt securities 1 to 5 years	25.94	5.77	7.44	14.60	18.53	35.94	54.39	68.92	31
Debt securities over 5 years	57.62	6.12	10.24	47.36	66.89	77.59	82.87	87.53	31
Pledged securities	51.64	4.22	9.41	35.82	50.99	66.70	83.80	93.12	31
Structured notes, fair value	0.28	0.00	0.00	0.00	0.00	0.11	1.66	2.21	31
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	4.00	-52.43	-44.92	-23.15	-7.10	22.36	55.99	109.00	29
Investment securities	-0.65	-14.89	-12.58	-7.53	0.31	6.26	10.93	11.89	29
Core deposits	11.00	-7.97	-0.37	6.43	9.64	16.03	25.58	33.69	29
Noncore funding	-27.59	-74.26	-71.08	-49.75	-36.65	-17.69	42.06	57.47	29



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2017

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments	12.75	4.40	8.10	9.39	12.19	16.14	20.06	20.12	31
Standby letters of credit	0.32	0.01	0.02	0.08	0.20	0.49	1.00	1.15	31
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.09	31
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Derivative contracts	1.65	0.00	0.00	0.00	0.56	1.23	6.69	13.48	31
Interest rate contracts	1.65	0.00	0.00	0.00	0.56	1.23	6.69	13.48	31
Interest rate futures and forward contracts	0.17	0.00	0.00	0.00	0.00	0.06	0.61	1.67	31
Written options contracts (interest rate)	0.37	0.00	0.00	0.00	0.00	0.36	1.56	3.35	31
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Interest rate swaps	0.58	0.00	0.00	0.00	0.00	0.65	1.42	5.40	31
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
<b>Percent of Average Loans and Leases</b>									
Loan commitments	19.37	6.45	11.09	15.72	19.57	23.70	27.54	30.28	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 4  
Date:09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	20
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
<b>Futures and forwards</b>									
	34.81	0.00	0.00	0.00	8.38	68.18	100.00	100.00	20
<b>Written options</b>									
	22.48	0.00	0.00	0.00	24.25	38.06	76.21	84.08	20
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Over-the-counter	22.48	0.00	0.00	0.00	24.25	38.06	76.21	84.08	20
<b>Purchased options</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.57	20
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.57	20
<b>Swaps</b>									
	37.26	0.00	0.00	0.00	12.29	80.25	100.00	100.00	20
<b>Held for trading</b>									
	1.29	0.00	0.00	0.00	0.00	0.00	2.46	28.35	20
Interest rate contracts	1.29	0.00	0.00	0.00	0.00	0.00	2.46	28.35	20
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
<b>Non-traded</b>									
	98.71	71.65	97.54	100.00	100.00	100.00	100.00	100.00	20
Interest rate contracts	98.71	71.65	97.54	100.00	100.00	100.00	100.00	100.00	20
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
	79.06	23.35	30.14	64.43	85.31	100.00	100.00	100.02	20
One year or less	47.19	0.00	0.00	0.00	46.37	100.00	100.00	100.00	20
Over 1 year to 5 years	20.21	0.00	0.00	0.00	0.00	27.65	95.13	100.00	20
Over 5 years	5.26	0.00	0.00	0.00	0.00	0.00	32.01	57.29	20
Gross negative fair value (absolute value)	0.83	0.00	0.00	0.00	0.14	1.68	3.29	5.16	20
Gross positive fair value	0.82	0.00	0.00	0.00	0.27	1.70	2.88	3.70	20
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	31
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	31
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	31
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 09/30/2017

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.11	-0.12	-0.10	0.03	0.09	0.17	0.36	0.40	31
Provision for loan and lease losses / Average loans and leases	0.16	-0.19	-0.13	0.05	0.11	0.27	0.48	0.57	31
Provision for loan and lease losses / Net losses	189.75	-84.64	31.82	74.19	128.51	321.23	516.00	562.47	31
Allowance for loan and lease losses / Total loans and leases not held for sale	1.27	0.84	0.93	1.06	1.22	1.41	1.83	1.90	31
Allowance for loan and lease losses / Total loans and leases	1.26	0.84	0.93	1.06	1.21	1.40	1.70	1.89	31
Allowance for loan and lease losses / Net loans and leases losses (X)	20.07	2.70	3.41	8.37	12.30	31.19	50.45	62.43	26
Allowance for loan and lease losses / Nonaccrual assets	187.22	90.24	95.47	106.23	163.81	199.22	381.29	438.40	31
ALLL/90+ days past due + nonaccrual loans and leases	165.12	68.60	78.13	105.38	132.30	187.45	338.79	425.55	31
Gross loan and lease losses / Average loans and leases	0.18	0.03	0.03	0.06	0.14	0.19	0.42	0.74	31
Recoveries / Average loans and leases	0.07	0.01	0.01	0.03	0.05	0.09	0.15	0.21	31
Net losses / Average loans and leases	0.11	-0.08	-0.02	0.02	0.07	0.16	0.37	0.51	31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Recoveries / Prior year-end losses	43.73	5.47	6.27	8.80	14.33	49.50	113.09	261.33	29
Earnings coverage of net losses (X)	15.79	-60.63	-19.80	3.85	12.15	28.49	66.88	94.75	31
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.01	-0.12	-0.11	-0.01	0.00	0.06	0.09	0.19	31
Real estate loans secured by 1-4 family	0.03	-0.18	-0.03	0.00	0.00	0.06	0.19	0.24	31
Revolving	-0.01	-0.25	-0.13	-0.02	0.00	0.00	0.08	0.20	30
Closed-end	0.03	-0.19	-0.02	0.00	0.01	0.06	0.15	0.28	31
Commercial real estate loans	0.00	-0.19	-0.18	-0.03	0.00	0.01	0.10	0.24	31
Construction and land development	-0.04	-0.54	-0.35	0.00	0.00	0.00	0.11	0.17	30
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other	-0.03	-0.54	-0.35	0.00	0.00	0.00	0.11	0.17	30
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Nonfarm nonresidential	0.02	-0.18	-0.05	0.00	0.00	0.02	0.10	0.33	31
Owner-occupied	0.00	-0.06	-0.04	0.00	0.00	0.00	0.03	0.07	31
Other	0.01	-0.05	-0.01	0.00	0.00	0.00	0.04	0.14	31
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	26
Commercial and industrial loans	0.26	-0.11	-0.09	0.00	0.12	0.33	1.14	1.20	31
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to individuals	0.81	0.08	0.13	0.26	0.48	1.19	2.29	2.34	25
Credit card loans	0.92	0.21	0.29	0.53	0.93	1.32	1.55	1.62	3
Agricultural loans	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.34	20
Loans to foreign governments and institutions									
Other loans and leases	0.39	-0.94	-0.09	0.00	0.00	0.30	2.65	3.82	29

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 4  
 Date: 09/30/2017

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.40	0.01	0.04	0.13	0.23	0.51	1.09	1.70	31
90+ days past due loans and leases	0.09	0.00	0.00	0.00	0.03	0.10	0.21	0.69	31
Nonaccrual loans and leases	0.81	0.28	0.34	0.49	0.74	1.10	1.28	1.67	31
90+ days past due and nonaccrual loans and leases	0.93	0.36	0.45	0.59	0.85	1.21	1.67	1.93	31
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.40	0.01	0.04	0.13	0.23	0.51	1.08	1.70	31
90+ days past due assets	0.09	0.00	0.00	0.00	0.03	0.10	0.21	0.69	31
Nonaccrual assets	0.85	0.32	0.40	0.51	0.75	1.19	1.28	1.77	31
30+ days past due and nonaccrual assets	1.36	0.45	0.52	0.82	1.17	1.74	2.37	3.28	31
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.66	0.22	0.26	0.44	0.60	0.84	1.20	1.31	31
90+ past due and nonaccrual assets + other real estate owned	0.85	0.26	0.41	0.48	0.83	1.25	1.36	1.46	31
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	1.09	0.39	0.41	0.58	1.02	1.53	1.81	2.01	31
Allowance for loan and leases losses	127.05	50.05	51.11	80.06	103.98	174.71	231.78	273.36	31
Equity cap + allowance for loan and lease losses	10.50	3.94	4.59	6.00	9.84	13.70	19.12	24.24	31
Tier 1 cap + allowance for loan and lease losses	10.29	3.63	4.08	6.23	9.29	13.58	20.02	21.60	31
Loans and Leases + other real estate owned	1.59	0.65	0.72	0.85	1.68	2.25	2.50	2.87	31

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	0.34	0.00	0.01	0.06	0.23	0.49	0.74	1.30	31
	90+ days past due	0.06	0.00	0.00	0.00	0.02	0.09	0.22	0.34	31
	Nonaccrual	0.89	0.11	0.29	0.57	0.90	1.25	1.54	1.86	31
Commercial and industrial	30-89 days past due	0.31	0.00	0.00	0.05	0.14	0.50	1.05	1.20	31
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.07	31
	Nonaccrual	0.61	0.00	0.00	0.04	0.32	0.93	1.68	2.98	31
Individuals	30-89 days past due	1.08	0.00	0.00	0.12	0.58	1.07	2.72	6.63	31
	90+ days past due	0.31	0.00	0.00	0.00	0.00	0.03	0.15	4.44	31
	Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.17	0.62	1.94	31
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.09	0.89	1.16	20
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.11	1.15	1.60	20
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.19	0.00	0.00	0.00	0.00	0.00	0.85	2.02	29
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.13	29
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.00	2.00	29

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 4  
Date: 09/30/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.56	0.00	0.02	0.13	0.36	0.78	1.29	2.31	31
	90+ days past due	0.06	0.00	0.00	0.00	0.01	0.05	0.31	0.50	31
	Nonaccrual	0.81	0.08	0.15	0.28	0.52	1.21	2.00	2.60	31
Revolving	30-89 days past due	0.30	0.00	0.00	0.00	0.25	0.49	0.75	1.38	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.13	30
	Nonaccrual	0.33	0.00	0.00	0.00	0.08	0.56	1.46	1.55	30
Closed-End	30-89 days past due	0.55	0.00	0.00	0.09	0.37	0.79	1.64	2.52	31
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.06	0.31	0.54	31
	Nonaccrual	0.89	0.09	0.14	0.31	0.57	1.23	2.01	3.09	31
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.04	0.09	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.02	0.00	0.00	0.00	0.01	0.04	0.09	0.10	31
Commercial real estate	30-89 days past due	0.17	0.00	0.00	0.00	0.10	0.30	0.49	0.59	31
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.02	0.20	0.24	31
	Nonaccrual	0.83	0.05	0.10	0.37	0.72	1.21	1.71	2.10	31
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.28	0.46	1.64	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.13	30
	Nonaccrual	0.48	0.00	0.00	0.00	0.04	0.46	1.46	4.11	30
1-4 family	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.19	30
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.17	0.59	30
Other	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.10	0.46	0.57	30
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.08	30
	Nonaccrual	0.39	0.00	0.00	0.00	0.00	0.26	1.46	3.42	30
Multifamily	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.11	31
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.41	31
Nonfarm non-residential	30-89 days past due	0.20	0.00	0.00	0.00	0.10	0.32	0.62	1.01	31
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.02	0.25	0.39	31
	Nonaccrual	0.92	0.06	0.07	0.35	0.81	1.52	1.70	2.04	31
Owner occupied	30-89 days past due	0.14	0.00	0.00	0.00	0.03	0.23	0.53	0.85	31
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.26	31
	Nonaccrual	0.51	0.00	0.00	0.09	0.28	0.84	1.50	1.55	31
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.09	0.21	0.26	31
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.24	31
	Nonaccrual	0.32	0.00	0.00	0.00	0.12	0.35	1.49	1.65	31
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.00	0.89	2.06	26
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	26
	Nonaccrual	1.10	0.00	0.00	0.00	0.00	0.61	2.18	13.88	26
Credit card	30-89 days past due	0.84	0.07	0.14	0.35	0.70	1.26	1.60	1.71	3
	90+ days past due	0.30	0.03	0.06	0.14	0.29	0.45	0.55	0.58	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3

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



**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 4  
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
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.02	5.10	7.47	10.50	12.62	14.13	15.22	16.23	31
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Tier 1 capital, column A	13.72	9.07	9.35	12.73	14.14	15.03	16.48	16.79	31
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Total capital, column A	15.34	10.53	11.11	14.41	15.65	16.63	17.62	19.08	31
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Tier 1 leverage	9.99	7.33	7.96	9.11	9.79	10.95	11.52	12.78	31









**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 4  
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	102.12	25.35	46.24	71.03	100.46	113.47	187.94	205.44	20
Dividends paid / Net income	20.67	0.00	0.00	0.00	21.07	34.83	49.80	60.29	29
Net income - dividends / Average equity	6.94	-3.44	2.61	5.48	7.16	8.43	11.20	17.86	31
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	135.53	25.37	73.95	93.55	117.04	148.88	261.44	398.56	21
Dividends from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.35	0.65	21
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Dividends from all subsidiaries	136.65	25.37	73.95	93.55	117.23	148.88	261.44	398.56	21
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	28.28	0.00	0.00	0.00	32.51	47.10	65.04	69.77	29
Interest income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.27	29
Mortgage and service fees from bank subsidiaries	2.18	0.00	0.00	0.00	0.00	0.00	9.51	23.64	29
Other income from bank subsidiaries	0.16	0.00	0.00	0.00	0.00	0.00	0.95	1.81	29
Operating income from bank subsidiaries	33.00	0.00	0.00	7.84	32.75	48.78	74.92	86.94	29
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	45.84	0.00	0.00	0.00	4.62	100.00	100.00	100.00	11
Interest income from nonbank subsidiaries	0.86	0.00	0.00	0.00	0.00	0.00	0.00	4.70	11
Mortgage and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating income from nonbank subsidiaries	46.69	0.00	0.00	0.00	9.41	100.00	100.00	100.00	11
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	67.52	0.00	0.00	28.42	93.58	99.93	100.00	100.00	28
Interest income from bank subsidiaries	0.68	0.00	0.00	0.00	0.00	0.23	3.03	7.65	28
Mortgage and service fees from bank subsidiaries	5.57	0.00	0.00	0.00	0.00	0.00	32.11	58.94	28
Other income from bank subsidiaries	0.54	0.00	0.00	0.00	0.00	0.00	3.22	5.30	28
Operating income from bank subsidiaries	78.85	0.45	5.38	85.71	99.59	100.00	100.00	100.00	28
Dividends from nonbank subsidiaries	3.57	0.00	0.00	0.00	0.00	0.03	2.83	59.44	28
Interest income from nonbank subsidiaries	3.89	0.00	0.00	0.00	0.00	0.00	3.88	64.37	28
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	28
Operating income from nonbank subsidiaries	15.36	0.00	0.00	0.00	0.02	2.75	88.73	97.50	28
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Loans and advances from subsidiaries / Short term debt	1919.09	74.58	149.16	372.89	2062.00	2250.31	3846.27	4378.26	5
Loans and advances from subsidiaries / Total debt	2096.09	0.00	0.00	18.75	186.50	544.18	3321.44	10027.49	14

## BHCPR Reporters for Quarter Ending 09/30/2017

Peer Group 4 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2017 and Other Notes</u>
1247576	702,654	215 HOLDING CO.	MINNEAPOLIS, MN	
1129533	828,546	AUBURN NATIONAL BANCORPORATION, INC.	AUBURN, AL	
1491913	704,636	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1248162	966,186	BNCCORP, INC.	BISMARCK, ND	Moved from Peer 3
2531245	666,416	CARVER BANCORP, INC.	NEW YORK, NY	
1203899	880,103	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	784,143	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1139532	640,340	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
1140239	896,162	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1097566	736,869	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	
1070765	923,985	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1404632	944,765	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
2337401	914,319	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1118265	985,108	FIRST KEYSTONE CORPORATION	BERWICK, PA	Moved from Peer 3
1081716	960,777	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1108707	927,373	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
1399073	885,294	HEARTLAND BANCCORP	GAHANNA, OH	
3577419	954,938	HOME BANCORP, INC.	TAMPA, FL	
3121193	995,407	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	Moved from Peer 3
3030307	930,129	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2237118	916,347	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
1249712	962,965	PORTER BANCORP, INC.	LOUISVILLE, KY	
2838159	928,732	PROVIDENT BANCORP	AMESBURY, MA	
2324429	809,834	ROYAL BANCSHARES OF PENNSYLVANIA, INC.	NARBERTH, PA	
2693273	979,468	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1250286	776,081	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
3831465	801,231	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
1207431	933,128	STARK BANK GROUP, LTD.	FORT DODGE, IA	
2621548	952,024	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1947102	799,128	TWO RIVERS FINANCIAL GROUP, INC.	BURLINGTON, IA	
1139103	981,868	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN	

Note: Peer Group 4 has 31 bank holding companies.