

## BHCPR PEER GROUP DATA

Peer Group: 1  
Date: 12/31/2016

## Summary Ratios

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	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	2.80	2.81	2.88	2.84	2.90
+ Non-interest income	1.38	1.45	1.50	1.74	1.88
- Overhead expense	2.72	2.85	2.93	3.15	3.34
- Provision for loan and lease losses	0.17	0.17	0.14	0.19	0.33
+ Securities gains (losses)	0.01	0.01	0.02	0.02	0.04
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.35	1.33	1.42	1.40	1.28
Net operating income	0.90	0.92	0.96	0.94	0.88
Net income	0.90	0.92	0.96	0.94	0.87
Net income (sub-chapter S adjusted)	1.09	1.41			0.17
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	3.57	3.57	3.71	3.82	4.08
Interest expense	0.50	0.46	0.49	0.60	0.74
Net interest income (tax equivalent)	3.06	3.09	3.18	3.17	3.28
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.27	0.31	0.30	0.44	0.74
Earnings coverage of net losses (X)	19.85	15.90	32.43	19.55	8.80
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.07	1.16	1.23	1.42	1.64
Allowance for loan and lease losses / Total loans and leases	1.04	1.14	1.22	1.40	1.61
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.88	0.97	1.09	1.40	1.94
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.51	0.58	0.60	0.68	0.87
<b>Liquidity and Funding</b>					
Net noncore funding dependence	18.65	18.17	17.27	17.98	19.34
Net short-term noncore funding dependence	5.98	4.31	4.06	3.61	3.44
Net loans and leases / Total assets	61.98	62.72	61.49	60.31	57.97
<b>Capitalization</b>					
Tier 1 leverage ratio	9.40	9.68	9.82	9.63	9.38
Equity capital / Total assets	11.52	11.65	11.73	11.61	11.30
Equity capital + minority interest / Total assets	11.60	11.75	11.90	11.78	11.59
Tier 1 common equity capital / Total risk-weighted assets	12.16	12.08	11.92	11.79	11.43
Net Loans and leases / Equity capital (X)	5.37	5.42	5.27	5.28	5.20
Cash dividends / Net income	29.14	28.05	27.42	27.33	25.15
Cash dividends / Net income (sub-chapter S adjusted)	-6.33	15.95			-19.73
Retained earnings / Average equity capital	5.35	5.30	5.69	5.83	5.49
<b>Growth Rates</b>					
Assets	8.31	7.61	9.24	2.86	5.95
Equity capital	7.98	5.87	9.53	5.10	7.54
Net loans and leases	8.53	9.31	11.05	5.13	7.92
Noncore funding	9.42	5.64	11.46	0.16	-4.26
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	1.12	1.23	2.43	2.95	2.47
Long-term debt / Equity capital	12.53	12.95	10.76	12.70	13.81
Equity investment in subs / Equity capital	101.56	102.41	102.66	104.36	106.52
Cash FR op + noncash + op expenses / Op expenses + dividends	146.22	143.71	149.64	169.33	160.13

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**Relative Income Statement and Margin Analysis**

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	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.26	3.25	3.35	3.41	3.59
Less: Interest expense	0.45	0.42	0.44	0.53	0.65
Equals: Net interest income (tax equivalent)	2.80	2.81	2.88	2.84	2.90
Plus: Non-interest income	1.38	1.45	1.50	1.74	1.88
Equals: adjusted operating income (tax equivalent)	4.24	4.39	4.51	4.73	4.89
Less: Overhead Expense	2.72	2.85	2.93	3.15	3.34
Less: Provision for loan and lease losses	0.17	0.17	0.14	0.19	0.33
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	0.01	0.02	0.02	0.04
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.35	1.33	1.42	1.40	1.28
Less: Applicable income taxes (tax equivalent)	0.45	0.44	0.47	0.44	0.42
Less: Minority interest	0.00	0.00	0.00	0.00	0.01
Equals: Net operating income	0.90	0.92	0.96	0.94	0.88
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.90	0.92	0.96	0.94	0.87
Memo: Net income (last four quarters)	0.94	0.93	0.96	0.94	0.86
Net income-BHC and noncontrolling (minority) interest	0.91	0.92	0.97	0.96	0.88
<b>Margin Analysis</b>					
Average earning assets / Average assets	91.56	91.39	91.14	90.56	89.86
Average interest-bearing funds / Average assets	65.62	66.63	67.02	68.43	68.71
Interest income (tax equivalent) / Average earning assets	3.57	3.57	3.71	3.82	4.08
Interest expense / Average earning assets	0.50	0.46	0.49	0.60	0.74
Net interest income (tax equivalent) / Average earning assets	3.06	3.09	3.18	3.17	3.28
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.32	4.30	4.50	4.72	5.06
Interest-bearing bank balances	0.51	0.28	0.28	0.32	0.31
Fed funds sold and reverse repos	0.72	0.48	0.43	0.39	0.40
Trading assets	1.21	0.94	1.04	1.19	1.25
Total earning assets	3.51	3.50	3.65	3.77	4.03
Investment securities (tax equivalent)	2.42	2.33	2.41	2.39	2.65
US Treasury and agency securities (excluding Mortgage-backed securities)	1.51	1.41	1.29	1.23	1.49
Mortgage-backed securities	2.13	2.25	2.32	2.32	2.70
All other securities	3.74	3.46	3.66	3.85	4.04
Interest-bearing deposits	0.39	0.35	0.35	0.42	0.53
Time deposits of \$100K or more	0.84	0.77	0.82	0.95	1.12
Time deposits < \$100K	0.80	0.77	0.82	0.96	1.23
Other domestic deposits	0.27	0.23	0.21	0.24	0.28
Foreign deposits	0.36	0.26	0.28	0.37	0.46
Fed funds purchased and repos	0.64	0.48	0.57	0.72	0.91
Other borrowed funds and trading liabilities	1.55	1.56	1.64	1.97	2.36
All interest-bearing funds	0.69	0.62	0.59	0.69	0.85

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**Non-interest Income & Expenses**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.86	3.34	3.11	2.95	2.84
Overhead expenses / Net Interest Income + non-interest income	64.72	66.98	66.44	67.52	69.11
<b>Percent of Average Assets</b>					
Total overhead expense	2.72	2.85	2.93	3.15	3.34
Personnel expense	1.41	1.40	1.43	1.48	1.49
Net occupancy expense	0.29	0.32	0.33	0.34	0.34
Other operating expenses	0.99	1.09	1.16	1.32	1.50
Overhead less non-interest income	1.32	1.34	1.35	1.32	1.37
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	63.87	66.05	65.66	66.80	68.50
Personnel expense	33.62	33.64	32.38	31.92	31.26
Net occupancy expense	7.02	7.47	7.59	7.51	7.36
Other operating expenses	22.37	24.43	24.98	26.49	29.46
Total non-interest income	32.36	33.40	32.68	35.18	36.31
Fiduciary activities income	2.27	2.53	2.67	2.42	2.18
Service charges on domestic deposit accounts	4.32	4.66	4.81	4.76	4.61
Trading revenue	0.98	1.00	1.19	1.07	1.43
Investment banking fees and commissions	3.67	2.86	2.67	2.55	2.81
Insurance activities revenue	0.56	0.91	0.79	0.96	1.11
Venture capital revenue	0.01	0.05	0.08	0.06	0.11
Net servicing fees	0.60	0.73	0.56	1.02	0.60
Net securitization income	0.02	0.01	0.02	0.01	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.22	1.99	1.44	2.03	1.94
Other non-interest income	10.70	11.38	10.41	11.42	12.15
Overhead less non-interest income	31.73	32.60	32.51	31.19	31.82
Applicable income taxes / Pretax net operating income (tax equivalent)	29.36	28.10	29.20	28.74	27.20
Applicable income tax + TE / Pretax net operating income + TE	33.76	32.77	33.11	32.22	30.97

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**Percent Composition of Assets**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Total Assets</b>					
Real estate loans	34.32	33.17	33.06	32.61	32.01
Commercial and industrial loans	12.69	13.80	13.65	12.50	11.64
Loans to individuals	4.37	5.19	5.05	5.25	4.94
Loans to depository institutions and acceptances of other banks	0.09	0.08	0.11	0.12	0.10
Agricultural loans	0.16	0.16	0.13	0.14	0.12
Other loans and leases	5.15	5.24	4.81	4.53	4.16
Net loans and leases	61.98	62.72	61.49	60.31	57.97
Debt securities over 1 year	14.76	15.36	15.71	15.65	15.91
Mutual funds and equity securities	0.06	0.10	0.10	0.13	0.12
Subtotal	78.74	79.49	78.78	77.00	74.97
Interest-bearing bank balances	3.68	4.02	4.63	4.41	4.19
Federal funds sold and reverse repos	1.86	0.84	0.68	0.85	1.13
Debt securities 1 year or less	1.89	2.20	2.08	2.67	3.05
Trading assets	1.44	0.74	0.77	0.80	0.98
Total earning assets	89.91	89.84	89.59	88.94	87.84
Non-interest cash and due from depository institutions	1.16	1.15	1.24	1.38	1.53
Other real estate owned	0.07	0.10	0.14	0.17	0.22
All other assets	8.86	8.99	9.09	9.58	10.45
<b>Memoranda</b>					
Short-term investments	9.01	8.39	8.39	8.97	9.34
US Treasury securities	1.14	1.12	1.06	0.54	0.56
US agency securities (excluding Mortgage-backed securities)	0.70	1.07	1.19	1.36	1.39
Municipal securities	1.48	1.39	1.31	1.14	1.13
Mortgage-backed securities	10.88	11.38	11.49	11.94	11.90
Asset-backed securities	0.33	0.40	0.43	0.59	0.65
Other debt securities	0.34	0.53	0.53	0.86	1.01
Loans held-for-sale	0.46	0.48	0.37	0.31	0.67
Loans not held-for-sale	61.74	62.53	61.78	60.69	57.57
Real estate loans secured by 1-4 family	13.46	14.33	15.21	15.39	16.04
Revolving	2.53	2.77	3.14	3.24	3.38
Closed-end, secured by first liens	10.21	10.78	11.10	11.09	11.60
Closed-end, secured by junior liens	0.35	0.43	0.47	0.51	0.57
Commercial real estate loans	18.43	16.85	15.88	15.02	13.72
Construction and land development	2.79	2.35	2.00	1.69	1.62
Multifamily	2.58	2.36	2.13	1.99	1.65
Nonfarm nonresidential	12.08	11.27	10.78	10.63	10.10
Real estate loans secured by farmland	0.27	0.24	0.22	0.24	0.22

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

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	53.67	52.17	52.96	54.23	55.30
Real estate loans secured by 1-4 family	22.06	23.24	25.22	26.11	27.79
Revolving	4.07	4.46	5.22	5.53	5.91
Closed-end	17.66	18.41	19.49	20.02	21.35
Commercial real estate loans	28.05	25.83	24.50	24.12	23.25
Construction and land development	4.34	3.70	3.18	2.71	2.76
1-4 family	0.75	0.61	0.54	0.49	0.47
Other	3.47	2.99	2.57	2.17	2.22
Multifamily	3.94	3.58	3.27	3.29	2.89
Nonfarm nonresidential	18.34	17.31	16.67	17.07	17.10
Owner-occupied	6.97	6.85	6.24	6.32	6.12
Other	11.35	10.41	9.66	9.74	9.67
Real estate loans secured by farmland	0.43	0.40	0.37	0.41	0.39
Loans to depository institutions and acceptances of other banks	0.27	0.20	0.22	0.24	0.20
Commercial and industrial loans	21.10	22.76	22.49	20.62	19.63
Loans to individuals	7.66	8.38	8.43	9.00	8.69
Credit card loans	1.19	1.71	1.78	2.51	2.44
Agricultural loans	0.26	0.27	0.23	0.24	0.23
Other loans and leases	10.50	9.88	9.18	9.06	8.90
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	327.21	320.12	306.02	315.91	314.91
Real estate loans secured by 1-4 family	128.78	138.11	133.95	142.16	146.81
Revolving	24.63	27.00	29.49	32.09	35.36
Closed-end	102.17	108.47	101.16	106.73	109.24
Commercial real estate loans	175.17	162.53	157.21	162.89	154.59
Construction and land development	26.52	22.52	21.28	19.49	19.06
1-4 family	4.79	3.86	3.65	3.60	3.33
Other	21.13	18.15	16.95	15.34	15.15
Multifamily	24.93	23.20	19.72	20.24	15.81
Nonfarm nonresidential	115.24	110.03	110.04	115.08	113.24
Owner-occupied	43.30	42.46	44.37	49.32	49.41
Other	70.44	64.56	62.22	64.07	63.27
Real estate loans secured by farmland	2.53	2.32	2.46	3.05	3.01
Loans to depository institutions and acceptances of other banks	0.96	0.79	1.07	1.57	1.51
Commercial and industrial loans	116.45	126.48	135.29	129.47	129.29
Loans to individuals	40.95	48.24	47.99	55.95	56.67
Credit card loans	5.49	8.77	6.65	14.29	15.41
Agricultural loans	1.39	1.39	1.30	1.56	1.48
Other loans and leases	49.71	49.46	45.59	45.82	42.25
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	21.67	19.45	18.04	17.40	16.49
Non-owner occupied CRE loans / Total risk based capital	133.57	121.82	113.36	115.48	106.91
Construction and land development loans / Total risk based capital	26.52	22.52	21.28	19.49	19.06
Total CRE loans / Total risk based capital	180.58	167.95	162.79	167.52	159.41

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**Liquidity and Funding**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Total Assets</b>					
Short-term investments	9.01	8.39	8.39	8.97	9.34
Liquid assets	24.59	23.80	24.24	24.41	24.99
Investment securities	17.39	18.21	18.50	19.23	20.19
Net loans and leases	61.98	62.72	61.49	60.31	57.97
Net loans, leases and standby letters of credit	63.33	64.21	63.48	62.47	60.13
Core deposits	59.16	59.80	59.99	58.41	55.65
Noncore funding	24.19	23.80	22.93	23.92	24.84
Time deposits of \$100K or more	5.26	5.40	5.83	5.43	5.83
Foreign deposits	0.60	0.67	0.84	1.00	1.00
Federal funds purchased and repos	2.40	2.03	2.40	2.56	2.65
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.79	0.99	1.51	1.55	1.51
Commercial paper	0.01	0.03	0.08	0.14	0.14
Other borrowings w/remaining maturity of 1 year or less	3.68	3.31	3.23	3.17	2.54
Earning assets repriceable in 1 year	42.00	40.67	39.53	39.86	39.71
Interest-bearing liabilities repriceable in 1 year	8.17	8.89	10.44	11.11	12.42
Long-term debt repriceable in 1 year	1.62	1.86	1.23	1.28	1.31
Net assets repriceable in 1 year	30.59	28.43	26.63	25.23	23.76
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	18.65	18.17	17.27	17.98	19.34
Net ST noncore funding dependence	5.98	4.31	4.06	3.61	3.44
Short-term investment / ST noncore funding	69.11	83.89	83.08	91.41	91.22
Liquid assets-ST noncore funding / Nonliquid assets	18.43	18.03	17.97	18.18	18.45
Net loans and leases / Total deposits	88.83	90.12	87.66	88.93	93.70
Net loans and leases / Core deposits	107.41	110.21	107.23	111.54	125.79
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.30	0.31	0.76	-1.16	1.39
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.97	0.21	1.38	-0.77	4.41
Structured notes appreciation (depreciation) / T1 cap	-0.13	-0.04	-0.03	-0.25	-0.02
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	18.09	18.61	16.91	15.26	10.63
Available-for-sale securities	81.91	81.39	83.09	84.74	89.37
US Treasury securities	7.83	7.34	6.74	3.80	3.82
US agency securities (excluding Mortgage-backed securities)	4.37	6.23	6.60	7.33	7.26
Municipal securities	8.47	7.85	6.64	6.20	5.98
Mortgage-backed securities	64.93	65.00	65.73	65.16	63.14
Asset-backed securities	2.21	2.11	2.31	3.33	3.57
Other debt securities	2.56	2.89	2.85	4.45	5.16
Mutual funds and equity securities	0.70	0.82	0.81	0.90	0.91
Debt securities 1 year or less	11.53	13.34	12.79	15.54	17.02
Debt securities 1 to 5 years	19.41	19.08	20.30	20.47	20.75
Debt securities over 5 years	64.37	63.57	62.20	59.61	57.92
Pledged securities	34.57	36.61	39.58	41.16	40.49
Structured notes, fair value	0.08	0.13	0.15	0.19	0.12
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	14.52	3.93	24.99	9.14	18.83
Investment securities	12.15	9.03	5.89	2.35	2.72
Core deposits	10.21	9.37	9.83	6.81	12.48
Noncore funding	9.42	5.64	11.46	0.16	-4.26

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

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Total Assets</b>					
Loan commitments	24.39	26.90	25.54	26.33	24.28
Standby letters of credit	1.10	1.21	1.56	1.52	1.46
Commercial and similar letters of credit	0.03	0.04	0.05	0.05	0.06
Securities lent	0.54	0.22	0.36	0.30	0.29
Credit derivatives - notional amount (BHC as guarantor)	0.32	0.53	0.62	0.16	0.18
Credit derivatives - notional amount (BHC as beneficiary)	0.59	0.56	0.65	0.19	0.25
Credit derivative contracts w/ purchased credit protection - invest grade	0.30	0.22	0.36	0.41	0.52
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.81	0.27	0.25	0.22	0.32
Derivative contracts	70.58	65.88	57.62	40.09	43.22
Interest rate contracts	50.43	46.97	40.11	26.65	31.25
Interest rate futures and forward contracts	15.98	8.38	4.46	4.16	6.74
Written options contracts (interest rate)	2.54	2.79	1.76	1.57	2.08
Purchased options contracts (interest rate)	2.15	1.88	1.68	1.51	1.47
Interest rate swaps	27.06	31.72	33.04	17.82	17.60
Foreign exchange contracts	9.39	14.23	13.88	9.17	9.02
Futures and forward foreign exchange contracts	5.32	8.72	7.93	5.18	4.86
Written options contracts (foreign exchange)	0.10	0.29	0.38	0.06	0.11
Purchased options contracts (foreign exchange)	0.10	0.28	0.38	0.07	0.11
Foreign exchange rate swaps	1.53	1.53	1.52	0.85	0.92
Equity, commodity, and other derivative contracts	3.30	2.34	1.63	1.58	1.55
Commodity and other futures and forward contracts	0.26	0.19	0.15	0.10	0.09
Written options contracts (commodity and other)	1.15	0.66	0.60	0.63	0.64
Purchased options contracts (commodity and other)	1.01	0.70	0.49	0.40	0.40
Commodity and other swaps	0.23	0.30	0.35	0.26	0.22
<b>Percent of Average Loans and Leases</b>					
Loan commitments	47.80	51.36	50.70	51.61	48.98

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**Derivatives Analysis**

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	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Notional Amount</b>					
Interest rate contracts	91.67	90.78	90.01	88.14	87.63
Foreign exchange contracts	4.36	6.66	6.99	7.99	8.15
Equity, commodity, and other contracts	1.95	1.69	1.99	2.56	2.78
Futures and forwards	17.54	18.93	16.52	19.32	24.41
Written options	7.59	7.51	7.76	7.52	9.30
Exchange-traded	0.22	0.11	0.11	0.14	0.08
Over-the-counter	6.51	7.13	7.40	7.06	9.04
Purchased options	4.75	4.21	4.58	4.51	3.97
Exchange-traded	0.49	0.21	0.19	0.29	0.15
Over-the-counter	3.50	3.49	4.01	3.91	3.51
Swaps	62.97	66.25	65.97	59.28	53.86
Held for trading	44.54	43.29	45.84	47.69	43.59
Interest rate contracts	36.03	35.28	36.80	37.38	33.48
Foreign exchange contracts	2.42	3.36	3.70	3.70	3.77
Equity, commodity, and other contracts	0.88	0.58	0.82	1.19	1.08
Non-traded	55.46	56.71	54.16	52.31	56.41
Interest rate contracts	50.76	51.40	48.86	46.78	50.15
Foreign exchange contracts	0.64	1.22	1.56	1.94	1.86
Equity, commodity, and other contracts	0.27	0.54	0.50	0.60	0.82
Derivative contracts (excluding futures and FX 14 days or less)	92.81	91.19	87.15	86.36	84.05
One year or less	30.73	27.34	23.71	25.74	29.67
Over 1 year to 5 years	32.85	33.98	34.15	31.03	32.79
Over 5 years	32.85	24.87	22.74	20.76	16.03
Gross negative fair value (absolute value)	0.99	1.21	1.45	1.33	1.96
Gross positive fair value	1.13	1.23	1.53	1.39	1.93
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.09	0.08	0.11	0.12	0.16
Gross positive fair value (X)	0.10	0.09	0.12	0.13	0.17
Held for trading (X)	0.08	0.07	0.09	0.10	0.13
Non-traded (X)	0.01	0.01	0.01	0.02	0.02
Current credit exposure (X)	0.06	0.04	0.05	0.05	0.08
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.01
<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	0.80	0.55	0.76	0.64	0.95



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 12/31/2016

**Allowance and Net Loan and Lease Losses**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.17	0.17	0.14	0.19	0.33
Provision for loan and lease losses / Average loans and leases	0.30	0.28	0.23	0.32	0.55
Provision for loan and lease losses / Net losses	141.39	109.07	105.06	64.28	76.76
Allowance for loan and lease losses / Total loans and leases not held for sale	1.07	1.16	1.23	1.42	1.64
Allowance for loan and lease losses / Total loans and leases	1.04	1.14	1.22	1.40	1.61
Allowance for loan and lease losses / Net loans and leases losses (X)	8.27	9.29	11.58	7.42	3.51
Allowance for loan and lease losses / Nonaccrual assets	168.41	165.86	164.85	147.71	123.13
ALLL/90+ days past due + nonaccrual loans and leases	123.05	127.52	129.92	114.92	98.08
Gross loan and lease losses / Average loans and leases	0.37	0.44	0.45	0.63	0.94
Recoveries / Average loans and leases	0.11	0.14	0.15	0.18	0.19
Net losses / Average loans and leases	0.27	0.31	0.30	0.44	0.74
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.01	0.01	0.01	0.01
Recoveries / Prior year-end losses	40.49	39.29	33.44	23.10	18.24
Earnings coverage of net losses (X)	19.85	15.90	32.43	19.55	8.80
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.03	0.09	0.17	0.34	0.69
Real estate loans secured by 1-4 family	0.06	0.12	0.22	0.45	0.81
Revolving	0.13	0.19	0.30	0.57	1.02
Closed-end	0.04	0.10	0.18	0.39	0.76
Commercial real estate loans	0.00	0.00	0.07	0.20	0.50
Construction and land development	-0.04	-0.07	0.06	0.41	1.28
1-4 family	-0.01	-0.01	-0.01	0.02	0.18
Other	-0.02	-0.06	0.08	0.29	1.00
Multifamily	0.00	-0.01	0.02	0.10	0.29
Nonfarm nonresidential	0.01	0.02	0.09	0.19	0.40
Owner-occupied	0.01	0.02	0.04	0.08	0.15
Other	0.00	0.00	0.04	0.09	0.24
Real estate loans secured by farmland	-0.02	-0.01	0.04	0.17	0.37
Commercial and industrial loans	0.41	0.24	0.17	0.40	0.56
Loans to depository institutions	0.00	0.00	0.00	0.00	0.05
Loans to individuals	1.28	1.18	1.34	1.25	1.52
Credit card loans	2.67	2.66	2.46	2.42	2.70
Agricultural loans	0.11	0.11	0.02	0.17	0.20
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.19	0.16	0.17	0.18

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2016

**Past Due and Nonaccrual Assets**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.51	0.58	0.60	0.68	0.87
90+ days past due loans and leases	0.23	0.30	0.29	0.40	0.56
Nonaccrual loans and leases	0.76	0.77	0.84	1.08	1.52
90+ days past due and nonaccrual loans and leases	1.06	1.17	1.22	1.63	2.28
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.51	0.58	0.61	0.69	0.88
90+ days past due assets	0.23	0.30	0.29	0.41	0.57
Nonaccrual assets	0.77	0.79	0.85	1.10	1.56
30+ days past due and nonaccrual assets	1.63	1.79	1.92	2.37	3.24
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.64	0.70	0.72	0.99	1.36
90+ past due and nonaccrual assets + other real estate owned	0.72	0.80	0.86	1.16	1.59
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.86	1.00	1.11	1.44	1.79
Allowance for loan and leases losses	139.13	154.82	154.12	177.17	200.83
Equity cap + allowance for loan and lease losses	7.07	8.12	8.87	11.84	15.11
Tier 1 cap + allowance for loan and lease losses	8.72	10.48	10.56	14.23	17.86
Loans and Leases + other real estate owned	1.38	1.60	1.81	2.34	3.02

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

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2016

**Past Due and Nonaccrual Loans and Leases**

		12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.48	0.56	0.60	0.75	1.01
	90+ days past due	0.31	0.43	0.46	0.58	0.75
	Nonaccrual	0.81	1.04	1.25	1.69	2.38
Commercial and industrial	30-89 days past due	0.33	0.29	0.26	0.32	0.43
	90+ days past due	0.05	0.05	0.04	0.08	0.13
	Nonaccrual	1.19	0.85	0.59	0.70	1.00
Individuals	30-89 days past due	1.08	1.08	1.08	1.22	1.31
	90+ days past due	0.21	0.20	0.22	0.31	0.29
	Nonaccrual	0.22	0.26	0.37	0.23	0.33
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.01
	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	0.20	0.16	0.10	0.18	0.25
	90+ days past due	0.03	0.01	0.01	0.01	0.02
	Nonaccrual	0.93	0.76	0.91	0.84	1.27
Foreign governments	30-89 days past due	0.54	1.74	0.00	0.00	0.87
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.00	0.00	0.16
Other loans and leases	30-89 days past due	0.17	0.22	0.20	0.21	0.21
	90+ days past due	0.01	0.02	0.02	0.04	0.03
	Nonaccrual	0.17	0.16	0.19	0.21	0.27

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: 1  
Date: 12/31/2016

		12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.82	0.84	0.88	1.04	1.23
	90+ days past due	0.69	0.75	0.71	0.85	0.99
	Nonaccrual	1.19	1.33	1.57	1.80	2.20
Revolving	30-89 days past due	0.60	0.57	0.63	0.57	0.66
	90+ days past due	0.07	0.08	0.12	0.13	0.12
	Nonaccrual	1.30	1.43	1.24	1.27	1.23
Closed-End	30-89 days past due	0.91	0.93	1.00	1.21	1.43
	90+ days past due	0.79	0.89	0.88	1.06	1.26
	Nonaccrual	1.20	1.35	1.69	2.02	2.49
Junior Lien	30-89 days past due	0.04	0.04	0.05	0.06	0.10
	90+ days past due	0.01	0.01	0.01	0.01	0.02
	Nonaccrual	0.09	0.11	0.13	0.14	0.17
Commercial real estate	30-89 days past due	0.16	0.19	0.23	0.33	0.65
	90+ days past due	0.05	0.06	0.11	0.21	0.34
	Nonaccrual	0.40	0.55	0.83	1.32	2.42
Construction and development	30-89 days past due	0.22	0.28	0.29	0.45	1.25
	90+ days past due	0.04	0.10	0.20	0.45	1.06
	Nonaccrual	0.34	0.52	1.33	2.45	5.54
1-4 family	30-89 days past due	0.04	0.06	0.07	0.06	0.14
	90+ days past due	0.01	0.02	0.02	0.05	0.16
	Nonaccrual	0.03	0.07	0.16	0.37	0.82
Other	30-89 days past due	0.15	0.20	0.18	0.36	1.05
	90+ days past due	0.03	0.07	0.14	0.33	0.82
	Nonaccrual	0.27	0.40	1.08	1.93	4.50
Multifamily	30-89 days past due	0.07	0.12	0.15	0.26	0.55
	90+ days past due	0.02	0.03	0.06	0.11	0.26
	Nonaccrual	0.12	0.23	0.31	0.52	1.29
Nonfarm non-residential	30-89 days past due	0.16	0.18	0.21	0.34	0.51
	90+ days past due	0.05	0.06	0.10	0.16	0.23
	Nonaccrual	0.45	0.56	0.91	1.29	2.09
Owner occupied	30-89 days past due	0.08	0.08	0.09	0.14	0.18
	90+ days past due	0.02	0.03	0.04	0.05	0.08
	Nonaccrual	0.25	0.29	0.37	0.54	0.77
Other	30-89 days past due	0.07	0.09	0.11	0.18	0.31
	90+ days past due	0.02	0.03	0.05	0.10	0.14
	Nonaccrual	0.18	0.24	0.42	0.63	0.96
Farmland	30-89 days past due	0.14	0.16	0.11	0.29	0.32
	90+ days past due	0.06	0.19	0.20	0.32	0.58
	Nonaccrual	0.73	0.71	0.74	1.55	3.17
Credit card	30-89 days past due	1.20	1.16	1.09	1.10	1.06
	90+ days past due	0.73	0.69	0.59	0.54	0.54
	Nonaccrual	0.08	0.10	0.12	0.16	0.29

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: 1  
Date: 12/31/2016

	12/31/2016			12/31/2015			12/31/2014			12/31/2013			12/31/2012		
<b>Capital Ratios</b>															
Tier 1 leverage ratio	9.40			9.68			9.82			9.63			9.38		
Tier 1 risk-based capital ratio							13.08			13.08			12.84		
Total risk-based capital ratio							14.71			14.96			14.83		
Tangible tier 1 leverage ratio							9.75			9.33			9.11		
Tangible common equity capital / Tangible assets							8.79			8.32			8.03		
Tier 1 common equity capital / Total risk-weighted assets	12.16			12.08			11.92			11.79			11.43		
<b>Other Ratios</b>															
Mortgage serving assets / Principal balance 1-4 family others							0.83			0.91			0.68		
Estimated FV of mortgage serving assets / Mortgage service assets							128.15			111.64			106.13		

**BHCPR PEER GROUP DATA**Peer Group: 1  
Date: 12/31/2016**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14  
Applies to all Institutions)**FR BHCPR  
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	12/31/2016		12/31/2015		12/31/2015		12/31/2014		12/31/2013	
<b>Capital Ratios</b>										
Common equity tier 1 capital, column A		12.16		12.00		13.19				
Common equity tier 1 capital, column B		0.47		0.63		7.01				
Tier 1 capital, column A		12.93		12.82		14.59				
Tier 1 capital, column B		0.55		0.70		7.74				
Total capital, column A		14.65		14.65		17.34				
Total capital, column B		0.61		0.79		8.66				
Tier 1 leverage		9.40		9.68		8.74				

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2016

**Insurance and Broker-Dealer Activities**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.02	0.06	0.05	0.08	0.15
Insurance underwriting assets (P/C) / Total insurance underwriting assets	49.62	53.85	55.18	54.12	48.49
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.38	46.15	44.82	45.88	51.51
Seperate account assets (L/H) / Total life assets	2.15	1.54	1.23	2.28	3.94
Insurance activities revenue / Adjusted operating income	0.56	0.91	0.79	0.96	1.11
Premium income / Insurance activities revenue	6.07	8.55	8.34	11.57	13.39
Credit related premium income / Total premium income	52.96	59.76	65.25	57.99	53.80
Other premium income / Total premium income	47.04	40.24	34.75	42.01	46.20
Insurance underwriting net income / Consolidated net income	0.12	0.12	0.17	0.25	0.29
Insurance net income (P/C) / Equity (P/C)	5.19	7.00	5.38	7.64	5.23
Insurance net income (L/H) / Equity (L/H)	4.69	2.70	8.34	5.80	5.92
Insurance benefits, losses, expenses / Insurance premiums	246.60	234.21	229.08	134.22	176.23
Reinsurance recovery (P/C) / Total assets (P/C)	0.41	0.86	1.00	2.00	1.84
Reinsurance recovery (L/H) / Total assets (L/H)	1.92	0.29	0.03	0.27	0.29
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.01	0.00	0.01
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.31	10.03	10.07	10.25	10.25
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	1.46	0.75	0.54	0.42	0.40

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2016

**Foreign Activities**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Analysis Ratios</b>					
Yield: Foreign loans	1.22	1.13	1.18	1.62	2.25
Cost: Interest-bearing deposits	0.36	0.26	0.28	0.37	0.46
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	67.21	5.92	0.27	1.65	3.40
Commercial and industrial loans	1.37	0.56	0.21	9.35	0.50
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	6.89	-0.33	36.01	20.07	15.08
Total selected assets	12.66	0.96	86.15	14.99	18.65
Deposits	47.76	-31.67	-5.47	3.16	-6.60



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 12/31/2016

**Parent Company Analysis - Part 1**

 FR BHCPR  
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	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Profitability</b>					
Net income / Average equity capital	7.95	7.96	8.23	8.28	7.91
Bank net income / Average equity investment in banks	9.04	8.42	8.55	7.72	7.91
Nonbank net income / Average equity investment in nonbanks	5.57	6.37	6.24	6.01	5.13
Sub BHCs net income / Average equity investment in sub BHCs	7.12	7.06	7.14	8.78	8.47
Bank net income / Parent net income	80.13	78.59	72.88	69.34	72.74
Nonbank net income / Parent net income	6.37	6.83	7.61	12.21	11.07
Sub BHCs net income / Parent net income	76.68	76.51	83.54	96.66	82.20
<b>Leverage</b>					
Total liabilities / Equity capital	21.58	21.12	21.84	28.43	30.15
Total debt / Equity capital	14.01	14.46	14.14	17.11	18.34
Total debt + NP to subs that issued trust preferred / Equity capital	16.40	17.04	17.05	20.42	22.61
Total debt + Loans guaranteed for affiliate / Equity capital	14.23	14.83	14.75	18.41	20.21
Total debt / Equity capital - excess over fair value	14.17	14.60	14.28	17.17	18.44
Long-term debt / Equity capital	12.53	12.95	10.76	12.70	13.81
Short-term debt / Equity capital	1.12	1.23	2.43	2.95	2.47
Current portion of long-term debt / Equity capital	0.38	0.26	0.33	0.21	0.50
Excess cost over fair value / Equity capital	0.20	0.16	0.13	0.10	0.12
Long-term debt / Consolidated long-term debt	27.52	24.05	23.14	25.26	25.51
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	101.56	102.41	102.66	104.36	106.52
Total investment in subs / Equity capital	110.98	108.88	109.31	113.06	114.89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1			99.17	100.49	101.21
Total investment in subs / Equity cap, Qual TPS + other PS in T1			105.36	107.81	108.80
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.28	0.40	0.40	0.79	1.23
Equity investment in subs - equity cap / Net income-div (X)	1.75	1.65	2.30	2.19	3.33
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	137.82	147.01	145.21	173.51	152.89
Cash flow from operations + noncash + op exchange / Op exchange + div	146.22	143.71	149.64	169.33	160.13
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	128.03	107.20	129.25	119.87	116.94
Pretax operating income + interest expenses / Interest expense	2,107.41	1,797.65	1,632.11	1,806.84	1,388.83
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,414.34	1,263.41	1,142.02	987.67	868.34
Dividends + interest from subs / Interest expenses + dividends	157.81	161.35	159.36	199.32	202.49
Fees + other income from subs / Salary + other expenses	14.75	14.52	14.59	11.67	9.12
Net income / Current part of long-term debt + preferred dividends (X)	55.02	56.52	43.35	52.81	106.19
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	4.84	4.88	4.22	4.03	3.25
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	1.57	0.02	0.08	0.02	0.09
Nonaccrual	15.05	7.58	8.31	4.82	7.11
Total	16.62	7.64	8.83	4.86	8.06
<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	0.11	0.25	0.46	0.86	0.89
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.11	0.29	0.56	0.86	0.89
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	6.17	4.39	3.85	5.82	8.00
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.11	0.33	0.20	0.49	0.69

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2016

**Parent Company Analysis - Part 2**

	12/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	78.24	83.05	69.31	50.95	64.35
Dividends paid / Net income	29.15	28.06	27.42	27.33	25.15
Net income - dividends / Average equity	5.34	5.29	5.69	5.85	5.50
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	116.31	114.67	117.63	143.01	161.00
Dividends from nonbank subsidiaries	11.99	7.85	16.50	49.06	19.39
Dividends from subsidiary BHCs	13.56	13.24	19.97	27.64	35.97
Dividends from all subsidiaries	190.88	167.07	198.41	307.20	277.66
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	44.87	45.41	46.43	55.82	52.35
Interest income from bank subsidiaries	0.54	0.61	0.82	0.66	0.67
Mortgage and service fees from bank subsidiaries	2.36	2.94	3.75	2.96	1.99
Other income from bank subsidiaries	0.00	0.02	0.01	0.00	0.00
Operating income from bank subsidiaries	53.59	53.20	55.85	65.38	63.78
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	60.44	67.65	46.97	47.06	46.23
Interest income from nonbank subsidiaries	7.00	5.61	4.33	8.36	8.57
Mortgage and serv fees from nonbank subsidiaries	1.34	1.86	2.10	2.70	4.75
Other income from nonbank subsidiaries	0.72	0.49	0.43	0.14	0.19
Operating income from nonbank subsidiaries	97.54	116.19	67.86	71.58	97.04
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	39.67	65.66	48.92	37.61	49.24
Interest income from subsidiary BHCs	0.33	0.20	0.96	0.22	0.28
Mortgage and service fees from subsidiary BHCs	0.58	0.62	0.93	0.91	0.92
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	42.09	109.82	66.14	39.60	51.87
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	52.71	52.69	53.75	47.64	42.98
Interest income from bank subsidiaries	1.13	0.84	0.78	0.74	1.17
Mortgage and service fees from bank subsidiaries	2.70	3.21	2.64	1.47	1.48
Other income from bank subsidiaries	0.03	0.09	0.06	0.05	0.00
Operating income from bank subsidiaries	63.25	63.11	64.63	58.38	50.87
Dividends from nonbank subsidiaries	3.92	5.22	3.54	6.52	6.48
Interest income from nonbank subsidiaries	3.89	2.20	0.91	1.15	2.49
Mortgage and service fees from nonbank subsidiaries	0.06	0.16	0.29	0.38	0.39
Other income from nonbank subsidiaries	0.19	0.12	0.13	0.03	0.07
Operating income from nonbank subsidiaries	13.55	11.67	8.96	11.47	13.08
Dividends from subsidiary BHCs	6.07	7.18	8.65	10.03	10.75
Interest income from subsidiary BHCs	0.04	0.01	0.02	0.04	0.08
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	7.37	7.90	9.52	10.99	12.34
Loans and advances from subsidiaries / Short term debt	157.15	118.43	100.26	101.37	188.63
Loans and advances from subsidiaries / Total debt	30.56	30.54	26.79	31.33	28.76

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 1  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									100
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.80	0.89	1.37	2.38	2.90	3.24	4.01	4.70	100
+ Non-interest income	1.38	0.27	0.40	0.83	1.32	1.95	2.64	3.24	100
- Overhead expense	2.72	1.63	1.80	2.27	2.66	3.13	3.97	4.27	100
- Provision for loan and lease losses	0.17	-0.04	0.00	0.06	0.16	0.24	0.38	0.74	100
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.01	0.03	0.05	0.07	100
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	100
= Pretax net operating income (tax equivalent)	1.35	0.13	0.75	1.07	1.38	1.71	1.86	1.98	100
Net operating income	0.90	0.26	0.49	0.72	0.90	1.11	1.26	1.62	100
Net income	0.90	0.26	0.49	0.72	0.90	1.11	1.26	1.62	100
Net income (sub-chapter S adjusted)	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	3.57	1.65	2.53	3.14	3.56	3.94	4.86	5.79	100
Interest expense	0.50	0.14	0.20	0.30	0.42	0.68	0.93	1.36	100
Net interest income (tax equivalent)	3.06	1.03	1.48	2.65	3.11	3.58	4.29	5.46	100
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.27	0.01	0.02	0.07	0.22	0.36	0.72	1.62	100
Earnings coverage of net losses (X)	19.85	0.14	2.36	6.13	9.98	27.55	67.54	160.68	100
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.07	0.30	0.48	0.76	1.04	1.29	1.91	2.32	100
Allowance for loan and lease losses / Total loans and leases	1.04	0.30	0.47	0.75	1.03	1.28	1.64	2.31	100
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.88	0.13	0.22	0.56	0.78	1.19	1.56	2.72	100
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.51	0.07	0.16	0.25	0.41	0.67	1.15	2.20	100
<b>Liquidity and Funding</b>									
Net noncore funding dependence	18.65	-3.30	0.28	8.71	15.95	28.88	47.23	60.36	100
Net short-term noncore funding dependence	5.98	-40.88	-11.18	0.84	6.56	14.33	22.02	24.75	100
Net loans and leases / Total assets	61.98	16.51	27.70	51.86	66.95	73.05	79.28	80.45	100
<b>Capitalization</b>									
Tier 1 leverage ratio	9.40	6.50	7.40	8.38	9.18	10.18	12.01	13.48	100
Equity capital / Total assets	11.52	8.12	8.64	9.88	11.40	13.27	14.70	15.62	100
Equity capital + minority interest / Total assets	11.60	8.12	8.67	9.91	11.47	13.32	14.80	15.73	100
Tier 1 common equity capital / Total risk-weighted assets	12.16	9.27	9.51	10.32	11.62	13.80	17.25	17.98	99
Net Loans and leases / Equity capital (X)	5.37	1.64	2.50	4.38	5.40	6.65	7.66	8.12	100
Cash dividends / Net income	29.14	0.00	0.90	20.14	31.51	42.43	59.25	67.61	96
Cash dividends / Net income (sub-chapter S adjusted)	-6.33	-6.33	-6.33	-6.33	-6.33	-6.33	-6.33	-6.33	1
Retained earnings / Average equity capital	5.35	0.63	2.07	3.87	5.33	6.88	8.52	10.93	100
<b>Growth Rates</b>									
Assets	8.31	-2.92	-0.03	2.86	6.04	11.03	24.27	36.18	94
Equity capital	7.98	-1.54	0.44	2.08	4.97	12.03	23.35	44.77	94
Net loans and leases	8.53	-3.18	-0.20	3.49	6.67	11.64	22.02	33.61	94
Noncore funding	9.42	-17.12	-12.98	-4.16	4.15	20.08	40.68	71.23	94
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	1.12	0.00	0.00	0.00	0.00	0.81	7.67	15.08	100
Long-term debt / Equity capital	12.53	0.00	0.00	0.00	8.24	18.55	55.52	71.59	100
Equity investment in subs / Equity capital	101.56	78.72	89.23	96.34	101.68	108.48	112.10	122.11	100
Cash FR op + noncash + op expenses / Op expenses + dividends	146.22	-0.51	45.50	91.80	126.37	193.35	318.65	407.48	100

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2016

**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)	3.26	1.46	2.33	2.85	3.32	3.66	4.56	4.99	100
Less: Interest expense	0.45	0.14	0.18	0.27	0.38	0.63	0.86	1.30	100
Equals: Net interest income (tax equivalent)	2.80	0.89	1.37	2.38	2.90	3.24	4.01	4.70	100
Plus: Non-interest income	1.38	0.27	0.40	0.83	1.32	1.95	2.64	3.24	100
Equals: adjusted operating income (tax equivalent)	4.24	2.52	3.29	3.68	4.23	4.70	5.50	6.96	100
Less: Overhead Expense	2.72	1.63	1.80	2.27	2.66	3.13	3.97	4.27	100
Less: Provision for loan and lease losses	0.17	-0.04	0.00	0.06	0.16	0.24	0.38	0.74	100
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	100
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.00	0.00	0.00	0.01	0.03	0.05	0.07	100
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	100
Equals: Pretax net operating income (tax equivalent)	1.35	0.13	0.75	1.07	1.38	1.71	1.86	1.98	100
Less: Applicable income taxes (tax equivalent)	0.45	0.06	0.19	0.33	0.44	0.61	0.66	0.76	100
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	100
Equals: Net operating income	0.90	0.26	0.49	0.72	0.90	1.11	1.26	1.62	100
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Equals: Net income	0.90	0.26	0.49	0.72	0.90	1.11	1.26	1.62	100
Memo: Net income (last four quarters)	0.94	0.45	0.54	0.75	0.92	1.13	1.27	1.63	94
Net income-BHC and noncontrolling (minority) interest	0.91	0.31	0.49	0.71	0.90	1.12	1.26	1.62	100
<b>Margin Analysis</b>									
Average earning assets / Average assets	91.56	86.46	87.26	89.62	91.33	93.80	95.68	96.85	100
Average interest-bearing funds / Average assets	65.62	49.72	53.58	59.15	64.68	71.20	81.53	83.96	100
Interest income (tax equivalent) / Average earning assets	3.57	1.65	2.53	3.14	3.56	3.94	4.86	5.79	100
Interest expense / Average earning assets	0.50	0.14	0.20	0.30	0.42	0.68	0.93	1.36	100
Net interest income (tax equivalent) / Average earning assets	3.06	1.03	1.48	2.65	3.11	3.58	4.29	5.46	100
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.32	2.74	3.46	3.83	4.19	4.65	5.61	7.56	100
Interest-bearing bank balances	0.51	0.23	0.28	0.41	0.51	0.61	0.74	1.12	100
Fed funds sold and reverse repos	0.72	0.00	0.00	0.23	0.64	1.20	1.77	2.44	66
Trading assets	1.21	0.00	0.00	0.00	1.16	2.05	3.57	5.29	71
Total earning assets	3.51	1.65	2.48	3.04	3.48	3.87	4.81	5.65	100
Investment securities (tax equivalent)	2.42	1.47	1.63	2.02	2.34	2.70	3.55	4.15	98
US Treasury and agency securities (excluding Mortgage-backed securities)	1.51	0.44	0.72	0.97	1.43	1.96	2.70	2.95	91
Mortgage-backed securities	2.13	1.49	1.56	1.84	2.13	2.37	2.91	3.18	98
All other securities	3.74	1.08	1.80	2.54	3.31	4.58	7.03	9.30	97
Interest-bearing deposits	0.39	0.07	0.12	0.22	0.35	0.56	0.80	1.07	99
Time deposits of \$100K or more	0.84	0.23	0.42	0.55	0.80	1.05	1.47	1.62	97
Time deposits < \$100K	0.80	0.15	0.30	0.53	0.78	0.99	1.34	1.70	96
Other domestic deposits	0.27	0.05	0.08	0.14	0.21	0.37	0.61	0.81	99
Foreign deposits	0.36	0.03	0.09	0.16	0.28	0.51	0.80	0.91	35
Fed funds purchased and repos	0.64	0.04	0.09	0.21	0.42	0.87	2.03	3.10	93
Other borrowed funds and trading liabilities	1.55	0.46	0.55	1.04	1.44	1.98	2.71	3.54	100
All interest-bearing funds	0.69	0.24	0.29	0.43	0.57	0.93	1.43	1.60	100

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Non-interest Income & Expenses**

Peer Group: 1  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.86	0.00	0.00	0.58	2.78	4.82	7.96	10.28	100
Overhead expenses / Net Interest Income + non-interest income	64.72	45.45	50.37	57.84	65.46	71.33	77.99	90.49	100
<b>Percent of Average Assets</b>									
Total overhead expense	2.72	1.63	1.80	2.27	2.66	3.13	3.97	4.27	100
Personnel expense	1.41	0.75	0.86	1.09	1.37	1.71	2.11	2.32	100
Net occupancy expense	0.29	0.12	0.15	0.23	0.28	0.37	0.44	0.51	100
Other operating expenses	0.99	0.49	0.63	0.72	0.91	1.10	1.69	2.24	100
Overhead less non-interest income	1.32	0.40	0.57	1.02	1.36	1.66	1.91	2.17	100
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	63.87	44.98	50.08	57.12	64.45	69.46	77.87	90.41	100
Personnel expense	33.62	18.46	23.51	27.86	33.69	38.77	43.55	45.35	100
Net occupancy expense	7.02	3.25	3.71	5.48	7.10	8.51	10.57	11.92	100
Other operating expenses	22.37	14.77	15.67	17.92	20.99	25.77	32.38	43.14	100
Total non-interest income	32.36	8.16	10.41	19.25	30.31	42.87	62.27	76.28	100
Fiduciary activities income	2.27	0.00	0.00	0.00	1.49	4.04	7.76	15.23	100
Service charges on domestic deposit accounts	4.32	0.00	0.12	1.43	4.20	6.74	8.26	9.72	100
Trading revenue	0.98	-1.04	-0.01	0.00	0.13	1.33	5.55	6.46	100
Investment banking fees and commissions	3.67	0.00	0.00	0.54	1.68	3.40	14.03	35.14	100
Insurance activities revenue	0.56	0.00	0.00	0.01	0.13	0.67	2.65	6.41	100
Venture capital revenue	0.01	-0.09	0.00	0.00	0.00	0.00	0.03	0.24	100
Net servicing fees	0.60	0.00	0.00	0.02	0.32	1.04	2.08	2.92	100
Net securitization income	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.81	100
Net gain (loss) - sales of loans, OREO, and other assets	2.22	-0.17	0.00	0.40	1.33	3.23	7.05	10.52	100
Other non-interest income	10.70	2.77	4.10	5.77	9.00	14.78	22.26	31.17	100
Overhead less non-interest income	31.73	7.44	10.99	25.07	34.03	39.30	45.86	50.36	100
Applicable income taxes / Pretax net operating income (tax equivalent)	29.36	11.28	20.32	26.27	29.88	34.14	36.17	37.27	96
Applicable income tax + TE / Pretax net operating income + TE	33.76	20.42	25.52	31.88	34.81	36.68	38.81	39.77	96

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 1  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	34.32	0.24	5.84	21.02	34.74	48.70	60.27	65.06	100
Commercial and industrial loans	12.69	0.66	1.46	6.30	11.36	19.40	25.31	28.92	100
Loans to individuals	4.37	0.03	0.08	0.49	2.11	7.92	13.01	22.09	100
Loans to depository institutions and acceptances of other banks	0.09	0.00	0.00	0.00	0.00	0.06	0.74	1.02	100
Agricultural loans	0.16	0.00	0.00	0.00	0.03	0.22	0.78	1.47	100
Other loans and leases	5.15	0.15	0.36	2.16	5.05	7.48	10.45	15.33	100
Net loans and leases	61.98	16.51	27.70	51.86	66.95	73.05	79.28	80.45	100
Debt securities over 1 year	14.76	0.07	3.48	9.05	14.86	19.97	26.15	34.25	100
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.13	0.25	0.33	100
Subtotal	78.74	31.86	45.28	76.92	83.40	87.00	89.97	91.43	100
Interest-bearing bank balances	3.68	0.28	0.35	1.02	2.54	5.70	9.75	13.03	100
Federal funds sold and reverse repos	1.86	0.00	0.00	0.00	0.01	0.74	13.11	33.30	100
Debt securities 1 year or less	1.89	0.00	0.04	0.29	1.04	3.24	5.34	8.91	100
Trading assets	1.44	0.00	0.00	0.00	0.16	1.09	9.15	15.10	100
Total earning assets	89.91	81.82	84.98	87.93	90.06	92.40	94.22	95.29	100
Non-interest cash and due from depository institutions	1.16	0.29	0.45	0.83	1.28	1.50	1.72	1.89	100
Other real estate owned	0.07	0.00	0.00	0.02	0.05	0.10	0.21	0.28	100
All other assets	8.86	3.72	4.62	6.36	8.84	10.96	13.54	17.35	100
<b>Memoranda</b>									
Short-term investments	9.01	0.89	1.29	2.55	5.63	11.79	30.93	43.17	100
US Treasury securities	1.14	0.00	0.00	0.00	0.35	2.05	4.82	6.41	100
US agency securities (excluding Mortgage-backed securities)	0.70	0.00	0.00	0.00	0.21	1.27	2.70	6.07	100
Municipal securities	1.48	0.00	0.00	0.01	1.02	2.53	5.60	6.94	100
Mortgage-backed securities	10.88	0.03	2.28	4.83	11.06	15.99	19.67	24.74	100
Asset-backed securities	0.33	0.00	0.00	0.00	0.00	0.54	1.64	3.98	100
Other debt securities	0.34	0.00	0.00	0.00	0.07	0.58	1.43	2.93	100
Loans held-for-sale	0.46	0.00	0.00	0.06	0.26	0.69	1.65	3.75	100
Loans not held-for-sale	61.74	16.11	27.08	51.58	67.08	73.46	79.93	81.18	100
Real estate loans secured by 1-4 family	13.46	0.17	1.66	6.55	12.44	19.48	25.96	37.32	100
Revolving	2.53	0.00	0.02	0.56	2.25	4.14	5.96	7.83	100
Closed-end, secured by first liens	10.21	0.05	1.43	4.91	9.14	14.87	20.74	35.11	100
Closed-end, secured by junior liens	0.35	0.00	0.00	0.09	0.27	0.57	0.98	1.32	100
Commercial real estate loans	18.43	0.01	0.52	8.30	18.34	30.38	36.93	41.02	100
Construction and land development	2.79	0.00	0.09	0.75	2.44	4.38	6.51	8.17	100
Multifamily	2.58	0.00	0.01	0.67	1.83	3.63	7.02	12.45	100
Nonfarm nonresidential	12.08	0.00	0.23	5.01	10.85	19.93	25.03	27.74	100
Real estate loans secured by farmland	0.27	0.00	0.00	0.00	0.04	0.34	1.34	2.17	100

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 1  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	53.67	2.00	19.26	39.65	51.04	71.02	80.71	89.72	100
Real estate loans secured by 1-4 family	22.06	0.27	3.59	12.23	22.42	29.72	39.63	53.29	100
Revolving	4.07	0.00	0.05	1.10	3.77	6.21	9.64	10.86	100
Closed-end	17.66	0.27	3.54	8.42	16.40	25.04	36.35	51.90	100
Commercial real estate loans	28.05	0.04	1.92	13.88	29.04	42.62	51.28	55.50	100
Construction and land development	4.34	0.00	0.20	1.54	3.58	6.36	10.30	11.66	100
1-4 family	0.75	0.00	0.00	0.10	0.51	1.44	2.61	3.35	100
Other	3.47	0.00	0.00	1.25	2.98	5.22	7.65	8.93	100
Multifamily	3.94	0.00	0.03	1.27	2.78	5.28	10.33	18.32	100
Nonfarm nonresidential	18.34	0.00	0.67	9.11	17.09	28.75	33.06	36.74	100
Owner-occupied	6.97	0.00	0.00	2.24	6.33	10.74	15.04	16.06	100
Other	11.35	0.00	0.26	5.40	9.89	17.67	21.94	24.93	100
Real estate loans secured by farmland	0.43	0.00	0.00	0.00	0.06	0.50	2.47	4.37	100
Loans to depository institutions and acceptances of other banks	0.27	0.00	0.00	0.00	0.00	0.08	1.74	4.82	100
Commercial and industrial loans	21.10	0.93	3.36	13.03	19.76	30.66	39.71	42.11	100
Loans to individuals	7.66	0.03	0.15	1.00	3.75	13.50	22.25	44.66	100
Credit card loans	1.19	0.00	0.00	0.00	0.17	0.97	5.98	24.32	100
Agricultural loans	0.26	0.00	0.00	0.00	0.06	0.36	1.31	2.47	100
Other loans and leases	10.50	0.19	0.56	3.40	8.07	14.76	27.31	46.98	100
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	327.21	3.12	75.46	189.29	319.24	490.33	558.03	620.85	99
Real estate loans secured by 1-4 family	128.78	2.32	25.34	64.13	117.28	176.67	275.86	351.51	99
Revolving	24.63	0.00	0.31	5.35	21.55	38.49	59.63	73.64	99
Closed-end	102.17	2.32	23.58	51.14	91.89	147.44	238.03	327.98	99
Commercial real estate loans	175.17	0.16	5.84	76.27	176.93	289.90	341.17	389.42	99
Construction and land development	26.52	0.00	1.52	8.63	22.26	38.84	63.56	74.02	99
1-4 family	4.79	0.00	0.00	0.54	3.64	9.92	15.43	20.76	99
Other	21.13	0.00	0.19	6.04	17.71	32.78	48.04	54.29	99
Multifamily	24.93	0.00	0.24	7.21	18.22	32.56	67.61	151.62	99
Nonfarm nonresidential	115.24	0.08	3.37	43.90	110.14	192.99	242.72	266.87	99
Owner-occupied	43.30	0.00	0.04	11.48	39.13	68.69	94.54	112.96	99
Other	70.44	0.08	1.23	26.68	67.11	111.49	162.49	177.19	99
Real estate loans secured by farmland	2.53	0.00	0.00	0.01	0.40	3.05	12.60	23.91	99
Loans to depository institutions and acceptances of other banks	0.96	0.00	0.00	0.00	0.00	0.50	7.88	10.86	99
Commercial and industrial loans	116.45	5.55	20.81	64.81	108.07	184.57	230.81	257.49	99
Loans to individuals	40.95	0.23	1.03	4.00	19.47	76.97	121.49	195.69	99
Credit card loans	5.49	0.00	0.00	0.00	0.83	6.08	32.70	78.98	99
Agricultural loans	1.39	0.00	0.00	0.00	0.25	1.95	7.51	13.09	99
Other loans and leases	49.71	1.27	3.91	23.33	45.38	70.66	109.54	156.47	99
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	21.67	0.04	2.02	11.99	21.09	31.43	40.33	45.52	100
Non-owner occupied CRE loans / Total risk based capital	133.57	0.16	6.81	62.56	130.96	206.91	278.46	349.25	99
Construction and land development loans / Total risk based capital	26.52	0.00	1.52	8.63	22.26	38.84	63.56	74.02	99
Total CRE loans / Total risk based capital	180.58	0.16	9.21	78.85	176.93	296.37	344.91	393.67	99

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2016

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	9.01	0.89	1.29	2.55	5.63	11.79	30.93	43.17	100
Liquid assets	24.59	7.46	10.42	15.23	20.46	29.93	53.50	65.80	100
Investment securities	17.39	0.16	4.43	11.43	16.72	22.32	35.41	37.73	100
Net loans and leases	61.98	16.51	27.70	51.86	66.95	73.05	79.28	80.45	100
Net loans, leases and standby letters of credit	63.33	17.20	30.85	54.63	67.94	74.58	79.45	80.87	100
Core deposits	59.16	14.08	28.12	47.89	63.82	71.78	76.15	80.91	100
Noncore funding	24.19	7.50	10.08	13.26	20.13	32.21	51.87	56.71	100
Time deposits of \$100K or more	5.26	0.07	0.78	1.95	4.79	7.39	13.48	15.82	100
Foreign deposits	0.60	0.00	0.00	0.00	0.00	0.22	5.09	7.82	100
Federal funds purchased and repos	2.40	0.00	0.00	0.27	1.34	3.59	8.90	21.79	100
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Net federal funds purchased (sold)	0.79	-6.64	-1.69	0.00	0.69	1.81	3.85	5.07	100
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.46	100
Other borrowings w/remaining maturity of 1 year or less	3.68	0.00	0.05	0.67	2.96	5.60	9.67	14.69	100
Earning assets repriceable in 1 year	42.00	17.86	22.18	33.65	41.85	49.07	61.03	68.86	100
Interest-bearing liabilities repriceable in 1 year	8.17	0.88	2.22	4.40	6.87	10.87	17.59	27.10	100
Long-term debt repriceable in 1 year	1.62	0.00	0.00	0.00	0.26	3.27	6.16	10.76	100
Net assets repriceable in 1 year	30.59	-0.85	10.59	18.20	32.86	40.75	50.63	58.09	100
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	18.65	-3.30	0.28	8.71	15.95	28.88	47.23	60.36	100
Net ST noncore funding dependence	5.98	-40.88	-11.18	0.84	6.56	14.33	22.02	24.75	100
Short-term investment / ST noncore funding	69.11	5.97	9.53	18.69	61.97	97.73	188.49	260.86	100
Liquid assets-ST noncore funding / Nonliquid assets	18.43	-13.31	-9.53	0.96	11.99	29.96	67.65	95.23	100
Net loans and leases / Total deposits	88.83	45.32	62.10	77.67	89.59	97.92	124.33	141.53	99
Net loans and leases / Core deposits	107.41	63.47	71.17	86.65	99.87	119.20	168.18	217.81	99
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.30	-2.57	-1.46	-0.69	-0.12	0.03	0.50	1.57	82
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.97	-3.84	-2.46	-1.85	-1.06	-0.04	0.77	1.67	98
Structured notes appreciation (depreciation) / T1 cap	-0.13	-0.71	-0.53	-0.10	-0.01	0.00	0.00	0.00	15
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	18.09	0.00	0.00	0.57	13.98	35.97	50.15	58.41	98
Available-for-sale securities	81.91	41.59	49.85	64.03	86.02	99.43	100.00	100.00	98
US Treasury securities	7.83	0.00	0.00	0.00	3.12	15.94	24.20	36.47	98
US agency securities (excluding Mortgage-backed securities)	4.37	0.00	0.00	0.01	1.20	8.14	15.64	26.84	98
Municipal securities	8.47	0.00	0.00	0.29	4.80	15.16	24.57	45.36	98
Mortgage-backed securities	64.93	16.87	30.94	49.01	68.31	81.87	93.33	97.55	98
Asset-backed securities	2.21	0.00	0.00	0.00	0.01	3.73	9.65	18.54	98
Other debt securities	2.56	0.00	0.00	0.02	0.62	3.81	11.14	15.74	98
Mutual funds and equity securities	0.70	0.00	0.00	0.01	0.14	1.03	2.44	5.82	98
Debt securities 1 year or less	11.53	0.22	1.16	2.81	7.95	18.64	30.54	40.69	98
Debt securities 1 to 5 years	19.41	0.51	1.43	5.87	15.28	30.38	49.97	61.88	98
Debt securities over 5 years	64.37	12.03	26.61	46.67	71.28	81.89	93.60	96.17	98
Pledged securities	34.57	0.62	8.15	13.34	33.52	54.16	69.96	75.67	98
Structured notes, fair value	0.08	0.00	0.00	0.00	0.00	0.00	0.27	1.80	98
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	14.52	-55.86	-30.09	-16.03	3.75	34.93	77.08	170.15	94
Investment securities	12.15	-16.65	-9.40	-0.51	4.77	17.97	55.95	75.93	93
Core deposits	10.21	-1.86	0.28	3.58	7.36	14.42	28.11	44.16	94
Noncore funding	9.42	-17.12	-12.98	-4.16	4.15	20.08	40.68	71.23	94



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2016

**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	24.39	4.20	9.40	15.29	21.12	32.98	44.01	67.51	100
Standby letters of credit	1.10	0.00	0.04	0.28	0.71	1.54	3.21	4.26	100
Commercial and similar letters of credit	0.03	0.00	0.00	0.00	0.01	0.04	0.11	0.21	100
Securities lent	0.54	0.00	0.00	0.00	0.00	0.00	1.52	28.26	100
Credit derivatives - notional amount (BHC as guarantor)	0.32	0.00	0.00	0.00	0.00	0.28	1.22	9.33	100
Credit derivatives - notional amount (BHC as beneficiary)	0.59	0.00	0.00	0.00	0.00	0.22	1.34	24.01	100
Credit derivative contracts w/ purchased credit protection - invest grade	0.30	0.00	0.00	0.00	0.00	0.11	0.87	9.47	100
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.81	0.00	0.00	0.00	0.00	0.01	1.30	27.38	100
Derivative contracts	70.58	0.70	1.79	5.52	18.36	54.17	304.25	1473.11	100
Interest rate contracts	50.43	0.68	1.38	5.34	16.17	46.39	135.31	1148.91	100
Interest rate futures and forward contracts	15.98	0.00	0.00	0.03	0.64	7.10	88.19	260.20	100
Written options contracts (interest rate)	2.54	0.00	0.00	0.09	0.58	2.13	9.27	36.64	100
Purchased options contracts (interest rate)	2.15	0.00	0.00	0.00	0.25	2.37	7.99	57.00	100
Interest rate swaps	27.06	0.00	0.29	3.43	10.82	23.81	53.20	780.80	100
Foreign exchange contracts	9.39	0.00	0.00	0.00	0.20	2.69	11.19	267.80	100
Futures and forward foreign exchange contracts	5.32	0.00	0.00	0.00	0.14	2.54	5.95	146.37	100
Written options contracts (foreign exchange)	0.10	0.00	0.00	0.00	0.00	0.01	0.33	4.41	100
Purchased options contracts (foreign exchange)	0.10	0.00	0.00	0.00	0.00	0.01	0.33	4.42	100
Foreign exchange rate swaps	1.53	0.00	0.00	0.00	0.00	0.09	1.74	85.08	100
Equity, commodity, and other derivative contracts	3.30	0.00	0.00	0.00	0.00	1.23	13.47	60.15	100
Commodity and other futures and forward contracts	0.26	0.00	0.00	0.00	0.00	0.00	1.42	6.62	100
Written options contracts (commodity and other)	1.15	0.00	0.00	0.00	0.00	0.15	5.44	21.48	100
Purchased options contracts (commodity and other)	1.01	0.00	0.00	0.00	0.00	0.14	4.49	23.17	100
Commodity and other swaps	0.23	0.00	0.00	0.00	0.00	0.17	1.52	3.65	100
<b>Percent of Average Loans and Leases</b>									
Loan commitments	47.80	8.44	14.70	26.43	35.94	70.06	109.07	146.98	100

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date:12/31/2016

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	91.67	37.34	69.18	87.32	97.20	100.00	100.00	100.00	100
Foreign exchange contracts	4.36	0.00	0.00	0.00	0.84	6.16	18.32	46.98	100
Equity, commodity, and other contracts	1.95	0.00	0.00	0.00	0.00	3.33	8.83	25.20	100
<b>Futures and forwards</b>									
Futures and forwards	17.54	0.00	0.00	3.38	11.99	27.61	58.58	75.31	100
<b>Written options</b>									
Written options	7.59	0.00	0.00	1.84	4.99	13.15	24.48	39.04	100
Exchange-traded	0.22	0.00	0.00	0.00	0.00	0.00	1.35	4.04	100
Over-the-counter	6.51	0.00	0.00	1.21	4.32	9.50	21.61	39.04	100
<b>Purchased options</b>									
Purchased options	4.75	0.00	0.00	0.00	2.72	8.88	18.14	25.43	100
Exchange-traded	0.49	0.00	0.00	0.00	0.00	0.00	4.17	6.32	100
Over-the-counter	3.50	0.00	0.00	0.00	1.77	5.76	13.79	21.04	100
Swaps	62.97	0.00	6.98	41.52	69.37	91.09	97.53	100.00	100
<b>Held for trading</b>									
Held for trading	44.54	0.00	0.00	0.00	52.94	90.50	97.82	99.73	100
Interest rate contracts	36.03	0.00	0.00	0.00	37.89	73.31	88.17	92.14	100
Foreign exchange contracts	2.42	0.00	0.00	0.00	0.00	2.67	15.74	24.12	100
Equity, commodity, and other contracts	0.88	0.00	0.00	0.00	0.00	0.55	5.02	9.43	100
<b>Non-traded</b>									
Non-traded	55.46	0.27	2.18	9.50	47.06	100.00	100.00	100.00	100
Interest rate contracts	50.76	0.00	0.59	6.79	35.99	99.38	100.00	100.00	100
Foreign exchange contracts	0.64	0.00	0.00	0.00	0.00	0.66	4.76	7.16	100
Equity, commodity, and other contracts	0.27	0.00	0.00	0.00	0.00	0.00	1.55	6.92	100
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
Derivative contracts (excluding futures and FX 14 days or less)	92.81	55.65	62.76	83.86	95.26	100.00	107.52	154.89	100
One year or less	30.73	0.00	1.78	7.88	21.51	48.75	81.51	95.74	100
Over 1 year to 5 years	32.85	0.00	0.27	15.26	32.60	45.20	56.96	75.87	100
Over 5 years	32.85	0.00	0.24	12.97	25.12	47.17	77.59	94.40	100
Gross negative fair value (absolute value)	0.99	0.17	0.33	0.64	1.00	1.29	1.74	2.11	100
Gross positive fair value	1.13	0.26	0.44	0.73	1.07	1.41	1.96	3.00	100
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.09	0.00	0.00	0.01	0.02	0.05	0.40	2.31	99
Gross positive fair value (X)	0.10	0.00	0.00	0.01	0.02	0.07	0.42	2.34	99
Held for trading (X)	0.08	0.00	0.00	0.00	0.01	0.04	0.38	2.27	99
Non-traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.06	99
Current credit exposure (X)	0.06	0.00	0.00	0.00	0.02	0.05	0.33	0.61	99
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	99
<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	99
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.80	0.00	0.00	0.04	0.18	0.66	4.59	9.00	99

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 12/31/2016

## 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	0.17	-0.04	0.00	0.06	0.16	0.24	0.38	0.74	100
Provision for loan and lease losses / Average loans and leases	0.30	-0.06	0.01	0.11	0.24	0.41	0.74	2.04	100
Provision for loan and lease losses / Net losses	141.39	-4.77	36.26	93.04	120.04	165.99	319.43	440.36	100
Allowance for loan and lease losses / Total loans and leases not held for sale	1.07	0.30	0.48	0.76	1.04	1.29	1.91	2.32	100
Allowance for loan and lease losses / Total loans and leases	1.04	0.30	0.47	0.75	1.03	1.28	1.64	2.31	100
Allowance for loan and lease losses / Net loans and leases losses (X)	8.27	1.36	1.60	3.00	4.62	10.75	24.82	35.21	97
Allowance for loan and lease losses / Nonaccrual assets	168.41	49.22	61.69	98.77	145.29	212.77	354.38	591.40	99
ALLL/90+ days past due + nonaccrual loans and leases	123.05	38.49	48.67	73.60	108.42	163.26	259.68	316.94	99
Gross loan and lease losses / Average loans and leases	0.37	0.04	0.08	0.14	0.29	0.48	1.03	1.98	100
Recoveries / Average loans and leases	0.11	0.00	0.02	0.05	0.09	0.15	0.24	0.37	100
Net losses / Average loans and leases	0.27	0.01	0.02	0.07	0.22	0.36	0.72	1.62	100
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	100
Recoveries / Prior year-end losses	40.49	10.57	16.81	23.93	38.54	50.96	73.32	101.05	93
Earnings coverage of net losses (X)	19.85	0.14	2.36	6.13	9.98	27.55	67.54	160.68	100
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.03	-0.07	-0.02	0.00	0.02	0.06	0.15	0.26	99
Real estate loans secured by 1-4 family	0.06	-0.06	-0.02	0.00	0.03	0.11	0.19	0.36	98
Revolving	0.13	-0.13	-0.04	0.00	0.07	0.22	0.48	0.63	93
Closed-end	0.04	-0.05	-0.02	0.00	0.02	0.08	0.17	0.24	98
Commercial real estate loans	0.00	-0.11	-0.08	-0.02	0.00	0.02	0.08	0.11	98
Construction and land development	-0.04	-0.41	-0.19	-0.08	-0.02	0.02	0.09	0.24	92
1-4 family	-0.01	-0.13	-0.08	-0.01	0.00	0.00	0.01	0.03	92
Other	-0.02	-0.34	-0.14	-0.05	-0.01	0.00	0.09	0.23	92
Multifamily	0.00	-0.19	-0.08	-0.01	0.00	0.00	0.06	0.22	92
Nonfarm nonresidential	0.01	-0.09	-0.05	-0.01	0.00	0.03	0.10	0.17	96
Owner-occupied	0.01	-0.03	-0.02	0.00	0.00	0.01	0.06	0.08	96
Other	0.00	-0.08	-0.05	-0.01	0.00	0.01	0.05	0.10	96
Real estate loans secured by farmland	-0.02	-0.44	-0.13	-0.01	0.00	0.00	0.06	0.09	76
Commercial and industrial loans	0.41	-0.05	0.01	0.13	0.30	0.61	1.18	1.58	97
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	53
Loans to individuals	1.28	0.08	0.13	0.42	1.07	1.80	3.27	4.55	86
Credit card loans	2.67	0.06	0.75	1.95	2.77	3.27	4.14	5.01	64
Agricultural loans	0.11	-0.07	-0.03	0.00	0.00	0.13	0.49	1.01	70
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other loans and leases	0.14	-0.01	0.00	0.00	0.06	0.20	0.48	0.73	98

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2016

**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	0.51	0.07	0.16	0.25	0.41	0.67	1.15	2.20	100
90+ days past due loans and leases	0.23	0.00	0.00	0.01	0.08	0.40	0.96	1.55	100
Nonaccrual loans and leases	0.76	0.07	0.16	0.42	0.67	1.01	1.42	2.42	100
90+ days past due and nonaccrual loans and leases	1.06	0.23	0.34	0.59	0.92	1.45	2.08	3.25	100
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.04	0.11	0.13	100
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.15	100
Nonaccrual restructured	0.23	0.00	0.01	0.07	0.19	0.37	0.50	0.91	100
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	100
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	100
Nonaccrual loans held for sale	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.09	100
<b>Percent of Total Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.51	0.07	0.16	0.25	0.41	0.67	1.19	2.20	100
90+ days past due assets	0.23	0.00	0.00	0.01	0.08	0.41	0.97	1.54	100
Nonaccrual assets	0.77	0.07	0.25	0.43	0.67	1.02	1.42	2.46	100
30+ days past due and nonaccrual assets	1.63	0.43	0.66	0.91	1.38	2.15	3.52	6.50	100
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	0.86	0.06	0.18	0.59	0.82	1.17	1.59	1.72	100
Allowance for loan and leases losses	139.13	43.30	54.76	86.17	132.74	176.22	262.25	328.07	100
Equity cap + allowance for loan and lease losses	7.07	0.61	1.52	4.46	7.08	9.37	12.86	14.91	100
Tier 1 cap + allowance for loan and lease losses	8.72	1.22	2.25	5.21	8.30	12.20	15.63	18.15	100
Loans and Leases + other real estate owned	1.38	0.28	0.48	0.89	1.27	1.89	2.37	4.19	100

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2016

**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	0.48	0.00	0.07	0.22	0.39	0.61	1.44	1.64	99
	90+ days past due	0.31	0.00	0.00	0.00	0.06	0.41	1.79	2.71	99
	Nonaccrual	0.81	0.02	0.10	0.36	0.64	1.10	2.12	3.67	99
Commercial and industrial	30-89 days past due	0.33	0.00	0.03	0.11	0.22	0.46	0.97	1.29	97
	90+ days past due	0.05	0.00	0.00	0.00	0.02	0.08	0.19	0.39	97
	Nonaccrual	1.19	0.00	0.05	0.48	0.91	1.61	3.07	3.60	97
Individuals	30-89 days past due	1.08	0.00	0.02	0.47	0.97	1.51	2.69	2.98	99
	90+ days past due	0.21	0.00	0.00	0.00	0.08	0.43	0.75	1.33	99
	Nonaccrual	0.22	0.00	0.00	0.02	0.13	0.39	0.77	1.26	99
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	53
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Agricultural	30-89 days past due	0.20	0.00	0.00	0.00	0.07	0.25	0.97	1.28	70
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.44	70
	Nonaccrual	0.93	0.00	0.00	0.00	0.21	1.27	4.27	7.47	70
Foreign governments	30-89 days past due	0.54	0.00	0.00	0.00	0.00	0.00	0.00	2.42	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.14	15
Other loans and leases	30-89 days past due	0.17	0.00	0.00	0.00	0.07	0.28	0.44	1.35	98
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.13	98
	Nonaccrual	0.17	0.00	0.00	0.00	0.06	0.23	0.76	1.05	98

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: 1  
Date: 12/31/2016

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.82	0.04	0.15	0.32	0.64	1.14	2.10	2.50	98
	90+ days past due	0.69	0.00	0.00	0.00	0.08	0.78	3.74	5.56	98
	Nonaccrual	1.19	0.02	0.11	0.43	0.90	1.73	2.67	4.59	98
Revolving	30-89 days past due	0.60	0.00	0.08	0.27	0.49	0.79	1.28	1.96	93
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.12	0.27	0.76	93
	Nonaccrual	1.30	0.00	0.06	0.29	0.67	1.60	4.37	6.20	93
Closed-End	30-89 days past due	0.91	0.00	0.15	0.32	0.67	1.35	2.30	2.78	98
	90+ days past due	0.79	0.00	0.00	0.00	0.09	0.98	4.39	6.05	98
	Nonaccrual	1.20	0.02	0.12	0.36	1.02	1.63	2.52	4.88	98
Junior Lien	30-89 days past due	0.04	0.00	0.00	0.01	0.03	0.07	0.11	0.15	98
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	98
	Nonaccrual	0.09	0.00	0.00	0.01	0.05	0.15	0.33	0.49	98
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.03	0.13	0.29	0.37	0.48	98
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.21	0.36	98
	Nonaccrual	0.40	0.00	0.01	0.17	0.37	0.56	0.74	1.42	98
Construction and development	30-89 days past due	0.22	0.00	0.00	0.00	0.08	0.38	1.02	1.21	92
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.09	0.16	0.32	92
	Nonaccrual	0.34	0.00	0.00	0.03	0.19	0.56	1.21	2.03	92
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.16	0.41	92
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.09	92
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.21	92
Other	30-89 days past due	0.15	0.00	0.00	0.00	0.05	0.19	0.68	1.07	92
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.32	92
	Nonaccrual	0.27	0.00	0.00	0.00	0.12	0.50	0.98	1.80	92
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.03	0.12	0.26	0.36	92
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.31	92
	Nonaccrual	0.12	0.00	0.00	0.00	0.06	0.16	0.54	0.64	92
Nonfarm non-residential	30-89 days past due	0.16	0.00	0.00	0.03	0.13	0.28	0.45	0.60	96
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.23	0.42	96
	Nonaccrual	0.45	0.00	0.01	0.21	0.42	0.66	0.91	1.69	96
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.00	0.06	0.16	0.25	0.32	96
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.18	96
	Nonaccrual	0.25	0.00	0.00	0.07	0.21	0.38	0.62	0.95	96
Other	30-89 days past due	0.07	0.00	0.00	0.01	0.04	0.11	0.23	0.37	96
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.19	96
	Nonaccrual	0.18	0.00	0.00	0.02	0.11	0.34	0.52	0.89	96
Farmland	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.24	0.66	0.92	76
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.00	0.16	1.04	76
	Nonaccrual	0.73	0.00	0.00	0.00	0.08	1.19	3.02	5.15	76
Credit card	30-89 days past due	1.20	0.00	0.54	0.82	1.22	1.67	2.27	2.95	64
	90+ days past due	0.73	0.00	0.00	0.20	0.77	1.22	1.79	2.03	64
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.02	0.56	1.13	64

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



**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 1  
Date: 12/31/2016**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	12.16	9.22	9.44	10.27	11.56	13.70	17.24	17.97	100
Common equity tier 1 capital, column B	0.47	0.00	0.00	0.00	0.00	0.00	0.00	11.73	100
Tier 1 capital, column A	12.93	9.90	10.27	11.07	12.36	14.49	17.76	19.03	100
Tier 1 capital, column B	0.55	0.00	0.00	0.00	0.00	0.00	0.00	13.67	100
Total capital, column A	14.65	11.99	12.15	12.79	14.14	16.11	19.33	19.91	100
Total capital, column B	0.61	0.00	0.00	0.00	0.00	0.00	0.00	15.50	100
Tier 1 leverage	9.40	6.50	7.40	8.38	9.18	10.18	12.01	13.48	100



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2016

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.02	0.00	0.00	0.00	0.00	0.01	0.05	0.53	100
Insurance underwriting assets (P/C) / Total insurance underwriting assets	49.62	0.00	0.00	0.00	44.87	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.38	0.00	0.00	0.00	55.13	100.00	100.00	100.00	30
Seperate account assets (L/H) / Total life assets	2.15	0.00	0.00	0.00	0.00	0.00	0.00	43.00	21
Insurance activities revenue / Adjusted operating income	0.56	0.00	0.00	0.01	0.13	0.67	2.65	6.41	100
Premium income / Insurance activities revenue	6.07	0.00	0.00	0.00	0.00	1.30	38.74	84.77	81
Credit related premium income / Total premium income	52.96	0.00	0.00	0.00	89.47	100.00	100.00	100.00	27
Other premium income / Total premium income	47.04	0.00	0.00	0.00	10.53	100.00	100.00	100.00	27
Insurance underwriting net income / Consolidated net income	0.12	-0.03	0.00	0.00	0.00	0.00	0.29	3.66	100
Insurance net income (P/C) / Equity (P/C)	5.19	-20.66	-4.47	0.43	3.30	6.66	24.87	36.54	20
Insurance net income (L/H) / Equity (L/H)	4.69	-6.55	-0.11	0.98	3.60	14.73	25.89	31.29	19
Insurance benefits, losses, expenses / Insurance premiums	246.60	10.77	29.90	49.67	80.69	257.45	950.94	1473.20	27
Reinsurance recovery (P/C) / Total assets (P/C)	0.41	0.00	0.00	0.00	0.00	0.00	2.06	4.26	20
Reinsurance recovery (L/H) / Total assets (L/H)	1.92	0.00	0.00	0.00	0.00	0.00	0.00	38.46	21
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	100
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.31	0.00	0.00	1.90	9.79	16.03	23.09	25.42	100
<b>Broker-dealer Activities</b>									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.09	14.44	20.32	100

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	1.22	0.00	0.00	0.00	0.00	2.01	5.28	8.70	77
Cost: Interest-bearing deposits	0.36	0.03	0.09	0.16	0.28	0.51	0.80	0.91	35
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	67.21	0.01	0.02	0.06	0.09	67.25	188.10	228.39	4
Commercial and industrial loans	1.37	0.03	0.08	0.14	0.37	1.18	5.77	10.43	25
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
<b>Growth Rates</b>									
Net loans and leases	6.89	-70.53	-58.24	-14.58	-1.61	14.01	95.14	178.16	68
Total selected assets	12.66	-70.99	-42.49	-14.30	1.88	16.27	109.30	238.82	71
Deposits	47.76	-100.00	-86.33	-28.31	-0.88	13.32	33.42	744.83	34

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 12/31/2016

**Parent Company Analysis - Part 1**

 FR BHCPR  
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	7.95	1.66	4.22	6.35	7.84	9.48	11.51	13.11	100
Bank net income / Average equity investment in banks	9.04	2.48	4.76	7.02	8.49	10.79	15.45	19.58	86
Nonbank net income / Average equity investment in nonbanks	5.57	-11.17	-1.51	0.00	4.04	10.48	19.57	24.30	91
Sub BHCs net income / Average equity investment in sub BHCs	7.12	-2.83	-0.31	4.35	7.65	9.75	12.21	14.49	26
Bank net income / Parent net income	80.13	0.00	0.00	75.93	101.26	106.47	112.28	117.08	95
Nonbank net income / Parent net income	6.37	0.00	0.00	0.05	1.63	6.28	28.52	97.28	82
Sub BHCs net income / Parent net income	76.68	4.01	10.63	51.76	94.51	101.95	106.34	115.96	23
<b>Leverage</b>									
Total liabilities / Equity capital	21.58	0.17	1.04	6.56	14.28	28.08	82.82	124.77	100
Total debt / Equity capital	14.01	0.00	0.00	0.00	8.43	20.66	60.86	103.74	100
Total debt + NP to subs that issued trust preferred / Equity capital	16.40	0.00	0.00	5.23	12.07	23.54	61.58	103.74	100
Total debt + Loans guaranteed for affiliate / Equity capital	14.23	0.00	0.00	0.00	8.77	20.66	61.44	104.78	100
Total debt / Equity capital - excess over fair value	14.17	0.00	0.00	0.00	8.90	21.08	62.80	103.74	100
Long-term debt / Equity capital	12.53	0.00	0.00	0.00	8.24	18.55	55.52	71.59	100
Short-term debt / Equity capital	1.12	0.00	0.00	0.00	0.00	0.81	7.67	15.08	100
Current portion of long-term debt / Equity capital	0.38	0.00	0.00	0.00	0.00	0.00	2.47	8.22	100
Excess cost over fair value / Equity capital	0.20	0.00	0.00	0.00	0.00	0.01	1.11	4.14	100
Long-term debt / Consolidated long-term debt	27.52	0.00	0.00	0.00	24.95	49.29	78.47	84.93	99
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	101.56	78.72	89.23	96.34	101.68	108.48	112.10	122.11	100
Total investment in subs / Equity capital	110.98	91.68	96.05	99.42	105.37	112.42	158.15	189.81	100
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
<b>Double Leverage Payback</b>									
Equity investment in subs - equity cap / Net income (X)	0.28	-3.73	-1.13	-0.27	0.31	1.02	2.02	2.39	96
Equity investment in subs - equity cap / Net income-div (X)	1.75	0.26	0.38	0.64	1.27	2.24	4.17	6.90	55
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	137.82	37.35	51.55	84.36	120.37	171.98	295.77	387.64	100
Cash flow from operations + noncash + op exchange / Op exchange + div	146.22	-0.51	45.50	91.80	126.37	193.35	318.65	407.48	100
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	128.03	-25.28	42.53	87.11	106.30	139.13	275.93	826.99	100
Pretax operating income + interest expenses / Interest expense	2107.41	-120.46	37.93	157.04	700.77	1529.96	6798.27	23556.49	76
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1414.34	-19.43	61.27	198.84	861.65	1655.26	4429.79	12457.13	91
Dividends + interest from subs / Interest expenses + dividends	157.81	6.51	38.12	84.74	121.83	204.71	330.54	567.08	97
Fees + other income from subs / Salary + other expenses	14.75	0.00	0.00	0.00	0.00	26.53	71.10	83.94	100
Net income / Current part of long-term debt + preferred dividends (X)	55.02	0.91	1.79	4.68	16.18	26.67	192.03	589.33	55
<b>Other Ratios</b>									
Net assets repriceable in 1 year / Total assets	4.84	-9.27	-3.94	0.34	4.09	9.08	16.58	19.95	100
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	1.57	0.00	0.00	0.00	0.00	0.00	1.43	6.53	18
Nonaccrual	15.05	0.00	0.00	0.00	0.00	4.29	54.40	100.00	18
Total	16.62	0.00	0.00	0.00	0.00	19.62	54.40	100.00	18
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
To nonbank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.00	0.00	4.30	100
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Total	0.11	0.00	0.00	0.00	0.00	0.00	0.00	4.30	100
<b>As a Percent of Consolidated BHC Assets</b>									
Nonbank assets of nonbank subsidiaries	6.17	0.00	0.00	0.00	0.25	2.96	30.45	63.66	100
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Combined foreign nonbank sub assets	0.11	0.00	0.00	0.00	0.00	0.02	0.49	3.37	100

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 12/31/2016

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	78.24	0.00	8.75	32.90	65.51	108.40	144.74	292.30	86
Dividends paid / Net income	29.15	0.00	0.90	20.14	31.51	42.43	59.25	67.61	96
Net income - dividends / Average equity	5.34	0.63	2.07	3.87	5.33	6.88	8.52	10.93	100
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	116.31	0.00	0.00	13.22	106.67	185.67	345.83	421.41	89
Dividends from nonbank subsidiaries	11.99	0.00	0.00	0.00	0.17	10.23	49.65	231.90	89
Dividends from subsidiary BHCs	13.56	0.00	0.00	0.00	0.00	0.00	104.67	228.69	89
Dividends from all subsidiaries	190.88	0.02	13.43	98.80	147.81	239.54	455.87	807.96	89
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	44.87	0.00	0.00	21.25	46.86	70.53	100.00	112.49	82
Interest income from bank subsidiaries	0.54	0.00	0.00	0.00	0.06	1.00	2.58	4.89	82
Mortgage and service fees from bank subsidiaries	2.36	0.00	0.00	0.00	0.00	1.31	11.17	29.06	82
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Operating income from bank subsidiaries	53.59	0.00	6.32	24.57	49.17	73.97	112.32	151.46	82
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	60.44	0.00	0.00	0.00	33.62	100.00	188.06	339.62	69
Interest income from nonbank subsidiaries	7.00	0.00	0.00	0.00	1.35	10.79	30.48	49.95	69
Mortgage and serv fees from nonbank subsidiaries	1.34	0.00	0.00	0.00	0.00	0.00	4.53	23.14	69
Other income from nonbank subsidiaries	0.72	0.00	0.00	0.00	0.00	0.00	1.09	18.61	69
Operating income from nonbank subsidiaries	97.54	0.00	0.76	5.29	85.59	137.35	321.21	634.17	69
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	39.67	0.00	0.00	0.00	50.11	68.27	106.51	112.35	23
Interest income from subsidiary BHCs	0.33	0.00	0.00	0.00	0.00	0.01	2.22	3.46	23
Mortgage and service fees from subsidiary BHCs	0.58	0.00	0.00	0.00	0.00	0.00	0.00	11.44	23
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating income from subsidiary BHCs	42.09	0.00	0.00	0.00	50.11	73.95	108.49	112.61	23
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	52.71	0.00	0.00	0.00	76.71	95.29	99.68	100.00	99
Interest income from bank subsidiaries	1.13	0.00	0.00	0.00	0.06	1.11	7.00	9.91	99
Mortgage and service fees from bank subsidiaries	2.70	0.00	0.00	0.00	0.00	0.16	19.46	32.56	99
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.14	99
Operating income from bank subsidiaries	63.25	0.00	0.00	17.39	89.18	99.27	99.89	100.00	99
Dividends from nonbank subsidiaries	3.92	0.00	0.00	0.00	0.13	6.18	23.71	37.41	99
Interest income from nonbank subsidiaries	3.89	0.00	0.00	0.00	0.01	1.27	26.97	69.73	99
Mortgage and service fees from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.26	2.08	99
Other income from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.00	0.15	7.83	99
Operating income from nonbank subsidiaries	13.55	0.00	0.00	0.05	0.83	20.31	68.43	85.45	99
Dividends from subsidiary BHCs	6.07	0.00	0.00	0.00	0.00	0.00	69.05	84.89	99
Interest income from subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.88	99
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Operating income from subsidiary BHCs	7.37	0.00	0.00	0.00	0.00	0.00	76.50	85.35	99
Loans and advances from subsidiaries / Short term debt	157.15	0.00	0.00	0.00	46.55	94.95	713.03	1424.87	27
Loans and advances from subsidiaries / Total debt	30.56	0.00	0.00	0.00	8.96	40.19	117.92	273.18	73

# BHCPR Reporters for Quarter Ending 12/31/2016

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2016 and Other Notes</u>
1562859	163,728,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,947,697	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	16,700,806	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	29,139,315	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	14,558,652	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
3153130	11,029,853	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1097614	14,728,837	BANCORPSOUTH, INC.	TUPELO, MS	
1073757	2,189,266,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	16,492,367	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	333,469,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
1097089	18,890,142	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
4028712	27,880,151	BANKUNITED, INC.	MIAMI LAKES, FL	
5006575	204,485,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	219,276,323	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	87,079,953	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	128,088,921	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	132,500,148	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	33,114,873	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,570,247	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	357,158,294	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	14,520,769	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,693,896	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	17,355,179	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1036967	64,189,392	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,792,077,000	CITIGROUP INC.	NEW YORK, NY	
1132449	150,022,885	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	73,129,915	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,659,294	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1574834	214,111,048	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	30,236,088	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2816906	186,603,000	DB USA CORPORATION	NEW YORK, NY	
3846375	92,307,686	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	48,999,354	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	34,796,854	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	27,838,086	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	21,844,817	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	142,176,830	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	11,922,455	FIRST BANCORP	SAN JUAN, PR	
1075612	32,990,836	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1094640	28,556,148	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1208184	11,422,555	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	19,046,202	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	17,046,125	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	14,053,094	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	18,888,497	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	860,185,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	11,422,617	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	23,984,114	HANCOCK HOLDING COMPANY	GULFPORT, MS	

3838727	12,738,062	HILLTOP HOLDINGS, INC	DALLAS, TX
2961879	13,441,422	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	277,782,846	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	99,714,097	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
2291914	21,659,190	IBERIABANK CORPORATION	LAFAYETTE, LA
1104231	11,804,041	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
2477754	23,193,955	INVESTORS BANCORP, INC.	SHORT HILLS, NJ
3843075	32,689,769	JOHN DEERE CAPITAL CORPORATION	RENO, NV
1039502	2,490,972,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	136,825,848	KEYCORP	CLEVELAND, OH
1037003	123,449,206	M&T BANK CORPORATION	BUFFALO, NY
1090987	19,302,317	MB FINANCIAL, INC.	CHICAGO, IL
2568278	13,287,855	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
5034792	39,181,000	MIZUHO AMERICAS LLC	NEW YORK, NY
1378434	148,143,603	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
2132932	48,926,555	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY
1199611	123,926,854	NORTHERN TRUST CORPORATION	CHICAGO, IL
1098303	14,860,359	OLD NATIONAL BANCORP	EVANSVILLE, IN
2875332	21,869,767	PACWEST BANCORP	BEVERLY HILLS, CA
3650152	40,611,228	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT
2925657	11,194,623	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	366,872,249	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	38,662,000	POPULAR, INC.	SAN JUAN, PR
1839319	20,053,773	PRIVATEBANCORP, INC.	CHICAGO, IL
1109599	22,333,330	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3226762	141,916,551	RBC USA HOLDCO CORPORATION	NEW YORK, NY
3242838	126,193,957	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
3981856	137,367,041	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1111435	242,709,356	STATE STREET CORPORATION	BOSTON, MA
3083291	14,212,535	STERLING BANCORP	MONTEBELLO, NY
1131787	205,214,392	SUNTRUST BANKS, INC.	ATLANTA, GA
1031449	44,692,252	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	90,244,879	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	30,104,002	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
2389941	21,454,635	TCF FINANCIAL CORPORATION	WAYZATA, MN
3606542	343,933,415	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	21,697,213	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	13,189,828	THIRD FEDERAL SAVINGS AND LOAN OF CLEVELAND, MHC	CLEVELAND, OH
1079562	13,352,333	TRUSTMARK CORPORATION	JACKSON, MS
1119794	445,964,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	138,740,719	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	20,682,532	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	24,813,147	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	14,508,892	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	10,715,518	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	22,864,439	VALLEY NATIONAL BANCORP	WAYNE, NJ
3065617	14,873,654	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	26,083,711	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,930,115,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
2349815	17,200,842	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	25,672,428	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
1027004	63,239,165	ZIONS BANCORPORATION	SALT LAKE CITY, UT

Note: Peer Group 1 has 100 bank holding companies.