

BHCPR PEER GROUP DATA

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 Date: 12/31/2017

Summary Ratios

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	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.92	2.80	2.81	2.88	2.84
+ Non-interest income	1.35	1.39	1.45	1.50	1.74
- Overhead expense	2.72	2.72	2.85	2.93	3.15
- Provision for loan and lease losses	0.16	0.17	0.17	0.14	0.19
+ Securities gains (losses)	0.01	0.01	0.01	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.43	1.36	1.33	1.42	1.40
Net operating income	0.89	0.90	0.91	0.96	0.94
Net income	0.90	0.90	0.92	0.96	0.94
Net income (sub-chapter S adjusted)	0.99	1.54	1.41		
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.80	3.57	3.57	3.71	3.82
Interest expense	0.60	0.49	0.46	0.49	0.60
Net interest income (tax equivalent)	3.19	3.06	3.09	3.18	3.17
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.24	0.27	0.31	0.30	0.44
Earnings coverage of net losses (X)	19.76	19.75	15.90	32.43	19.55
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.98	1.07	1.16	1.23	1.42
Allowance for loan and lease losses / Total loans and leases	0.96	1.04	1.14	1.22	1.40
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.71	0.88	0.97	1.09	1.40
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.47	0.51	0.58	0.60	0.68
Liquidity and Funding					
Net noncore funding dependence	17.02	18.59	18.17	17.27	17.98
Net short-term noncore funding dependence	4.86	5.90	4.31	4.06	3.61
Net loans and leases / Total assets	62.73	61.97	62.72	61.49	60.31
Capitalization					
Tier 1 leverage ratio	9.51	9.40	9.68	9.82	9.63
Equity capital / Total assets	11.94	11.52	11.65	11.73	11.61
Equity capital + minority interest / Total assets	12.02	11.60	11.75	11.90	11.78
Tier 1 common equity capital / Total risk-weighted assets	12.20	12.16	12.08	11.92	11.79
Net Loans and leases / Equity capital (X)	5.27	5.37	5.42	5.27	5.28
Cash dividends / Net income	31.32	29.05	28.06	27.42	27.33
Cash dividends / Net income (sub-chapter S adjusted)	47.52	-20.06	15.95		
Retained earnings / Average equity capital	5.04	5.34	5.29	5.69	5.83
Growth Rates					
Assets	8.28	8.31	7.61	9.24	2.86
Equity capital	10.19	7.99	5.87	9.53	5.10
Net loans and leases	9.67	8.51	9.31	11.05	5.13
Noncore funding	5.66	9.28	5.64	11.46	0.16
Parent Company Ratios					
Short-term debt / Equity capital	1.07	1.59	1.23	2.43	2.95
Long-term debt / Equity capital	12.69	13.44	12.95	10.76	12.70
Equity investment in subs / Equity capital	101.78	101.56	102.41	102.66	104.36
Cash FR op + noncash + op expenses / Op expenses + dividends	148.52	144.09	143.73	149.64	169.33

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.47	3.26	3.25	3.35	3.41
Less: Interest expense	0.55	0.45	0.42	0.44	0.53
Equals: Net interest income (tax equivalent)	2.92	2.80	2.81	2.88	2.84
Plus: Non-interest income	1.35	1.39	1.45	1.50	1.74
Equals: adjusted operating income (tax equivalent)	4.33	4.25	4.39	4.51	4.73
Less: Overhead Expense	2.72	2.72	2.85	2.93	3.15
Less: Provision for loan and lease losses	0.16	0.17	0.17	0.14	0.19
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	0.01	0.02	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.43	1.36	1.33	1.42	1.40
Less: Applicable income taxes (tax equivalent)	0.55	0.45	0.44	0.47	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.89	0.90	0.91	0.96	0.94
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.90	0.90	0.92	0.96	0.94
Memo: Net income (last four quarters)	0.91	0.94	0.93	0.96	0.94
Net income-BHC and noncontrolling (minority) interest	0.91	0.91	0.92	0.97	0.96
Margin Analysis					
Average earning assets / Average assets	91.59	91.56	91.39	91.14	90.56
Average interest-bearing funds / Average assets	65.73	65.39	66.48	67.02	68.43
Interest income (tax equivalent) / Average earning assets	3.80	3.57	3.57	3.71	3.82
Interest expense / Average earning assets	0.60	0.49	0.46	0.49	0.60
Net interest income (tax equivalent) / Average earning assets	3.19	3.06	3.09	3.18	3.17
Yield or Cost					
Total loans and leases (tax equivalent)	4.54	4.31	4.30	4.50	4.72
Interest-bearing bank balances	1.05	0.52	0.28	0.28	0.32
Fed funds sold and reverse repos	1.41	0.71	0.49	0.43	0.39
Trading assets	1.11	1.21	0.94	1.04	1.19
Total earning assets	3.73	3.51	3.50	3.65	3.77
Investment securities (tax equivalent)	2.47	2.42	2.33	2.41	2.39
US Treasury and agency securities (excluding Mortgage-backed securities)	1.62	1.51	1.41	1.29	1.23
Mortgage-backed securities	2.23	2.13	2.25	2.32	2.32
All other securities	3.76	3.70	3.46	3.66	3.85
Interest-bearing deposits	0.49	0.39	0.35	0.35	0.42
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.27	0.23	0.21	0.24
Foreign deposits	0.51	0.36	0.26	0.28	0.37
Fed funds purchased and repos	0.93	0.65	0.48	0.57	0.72
Other borrowed funds and trading liabilities	1.78	1.55	1.56	1.64	1.97
All interest-bearing funds	0.82	0.69	0.62	0.59	0.69

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Non-interest Income & Expenses

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.86	2.86	3.34	3.11	2.95
Overhead expenses / Net Interest Income + non-interest income	63.59	64.64	66.99	66.44	67.52
Percent of Average Assets					
Total overhead expense	2.72	2.72	2.85	2.93	3.15
Personnel expense	1.42	1.41	1.40	1.43	1.48
Net occupancy expense	0.29	0.29	0.32	0.33	0.34
Other operating expenses	0.99	0.99	1.09	1.16	1.32
Overhead less non-interest income	1.34	1.32	1.34	1.35	1.32
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.72	63.78	66.06	65.66	66.80
Personnel expense	32.92	33.57	33.64	32.38	31.92
Net occupancy expense	6.72	6.99	7.47	7.59	7.51
Other operating expenses	22.36	22.41	24.44	24.98	26.49
Total non-interest income	31.08	32.47	33.40	32.68	35.18
Fiduciary activities income	2.39	2.27	2.69	2.67	2.42
Service charges on domestic deposit accounts	4.28	4.37	4.66	4.81	4.76
Trading revenue	0.90	0.98	0.99	1.19	1.07
Investment banking fees and commissions	3.61	3.68	2.86	2.67	2.55
Insurance activities revenue	0.55	0.56	0.91	0.79	0.96
Venture capital revenue	0.01	0.01	0.05	0.08	0.06
Net servicing fees	0.60	0.59	0.73	0.56	1.02
Net securitization income	0.01	0.02	0.01	0.02	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.67	2.20	1.99	1.44	2.03
Other non-interest income	10.66	10.83	11.38	10.41	11.42
Overhead less non-interest income	31.17	31.53	32.60	32.51	31.19
Applicable income taxes / Pretax net operating income (tax equivalent)	33.00	29.45	28.10	29.20	28.74
Applicable income tax + TE / Pretax net operating income + TE	37.86	33.84	32.77	33.11	32.22

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Percent Composition of Assets

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Total Assets					
Real estate loans	35.54	34.32	33.17	33.06	32.61
Commercial and industrial loans	12.64	12.69	13.80	13.65	12.50
Loans to individuals	4.45	4.37	5.19	5.05	5.25
Loans to depository institutions and acceptances of other banks	0.07	0.09	0.08	0.11	0.12
Agricultural loans	0.21	0.16	0.16	0.13	0.14
Other loans and leases	5.09	5.15	5.24	4.81	4.53
Net loans and leases	62.73	61.97	62.72	61.49	60.31
Debt securities over 1 year	14.83	14.77	15.36	15.71	15.65
Mutual funds and equity securities	0.06	0.06	0.10	0.10	0.13
Subtotal	79.31	78.74	79.49	78.78	77.00
Interest-bearing bank balances	3.40	3.68	4.02	4.63	4.41
Federal funds sold and reverse repos	1.81	1.91	0.84	0.68	0.85
Debt securities 1 year or less	1.86	1.89	2.20	2.08	2.67
Trading assets	1.34	1.43	0.74	0.77	0.80
Total earning assets	89.84	89.94	89.83	89.59	88.94
Non-interest cash and due from depository institutions	1.22	1.16	1.15	1.24	1.38
Other real estate owned	0.05	0.07	0.10	0.14	0.17
All other assets	8.86	8.83	8.99	9.09	9.58
Memoranda					
Short-term investments	8.67	9.05	8.39	8.39	8.97
US Treasury securities	1.02	1.14	1.12	1.06	0.54
US agency securities (excluding Mortgage-backed securities)	0.75	0.70	1.07	1.19	1.36
Municipal securities	1.60	1.48	1.39	1.31	1.14
Mortgage-backed securities	11.06	10.88	11.38	11.49	11.94
Asset-backed securities	0.30	0.33	0.40	0.43	0.59
Other debt securities	0.38	0.34	0.53	0.53	0.86
Loans held-for-sale	0.33	0.46	0.48	0.37	0.31
Loans not held-for-sale	62.63	61.73	62.53	61.78	60.69
Real estate loans secured by 1-4 family	13.44	13.46	14.33	15.21	15.39
Revolving	2.40	2.53	2.77	3.14	3.24
Closed-end, secured by first liens	10.36	10.21	10.78	11.10	11.09
Closed-end, secured by junior liens	0.34	0.35	0.43	0.47	0.51
Commercial real estate loans	19.88	18.43	16.85	15.88	15.02
Construction and land development	3.25	2.77	2.35	2.00	1.69
Multifamily	2.54	2.59	2.36	2.13	1.99
Nonfarm nonresidential	13.29	12.08	11.27	10.78	10.63
Real estate loans secured by farmland	0.32	0.27	0.24	0.22	0.24

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Loan Mix and Analysis of Concentrations of Credit

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	54.83	53.68	52.17	52.96	54.23
Real estate loans secured by 1-4 family	21.44	22.07	23.24	25.22	26.11
Revolving	3.77	4.07	4.46	5.22	5.53
Closed-end	17.40	17.66	18.41	19.49	20.02
Commercial real estate loans	29.99	28.06	25.83	24.50	24.12
Construction and land development	4.90	4.31	3.70	3.18	2.71
1-4 family	0.89	0.75	0.61	0.54	0.49
Other	3.90	3.45	2.99	2.57	2.17
Multifamily	3.85	3.95	3.58	3.27	3.29
Nonfarm nonresidential	20.01	18.36	17.31	16.67	17.07
Owner-occupied	7.61	6.97	6.84	6.24	6.32
Other	12.41	11.37	10.48	9.66	9.74
Real estate loans secured by farmland	0.51	0.43	0.40	0.37	0.41
Loans to depository institutions and acceptances of other banks	0.17	0.27	0.20	0.22	0.24
Commercial and industrial loans	20.60	21.10	22.76	22.49	20.62
Loans to individuals	7.58	7.66	8.38	8.43	9.00
Credit card loans	1.12	1.19	1.71	1.78	2.51
Agricultural loans	0.33	0.26	0.27	0.23	0.24
Other loans and leases	10.26	10.48	9.88	9.18	9.06
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	345.83	327.20	320.13	306.02	315.91
Real estate loans secured by 1-4 family	130.25	128.66	138.11	133.95	142.16
Revolving	23.45	24.62	27.00	29.49	32.09
Closed-end	105.17	102.17	108.47	101.16	106.73
Commercial real estate loans	193.10	174.92	162.53	157.21	162.89
Construction and land development	31.13	26.34	22.52	21.28	19.49
1-4 family	5.78	4.78	3.86	3.65	3.60
Other	24.57	20.96	18.15	16.95	15.34
Multifamily	24.41	24.97	23.21	19.72	20.24
Nonfarm nonresidential	129.56	115.12	110.03	110.04	115.08
Owner-occupied	48.69	43.26	42.26	44.37	49.32
Other	78.63	70.37	64.97	62.22	64.07
Real estate loans secured by farmland	3.15	2.53	2.32	2.46	3.05
Loans to depository institutions and acceptances of other banks	0.69	0.96	0.79	1.07	1.57
Commercial and industrial loans	118.32	116.39	126.48	135.29	129.47
Loans to individuals	41.72	40.97	48.24	47.99	55.95
Credit card loans	5.29	5.49	8.77	6.65	14.29
Agricultural loans	1.74	1.39	1.39	1.30	1.56
Other loans and leases	49.38	49.67	49.46	45.59	45.82
Supplemental					
Non-owner occupied CRE loans / Gross loans	23.09	21.69	19.52	18.04	17.40
Non-owner occupied CRE loans / Total risk based capital	146.33	133.47	122.23	113.36	115.48
Construction and land development loans / Total risk based capital	31.13	26.34	22.52	21.28	19.49
Total CRE loans / Total risk based capital	198.64	180.44	167.95	162.79	167.52

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Liquidity and Funding

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Total Assets					
Short-term investments	8.67	9.05	8.39	8.39	8.97
Liquid assets	23.98	24.62	23.79	24.24	24.41
Investment securities	17.35	17.40	18.21	18.50	19.23
Net loans and leases	62.73	61.97	62.72	61.49	60.31
Net loans, leases and standby letters of credit	63.89	63.32	64.21	63.48	62.47
Core deposits	61.26	59.19	59.80	59.99	58.41
Noncore funding	22.32	24.19	23.80	22.93	23.92
Time deposits of \$250K or more	2.57				
Foreign deposits	0.54	0.60	0.67	0.84	1.00
Federal funds purchased and repos	2.23	2.41	2.03	2.40	2.56
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.73	0.76	0.99	1.51	1.55
Commercial paper	0.02	0.01	0.03	0.08	0.14
Other borrowings w/remaining maturity of 1 year or less	3.98	3.69	3.31	3.23	3.17
Earning assets repriceable in 1 year	41.51	41.99	40.67	39.53	39.86
Interest-bearing liabilities repriceable in 1 year	8.70	8.17	8.89	10.44	11.11
Long-term debt repriceable in 1 year	1.57	1.62	1.86	1.23	1.28
Net assets repriceable in 1 year	29.36	30.57	28.43	26.63	25.23
Other Liquidity and Funding Ratios					
Net noncore funding dependence	17.02	18.59	18.17	17.27	17.98
Net ST noncore funding dependence	4.86	5.90	4.31	4.06	3.61
Short-term investment / ST noncore funding	74.55	69.49	83.89	83.08	91.41
Liquid assets-ST noncore funding / Nonliquid assets	18.12	18.49	18.01	17.97	18.18
Net loans and leases / Total deposits	90.15	88.81	90.12	87.66	88.93
Net loans and leases / Core deposits	105.64	107.37	110.21	107.23	111.54
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.31	-0.33	0.31	0.76	-1.16
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.77	-1.03	0.21	1.38	-0.77
Structured notes appreciation (depreciation) / T1 cap	-0.08	-0.13	-0.04	-0.03	-0.25
Percent of Investment Securities					
Held-to-maturity securities	15.76	18.12	18.61	16.91	15.26
Available-for-sale securities	84.24	81.88	81.39	83.09	84.74
US Treasury securities	6.96	7.82	7.34	6.74	3.80
US agency securities (excluding Mortgage-backed securities)	4.42	4.36	6.23	6.60	7.33
Municipal securities	9.31	8.50	7.85	6.64	6.20
Mortgage-backed securities	65.34	64.90	65.00	65.73	65.16
Asset-backed securities	1.74	2.21	2.11	2.31	3.33
Other debt securities	2.57	2.56	2.89	2.85	4.45
Mutual funds and equity securities	0.51	0.70	0.82	0.81	0.90
Debt securities 1 year or less	11.78	12.00	13.34	12.79	15.54
Debt securities 1 to 5 years	18.89	19.22	19.08	20.30	20.47
Debt securities over 5 years	64.65	63.79	63.57	62.20	59.61
Pledged securities	34.58	34.59	36.61	39.58	41.16
Structured notes, fair value	0.03	0.08	0.13	0.15	0.19
Percent Change from Prior Like Quarter					
Short-term investments	19.09	14.53	3.93	24.99	9.14
Investment securities	8.45	12.21	9.03	5.89	2.35
Core deposits	12.20	10.24	9.37	9.83	6.81
Noncore funding	5.66	9.28	5.64	11.46	0.16

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Derivatives and Off-Balance-Sheet Transactions

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Total Assets					
Loan commitments	24.01	24.38	26.90	25.54	26.33
Standby letters of credit	0.96	1.10	1.21	1.56	1.52
Commercial and similar letters of credit	0.03	0.03	0.04	0.05	0.05
Securities lent	0.75	0.56	0.22	0.36	0.30
Credit derivatives - notional amount (BHC as guarantor)	0.30	0.31	0.53	0.62	0.16
Credit derivatives - notional amount (BHC as beneficiary)	0.55	0.59	0.56	0.65	0.19
Credit derivative contracts w/ purchased credit protection - invest grade	0.19	0.29	0.22	0.36	0.41
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.59	0.94	0.27	0.25	0.22
Derivative contracts	75.39	70.49	65.88	57.62	40.09
Interest rate contracts	53.68	50.41	46.97	40.11	26.65
Interest rate futures and forward contracts	13.82	15.96	8.38	4.46	4.16
Written options contracts (interest rate)	2.60	2.56	2.79	1.76	1.57
Purchased options contracts (interest rate)	2.38	2.12	1.88	1.68	1.51
Interest rate swaps	25.60	27.06	31.72	33.04	17.82
Foreign exchange contracts	9.42	9.39	14.23	13.88	9.17
Futures and forward foreign exchange contracts	5.24	5.32	8.72	7.93	5.18
Written options contracts (foreign exchange)	0.06	0.10	0.29	0.38	0.06
Purchased options contracts (foreign exchange)	0.06	0.10	0.28	0.38	0.07
Foreign exchange rate swaps	1.67	1.53	1.53	1.52	0.85
Equity, commodity, and other derivative contracts	3.80	3.23	2.34	1.63	1.58
Commodity and other futures and forward contracts	0.30	0.26	0.19	0.15	0.10
Written options contracts (commodity and other)	1.21	1.13	0.66	0.60	0.63
Purchased options contracts (commodity and other)	1.13	0.97	0.70	0.49	0.40
Commodity and other swaps	0.29	0.23	0.30	0.35	0.26
Percent of Average Loans and Leases					
Loan commitments	46.55	47.81	51.37	50.70	51.61

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	92.20	91.70	90.78	90.01	88.14
Foreign exchange contracts	3.53	4.36	6.66	6.99	7.99
Equity, commodity, and other contracts	1.94	1.91	1.69	1.99	2.56
Futures and forwards	13.46	17.53	18.93	16.52	19.32
Written options	6.68	7.63	7.51	7.76	7.52
Exchange-traded	0.27	0.22	0.11	0.11	0.14
Over-the-counter	5.27	6.55	7.13	7.40	7.06
Purchased options	4.73	4.69	4.21	4.58	4.51
Exchange-traded	0.33	0.49	0.21	0.19	0.29
Over-the-counter	3.32	3.43	3.49	4.01	3.91
Swaps	68.69	62.99	66.25	65.97	59.28
Held for trading	46.74	43.54	43.29	45.84	47.69
Interest rate contracts	38.24	35.09	35.28	36.80	37.38
Foreign exchange contracts	2.11	2.42	3.36	3.70	3.70
Equity, commodity, and other contracts	1.01	0.86	0.58	0.82	1.19
Non-traded	53.26	56.46	56.71	54.16	52.31
Interest rate contracts	50.81	51.73	51.40	48.86	46.78
Foreign exchange contracts	0.59	0.64	1.22	1.56	1.94
Equity, commodity, and other contracts	0.21	0.30	0.54	0.50	0.60
Derivative contracts (excluding futures and FX 14 days or less)	95.58	94.25	91.19	87.15	86.36
One year or less	31.96	31.37	27.34	23.71	25.74
Over 1 year to 5 years	31.95	33.92	33.98	34.15	31.03
Over 5 years	29.43	32.03	24.87	22.74	20.76
Gross negative fair value (absolute value)	0.69	0.99	1.21	1.45	1.33
Gross positive fair value	0.71	1.13	1.23	1.53	1.39
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.09	0.08	0.11	0.12
Gross positive fair value (X)	0.06	0.10	0.09	0.12	0.13
Held for trading (X)	0.05	0.08	0.07	0.09	0.10
Non-traded (X)	0.01	0.01	0.01	0.01	0.02
Current credit exposure (X)	0.04	0.06	0.04	0.05	0.05
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.53	0.82	0.55	0.76	0.64

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2017

Allowance and Net Loan and Lease Losses

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	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.16	0.17	0.17	0.14	0.19
Provision for loan and lease losses / Average loans and leases	0.28	0.31	0.28	0.23	0.32
Provision for loan and lease losses / Net losses	143.18	141.39	109.07	105.06	64.28
Allowance for loan and lease losses / Total loans and leases not held for sale	0.98	1.07	1.16	1.23	1.42
Allowance for loan and lease losses / Total loans and leases	0.96	1.04	1.14	1.22	1.40
Allowance for loan and lease losses / Net loans and leases losses (X)	8.39	8.27	9.29	11.58	7.42
Allowance for loan and lease losses / Nonaccrual assets	184.84	167.13	165.86	164.85	147.71
ALLL/90+ days past due + nonaccrual loans and leases	136.60	123.58	127.52	129.92	114.92
Gross loan and lease losses / Average loans and leases	0.33	0.37	0.44	0.45	0.63
Recoveries / Average loans and leases	0.09	0.11	0.14	0.15	0.18
Net losses / Average loans and leases	0.24	0.27	0.31	0.30	0.44
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.01	0.01	0.01
Recoveries / Prior year-end losses	33.49	40.49	39.29	33.44	23.10
Earnings coverage of net losses (X)	19.76	19.75	15.90	32.43	19.55
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.03	0.09	0.17	0.34
Real estate loans secured by 1-4 family	0.03	0.06	0.12	0.22	0.45
Revolving	0.09	0.13	0.19	0.30	0.57
Closed-end	0.02	0.04	0.10	0.18	0.39
Commercial real estate loans	0.01	0.00	0.00	0.07	0.20
Construction and land development	-0.02	-0.04	-0.07	0.06	0.41
1-4 family	0.00	-0.01	-0.01	-0.01	0.02
Other	-0.01	-0.02	-0.06	0.08	0.29
Multifamily	-0.01	0.00	-0.01	0.02	0.10
Nonfarm nonresidential	0.03	0.01	0.02	0.09	0.19
Owner-occupied	0.01	0.01	0.02	0.04	0.08
Other	0.01	0.00	0.00	0.04	0.09
Real estate loans secured by farmland	0.01	-0.02	-0.01	0.04	0.17
Commercial and industrial loans	0.39	0.41	0.24	0.17	0.40
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	1.25	1.28	1.18	1.34	1.25
Credit card loans	2.92	2.67	2.66	2.46	2.42
Agricultural loans	0.18	0.11	0.11	0.02	0.17
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.15	0.14	0.19	0.16	0.17

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2017

Past Due and Nonaccrual Assets

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Percent of Loans and Leases					
30-89 days past due loans and leases	0.47	0.51	0.58	0.60	0.68
90+ days past due loans and leases	0.20	0.23	0.30	0.29	0.40
Nonaccrual loans and leases	0.63	0.76	0.77	0.84	1.08
90+ days past due and nonaccrual loans and leases	0.87	1.06	1.17	1.22	1.63
30-89 days past due restructured	0.02	0.02	0.03	0.04	0.05
90+ days past due restructured	0.01	0.01	0.02	0.02	0.03
Nonaccrual restructured	0.20	0.23	0.25	0.27	0.36
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.01	0.01	0.01	0.01
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.47	0.51	0.58	0.61	0.69
90+ days past due assets	0.20	0.24	0.30	0.29	0.41
Nonaccrual assets	0.64	0.77	0.79	0.85	1.10
30+ days past due and nonaccrual assets	1.38	1.63	1.79	1.92	2.37
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.54	0.64	0.70	0.72	0.99
90+ past due and nonaccrual assets + other real estate owned	0.59	0.72	0.80	0.86	1.16
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.71	0.86	1.00	1.11	1.44
Allowance for loan and leases losses	127.70	139.29	154.82	154.12	177.17
Equity cap + allowance for loan and lease losses	5.77	7.07	8.12	8.87	11.84
Tier 1 cap + allowance for loan and lease losses	7.35	8.71	10.48	10.56	14.23
Loans and Leases + other real estate owned	1.14	1.38	1.60	1.81	2.34

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2017

Past Due and Nonaccrual Loans and Leases

		12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.44	0.48	0.56	0.60	0.75
	90+ days past due	0.26	0.31	0.43	0.46	0.58
	Nonaccrual	0.69	0.81	1.04	1.25	1.69
Commercial and industrial	30-89 days past due	0.32	0.33	0.29	0.26	0.32
	90+ days past due	0.05	0.05	0.05	0.04	0.08
	Nonaccrual	0.93	1.19	0.85	0.59	0.70
Individuals	30-89 days past due	0.98	1.08	1.08	1.08	1.22
	90+ days past due	0.19	0.21	0.20	0.22	0.31
	Nonaccrual	0.22	0.22	0.26	0.37	0.23
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.05	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	0.17	0.20	0.16	0.10	0.18
	90+ days past due	0.00	0.03	0.01	0.01	0.01
	Nonaccrual	0.96	0.93	0.76	0.91	0.84
Foreign governments	30-89 days past due	0.00	0.54	1.74	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.03	0.03	0.00	0.00
Other loans and leases	30-89 days past due	0.20	0.16	0.22	0.20	0.21
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.10	0.17	0.16	0.19	0.21

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: 12/31/2017

		12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Memoranda						
1-4 Family	30-89 days past due	0.74	0.82	0.84	0.88	1.04
	90+ days past due	0.49	0.69	0.75	0.71	0.85
	Nonaccrual	0.96	1.19	1.33	1.57	1.80
Revolving	30-89 days past due	0.61	0.60	0.57	0.63	0.57
	90+ days past due	0.07	0.07	0.08	0.12	0.13
	Nonaccrual	1.17	1.30	1.43	1.24	1.27
Closed-End	30-89 days past due	0.79	0.91	0.93	1.00	1.21
	90+ days past due	0.57	0.79	0.89	0.88	1.06
	Nonaccrual	0.95	1.20	1.35	1.69	2.02
Junior Lien	30-89 days past due	0.03	0.04	0.04	0.05	0.06
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.07	0.09	0.11	0.13	0.14
Commercial real estate	30-89 days past due	0.18	0.16	0.19	0.23	0.33
	90+ days past due	0.04	0.05	0.06	0.11	0.21
	Nonaccrual	0.34	0.40	0.55	0.83	1.32
Construction and development	30-89 days past due	0.23	0.22	0.28	0.29	0.45
	90+ days past due	0.03	0.04	0.10	0.20	0.45
	Nonaccrual	0.24	0.34	0.52	1.33	2.45
1-4 family	30-89 days past due	0.07	0.04	0.06	0.07	0.06
	90+ days past due	0.00	0.01	0.02	0.02	0.05
	Nonaccrual	0.03	0.03	0.07	0.16	0.37
Other	30-89 days past due	0.13	0.15	0.20	0.18	0.36
	90+ days past due	0.02	0.03	0.07	0.14	0.33
	Nonaccrual	0.18	0.27	0.40	1.08	1.93
Multifamily	30-89 days past due	0.07	0.07	0.12	0.15	0.26
	90+ days past due	0.01	0.02	0.03	0.06	0.11
	Nonaccrual	0.10	0.12	0.23	0.31	0.52
Nonfarm non-residential	30-89 days past due	0.17	0.16	0.18	0.21	0.34
	90+ days past due	0.04	0.06	0.06	0.10	0.16
	Nonaccrual	0.38	0.45	0.56	0.91	1.29
Owner occupied	30-89 days past due	0.07	0.08	0.08	0.09	0.14
	90+ days past due	0.02	0.02	0.03	0.04	0.05
	Nonaccrual	0.21	0.24	0.29	0.37	0.54
Other	30-89 days past due	0.09	0.07	0.09	0.11	0.18
	90+ days past due	0.02	0.03	0.03	0.05	0.10
	Nonaccrual	0.14	0.18	0.24	0.42	0.63
Farmland	30-89 days past due	0.27	0.14	0.16	0.11	0.29
	90+ days past due	0.06	0.05	0.19	0.20	0.32
	Nonaccrual	1.07	0.72	0.71	0.74	1.55
Credit card	30-89 days past due	1.08	1.21	1.16	1.09	1.10
	90+ days past due	0.75	0.75	0.69	0.59	0.54
	Nonaccrual	0.08	0.09	0.10	0.12	0.16

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: 12/31/2017

	12/31/2017			12/31/2016			12/31/2015			12/31/2014			12/31/2013					
Capital Ratios																		
Tier 1 leverage ratio	9.51			9.40			9.68			9.82			9.63					
Tier 1 risk-based capital ratio													13.08			13.08		
Total risk-based capital ratio													14.71			14.96		
Tangible tier 1 leverage ratio													9.75			9.33		
Tangible common equity capital / Tangible assets													8.79			8.32		
Tier 1 common equity capital / Total risk-weighted assets	12.20			12.16			12.08			11.92			11.79					
Other Ratios																		
Mortgage serving assets / Principal balance 1-4 family others													0.83			0.91		
Estimated FV of mortgage serving assets / Mortgage service assets													128.15			111.64		

BHCPR PEER GROUP DATAPeer Group: 1
Date: 12/31/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**

	12/31/2017		12/31/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A		12.17		12.16		12.00		13.19		
Common equity tier 1 capital, column B		0.44		0.47		0.63		7.01		
Tier 1 capital, column A		12.95		12.92		12.82		14.59		
Tier 1 capital, column B		0.51		0.55		0.70		7.74		
Total capital, column A		14.64		14.65		14.65		17.34		
Total capital, column B		0.57		0.61		0.79		8.66		
Tier 1 leverage		9.51		9.40		9.68		8.74		

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2017

Insurance and Broker-Dealer Activities

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.02	0.06	0.05	0.08
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.26	49.62	53.85	55.18	54.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.74	50.38	46.15	44.82	45.88
Seperate account assets (L/H) / Total life assets	2.41	2.15	1.54	1.23	2.28
Insurance activities revenue / Adjusted operating income	0.55	0.56	0.91	0.79	0.96
Premium income / Insurance activities revenue	4.64	4.87	8.55	8.34	11.57
Credit related premium income / Total premium income	43.04	52.96	59.76	65.25	57.99
Other premium income / Total premium income	56.96	47.04	40.24	34.75	42.01
Insurance underwriting net income / Consolidated net income	0.04	0.12	0.12	0.17	0.25
Insurance net income (P/C) / Equity (P/C)	5.97	5.19	7.00	5.38	7.64
Insurance net income (L/H) / Equity (L/H)	-2.79	4.69	2.70	8.34	5.80
Insurance benefits, losses, expenses / Insurance premiums	127.33	246.60	234.21	229.08	134.22
Reinsurance recovery (P/C) / Total assets (P/C)	0.38	0.41	0.86	1.00	2.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	1.92	0.29	0.03	0.27
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.01	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.83	9.31	10.03	10.07	10.25
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	1.54	1.46	0.75	0.54	0.42

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2017

Foreign Activities

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Analysis Ratios					
Yield: Foreign loans	1.07	1.22	1.13	1.18	1.62
Cost: Interest-bearing deposits	0.51	0.36	0.26	0.28	0.37
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	67.99	67.21	5.92	0.27	1.65
Commercial and industrial loans	2.09	1.37	0.56	0.21	9.35
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	22.45	6.88	-0.33	36.01	20.07
Total selected assets	22.87	12.62	0.96	86.15	14.99
Deposits	-0.77	47.76	-31.67	-5.47	3.16

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2017

Parent Company Analysis - Part 1

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	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Profitability					
Net income / Average equity capital	7.61	7.97	7.95	8.23	8.28
Bank net income / Average equity investment in banks	8.73	9.09	8.42	8.55	7.72
Nonbank net income / Average equity investment in nonbanks	5.10	5.53	6.36	6.24	6.01
Sub BHCs net income / Average equity investment in sub BHCs	6.84	7.23	7.06	7.14	8.78
Bank net income / Parent net income	80.62	80.11	78.61	72.88	69.34
Nonbank net income / Parent net income	8.46	6.37	6.83	7.61	12.21
Sub BHCs net income / Parent net income	80.29	76.68	76.51	83.54	96.66
Leverage					
Total liabilities / Equity capital	19.92	21.58	21.12	21.84	28.43
Total debt / Equity capital	13.94	15.12	14.46	14.14	17.11
Total debt + NP to subs that issued trust preferred / Equity capital	16.10	17.51	17.04	17.05	20.42
Total debt + Loans guaranteed for affiliate / Equity capital	14.35	15.57	14.83	14.75	18.41
Total debt / Equity capital - excess over fair value	14.10	15.29	14.60	14.28	17.17
Long-term debt / Equity capital	12.69	13.44	12.95	10.76	12.70
Short-term debt / Equity capital	1.07	1.59	1.23	2.43	2.95
Current portion of long-term debt / Equity capital	0.27	0.39	0.26	0.33	0.21
Excess cost over fair value / Equity capital	0.17	0.20	0.16	0.13	0.10
Long-term debt / Consolidated long-term debt	27.28	28.31	24.05	23.14	25.26
Double Leverage					
Equity investment in subs / Equity capital	101.78	101.56	102.41	102.66	104.36
Total investment in subs / Equity capital	110.98	110.99	108.88	109.31	113.06
Equity investment in subs / Equity cap, Qual TPS + other PS in T1				99.17	100.49
Total investment in subs / Equity cap, Qual TPS + other PS in T1				105.36	107.81
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.44	0.28	0.40	0.40	0.79
Equity investment in subs - equity cap / Net income-div (X)	2.42	1.75	1.65	2.30	2.19
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	141.94	137.84	147.00	145.21	173.51
Cash flow from operations + noncash + op exchange / Op exchange + div	148.52	144.09	143.73	149.64	169.33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	93.98	128.25	107.19	129.25	119.87
Pretax operating income + interest expenses / Interest expense	1,909.26	2,107.38	1,797.01	1,632.11	1,806.84
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,547.95	1,414.32	1,262.93	1,142.02	987.67
Dividends + interest from subs / Interest expenses + dividends	174.03	157.78	161.35	159.36	199.32
Fees + other income from subs / Salary + other expenses	15.70	14.75	14.52	14.59	11.67
Net income / Current part of long-term debt + preferred dividends (X)	24.63	55.02	56.52	43.35	52.81
Other Ratios					
Net assets repriceable in 1 year / Total assets	3.49	4.62	4.88	4.22	4.03
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.10	1.57	0.02	0.08	0.02
Nonaccrual	7.38	15.05	7.58	8.31	4.82
Total	7.48	16.62	7.64	8.83	4.86
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.17	0.11	0.25	0.46	0.86
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.17	0.11	0.29	0.56	0.86
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	5.67	6.18	4.39	3.85	5.82
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.13	0.11	0.33	0.20	0.49

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2017

Parent Company Analysis - Part 2

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	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	68.70	78.25	83.90	69.31	50.95
Dividends paid / Net income	31.32	29.05	28.06	27.42	27.33
Net income - dividends / Average equity	5.04	5.34	5.29	5.69	5.85
Percent of Dividends Paid					
Dividends from bank subsidiaries	130.71	116.31	114.67	117.63	143.01
Dividends from nonbank subsidiaries	12.57	11.99	7.85	16.50	49.06
Dividends from subsidiary BHCs	18.99	13.56	13.24	19.97	27.64
Dividends from all subsidiaries	196.35	190.88	167.07	198.41	307.20
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	59.01	44.62	45.41	46.43	55.82
Interest income from bank subsidiaries	0.76	0.54	0.61	0.82	0.66
Mortgage and service fees from bank subsidiaries	2.98	2.35	2.95	3.75	2.96
Other income from bank subsidiaries	0.01	0.00	0.02	0.01	0.00
Operating income from bank subsidiaries	62.82	53.32	53.32	55.85	65.38
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	93.01	61.37	67.71	46.97	47.06
Interest income from nonbank subsidiaries	8.15	6.68	5.61	4.33	8.36
Mortgage and serv fees from nonbank subsidiaries	0.84	1.37	1.87	2.10	2.70
Other income from nonbank subsidiaries	0.52	0.73	0.49	0.43	0.14
Operating income from nonbank subsidiaries	146.79	98.61	116.28	67.86	71.58
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	59.89	39.67	65.66	48.92	37.61
Interest income from subsidiary BHCs	2.71	0.33	0.20	0.96	0.22
Mortgage and service fees from subsidiary BHCs	0.56	0.58	0.62	0.93	0.91
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	64.32	42.09	109.82	66.14	39.60
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	59.16	52.71	52.69	53.75	47.64
Interest income from bank subsidiaries	1.04	1.12	0.84	0.78	0.74
Mortgage and service fees from bank subsidiaries	2.17	2.70	3.21	2.64	1.47
Other income from bank subsidiaries	0.09	0.03	0.09	0.06	0.05
Operating income from bank subsidiaries	69.32	63.24	63.11	64.63	58.38
Dividends from nonbank subsidiaries	2.65	3.92	5.22	3.54	6.52
Interest income from nonbank subsidiaries	2.79	3.92	2.20	0.91	1.15
Mortgage and service fees from nonbank subsidiaries	0.07	0.06	0.16	0.29	0.38
Other income from nonbank subsidiaries	0.10	0.19	0.12	0.13	0.03
Operating income from nonbank subsidiaries	9.98	13.62	11.67	8.96	11.47
Dividends from subsidiary BHCs	5.49	6.07	7.18	8.65	10.03
Interest income from subsidiary BHCs	0.13	0.04	0.01	0.02	0.04
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	6.46	7.14	7.90	9.52	10.99
Loans and advances from subsidiaries / Short term debt	83.61	151.56	118.43	100.26	101.37
Loans and advances from subsidiaries / Total debt	39.18	30.35	30.54	26.79	31.33

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									108
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.92	1.01	1.79	2.54	3.03	3.33	3.87	4.43	108
+ Non-interest income	1.35	0.25	0.36	0.82	1.22	1.94	2.50	3.15	108
- Overhead expense	2.72	1.60	1.82	2.26	2.67	3.09	3.83	4.20	108
- Provision for loan and lease losses	0.16	-0.02	0.00	0.06	0.13	0.21	0.36	1.06	108
+ Securities gains (losses)	0.01	-0.03	-0.01	0.00	0.00	0.01	0.04	0.07	108
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	108
= Pretax net operating income (tax equivalent)	1.43	0.47	0.72	1.19	1.46	1.68	1.97	2.32	108
Net operating income	0.89	0.08	0.34	0.59	0.94	1.17	1.42	1.66	108
Net income	0.90	0.08	0.34	0.59	0.95	1.17	1.42	1.66	108
Net income (sub-chapter S adjusted)	0.99	0.87	0.88	0.93	0.99	1.06	1.10	1.12	2
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.80	2.14	2.86	3.44	3.79	4.18	4.90	5.47	108
Interest expense	0.60	0.14	0.20	0.36	0.53	0.82	1.12	1.69	108
Net interest income (tax equivalent)	3.19	1.19	1.96	2.82	3.30	3.64	4.21	4.95	108
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.24	0.00	0.01	0.07	0.18	0.30	0.55	1.74	108
Earnings coverage of net losses (X)	19.76	-14.27	2.49	7.08	11.42	27.42	70.26	102.75	107
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.98	0.27	0.40	0.67	0.96	1.16	1.51	2.59	108
Allowance for loan and lease losses / Total loans and leases	0.96	0.26	0.40	0.67	0.95	1.15	1.45	2.58	108
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.71	0.11	0.22	0.43	0.65	0.95	1.32	1.71	108
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.47	0.04	0.13	0.25	0.40	0.61	0.97	1.90	108
Liquidity and Funding									
Net noncore funding dependence	17.02	-3.49	1.69	7.69	15.38	23.74	38.88	46.22	108
Net short-term noncore funding dependence	4.86	-56.34	-11.84	-0.75	5.77	14.09	19.73	24.16	108
Net loans and leases / Total assets	62.73	17.58	34.33	55.40	67.07	72.92	78.00	79.09	108
Capitalization									
Tier 1 leverage ratio	9.51	7.34	7.79	8.65	9.41	10.15	11.19	12.89	108
Equity capital / Total assets	11.94	8.43	9.37	10.34	11.49	13.74	15.28	16.63	108
Equity capital + minority interest / Total assets	12.02	8.53	9.37	10.37	11.56	13.74	15.28	16.85	108
Tier 1 common equity capital / Total risk-weighted assets	12.20	9.26	9.70	10.41	11.77	13.08	16.30	18.37	107
Net Loans and leases / Equity capital (X)	5.27	1.59	2.74	4.25	5.31	6.54	7.38	8.16	108
Cash dividends / Net income	31.32	0.00	0.01	20.08	35.17	45.54	67.57	77.57	103
Cash dividends / Net income (sub-chapter S adjusted)	47.52	23.37	26.05	34.10	47.52	60.93	68.98	71.67	2
Retained earnings / Average equity capital	5.04	0.09	1.20	2.63	5.04	6.90	9.20	11.07	108
Growth Rates									
Assets	8.28	-5.64	-1.62	1.73	4.93	11.66	29.03	44.69	107
Equity capital	10.19	-3.78	-1.43	2.18	6.02	11.15	40.09	69.83	107
Net loans and leases	9.67	-3.46	-1.12	2.91	6.79	13.83	30.17	41.22	107
Noncore funding	5.66	-40.05	-30.01	-16.51	-0.06	17.39	58.45	116.46	107
Parent Company Ratios									
Short-term debt / Equity capital	1.07	0.00	0.00	0.00	0.00	0.28	5.89	20.48	108
Long-term debt / Equity capital	12.69	0.00	0.00	0.00	7.24	17.69	54.57	80.21	108
Equity investment in subs / Equity capital	101.78	82.83	89.74	97.89	102.23	106.91	113.05	121.39	108
Cash FR op + noncash + op expenses / Op expenses + dividends	148.52	-1.27	57.36	99.16	134.58	194.31	289.55	352.90	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2017

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.47	1.94	2.61	3.19	3.46	3.81	4.37	4.94	108
Less: Interest expense	0.55	0.13	0.19	0.32	0.48	0.75	1.06	1.64	108
Equals: Net interest income (tax equivalent)	2.92	1.01	1.79	2.54	3.03	3.33	3.87	4.43	108
Plus: Non-interest income	1.35	0.25	0.36	0.82	1.22	1.94	2.50	3.15	108
Equals: adjusted operating income (tax equivalent)	4.33	2.79	3.28	3.84	4.29	4.75	5.24	7.38	108
Less: Overhead Expense	2.72	1.60	1.82	2.26	2.67	3.09	3.83	4.20	108
Less: Provision for loan and lease losses	0.16	-0.02	0.00	0.06	0.13	0.21	0.36	1.06	108
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	108
Plus: Realized Gains / Losses on available-for-sale securities	0.01	-0.03	-0.01	0.00	0.00	0.01	0.04	0.07	108
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	108
Equals: Pretax net operating income (tax equivalent)	1.43	0.47	0.72	1.19	1.46	1.68	1.97	2.32	108
Less: Applicable income taxes (tax equivalent)	0.55	0.00	0.09	0.40	0.58	0.73	0.92	1.17	108
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	108
Equals: Net operating income	0.89	0.08	0.34	0.59	0.94	1.17	1.42	1.66	108
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Equals: Net income	0.90	0.08	0.34	0.59	0.95	1.17	1.42	1.66	108
Memo: Net income (last four quarters)	0.91	0.16	0.40	0.60	0.96	1.17	1.42	1.66	107
Net income-BHC and noncontrolling (minority) interest	0.91	0.08	0.34	0.62	0.96	1.17	1.42	1.66	108
Margin Analysis									
Average earning assets / Average assets	91.59	86.16	87.34	89.17	91.83	93.83	95.54	96.94	108
Average interest-bearing funds / Average assets	65.73	50.83	53.66	58.88	65.46	71.42	80.51	83.75	108
Interest income (tax equivalent) / Average earning assets	3.80	2.14	2.86	3.44	3.79	4.18	4.90	5.47	108
Interest expense / Average earning assets	0.60	0.14	0.20	0.36	0.53	0.82	1.12	1.69	108
Net interest income (tax equivalent) / Average earning assets	3.19	1.19	1.96	2.82	3.30	3.64	4.21	4.95	108
Yield or Cost									
Total loans and leases (tax equivalent)	4.54	3.08	3.67	4.11	4.41	4.87	5.79	7.43	108
Interest-bearing bank balances	1.05	0.57	0.64	0.86	1.04	1.19	1.49	1.79	108
Fed funds sold and reverse repos	1.41	0.00	0.43	0.82	1.23	1.65	2.24	5.37	77
Trading assets	1.11	0.00	0.00	0.00	0.95	2.22	3.23	3.98	79
Total earning assets	3.73	2.14	2.86	3.31	3.72	4.07	4.64	5.33	108
Investment securities (tax equivalent)	2.47	1.73	1.86	2.09	2.47	2.79	3.29	3.54	106
US Treasury and agency securities (excluding Mortgage-backed securities)	1.62	0.82	0.98	1.26	1.62	1.89	2.40	2.79	100
Mortgage-backed securities	2.23	1.65	1.79	2.01	2.17	2.50	2.76	2.94	106
All other securities	3.76	1.53	1.94	2.91	3.53	4.62	5.35	12.60	105
Interest-bearing deposits	0.49	0.11	0.13	0.29	0.46	0.68	0.94	1.15	107
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.51	0.05	0.07	0.23	0.53	0.79	0.95	1.08	31
Fed funds purchased and repos	0.93	0.07	0.15	0.33	0.86	1.28	2.06	3.56	104
Other borrowed funds and trading liabilities	1.78	0.73	1.06	1.30	1.75	2.10	2.84	3.47	107
All interest-bearing funds	0.82	0.22	0.38	0.53	0.71	1.04	1.64	1.95	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2017

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.86	0.00	0.00	0.54	2.55	4.74	8.25	9.90	108
Overhead expenses / Net Interest Income + non-interest income	63.59	44.00	48.70	58.44	63.69	68.85	77.41	85.90	108
Percent of Average Assets									
Total overhead expense	2.72	1.60	1.82	2.26	2.67	3.09	3.83	4.20	108
Personnel expense	1.42	0.74	0.86	1.14	1.41	1.68	2.03	2.26	108
Net occupancy expense	0.29	0.11	0.14	0.23	0.28	0.36	0.40	0.48	108
Other operating expenses	0.99	0.54	0.62	0.72	0.93	1.15	1.75	2.13	108
Overhead less non-interest income	1.34	0.27	0.56	1.08	1.37	1.69	1.94	2.30	108
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.72	43.20	48.58	57.03	62.96	67.27	76.79	85.62	108
Personnel expense	32.92	20.87	23.51	28.50	32.88	37.86	42.75	45.38	108
Net occupancy expense	6.72	2.12	3.35	5.34	6.82	8.07	9.57	11.36	108
Other operating expenses	22.36	14.83	15.65	18.13	21.57	25.18	31.98	41.60	108
Total non-interest income	31.08	6.71	10.52	19.56	27.94	40.73	61.52	76.75	108
Fiduciary activities income	2.39	0.00	0.00	0.00	1.58	3.74	8.03	16.61	108
Service charges on domestic deposit accounts	4.28	0.00	0.22	1.63	4.60	6.59	7.77	8.80	108
Trading revenue	0.90	-0.67	-0.11	0.00	0.11	1.16	5.38	7.56	108
Investment banking fees and commissions	3.61	0.00	0.00	0.52	1.67	3.40	13.37	32.70	108
Insurance activities revenue	0.55	0.00	0.00	0.01	0.10	0.78	2.38	5.87	108
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.27	108
Net servicing fees	0.60	0.00	0.00	0.02	0.37	1.01	2.04	3.15	108
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.12	108
Net gain (loss) - sales of loans, OREO, and other assets	1.67	-0.56	-0.15	0.19	1.08	2.86	5.20	8.08	108
Other non-interest income	10.66	2.61	3.31	6.31	9.57	14.10	22.48	26.41	108
Overhead less non-interest income	31.17	7.68	15.01	23.57	32.78	37.93	44.68	50.43	108
Applicable income taxes / Pretax net operating income (tax equivalent)	33.00	-11.03	4.18	24.90	33.29	41.83	60.12	71.24	107
Applicable income tax + TE / Pretax net operating income + TE	37.86	-0.28	9.27	31.03	38.57	46.76	62.48	75.30	107

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	35.54	0.33	5.47	23.83	37.42	50.45	57.95	64.07	108
Commercial and industrial loans	12.64	0.82	2.70	6.63	11.69	18.57	23.71	29.29	108
Loans to individuals	4.45	0.05	0.09	0.49	2.01	7.90	13.94	20.78	108
Loans to depository institutions and acceptances of other banks	0.07	0.00	0.00	0.00	0.00	0.03	0.43	0.89	108
Agricultural loans	0.21	0.00	0.00	0.00	0.03	0.28	1.09	2.58	108
Other loans and leases	5.09	0.32	0.63	2.13	4.53	7.75	10.64	12.14	108
Net loans and leases	62.73	17.58	34.33	55.40	67.07	72.92	78.00	79.09	108
Debt securities over 1 year	14.83	0.41	4.35	10.42	14.43	19.92	26.00	32.60	108
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.03	0.12	0.23	0.33	108
Subtotal	79.31	37.65	45.36	76.61	83.95	87.06	89.71	90.92	108
Interest-bearing bank balances	3.40	0.23	0.51	0.91	2.46	5.17	10.14	13.08	108
Federal funds sold and reverse repos	1.81	0.00	0.00	0.00	0.00	0.57	11.47	31.44	108
Debt securities 1 year or less	1.86	0.02	0.06	0.35	1.29	2.87	5.51	10.00	108
Trading assets	1.34	0.00	0.00	0.00	0.11	0.71	8.32	15.16	108
Total earning assets	89.84	82.69	85.60	87.46	89.99	92.39	94.07	95.02	108
Non-interest cash and due from depository institutions	1.22	0.40	0.55	0.88	1.26	1.55	1.86	2.09	108
Other real estate owned	0.05	0.00	0.00	0.01	0.03	0.09	0.14	0.23	108
All other assets	8.86	3.62	4.54	6.41	8.71	11.47	13.62	16.67	108
Memoranda									
Short-term investments	8.67	1.00	1.35	2.06	5.23	10.94	28.80	44.61	108
US Treasury securities	1.02	0.00	0.00	0.00	0.27	1.67	4.34	6.45	108
US agency securities (excluding Mortgage-backed securities)	0.75	0.00	0.00	0.00	0.18	1.20	2.98	4.66	108
Municipal securities	1.60	0.00	0.00	0.04	0.94	3.08	5.14	6.64	108
Mortgage-backed securities	11.06	0.06	3.41	6.10	10.71	15.73	19.33	24.14	108
Asset-backed securities	0.30	0.00	0.00	0.00	0.00	0.41	1.50	3.90	108
Other debt securities	0.38	0.00	0.00	0.00	0.06	0.57	1.41	4.64	108
Loans held-for-sale	0.33	0.00	0.00	0.04	0.19	0.49	1.18	1.95	108
Loans not held-for-sale	62.63	17.64	34.58	55.04	67.07	73.44	78.16	81.50	108
Real estate loans secured by 1-4 family	13.44	0.25	1.88	6.50	13.31	19.36	25.17	28.86	108
Revolving	2.40	0.00	0.01	0.52	2.23	3.93	5.87	6.98	108
Closed-end, secured by first liens	10.36	0.11	1.37	4.55	10.44	14.88	21.83	25.89	108
Closed-end, secured by junior liens	0.34	0.00	0.00	0.06	0.24	0.52	0.90	1.54	108
Commercial real estate loans	19.88	0.03	0.71	8.89	19.64	31.45	37.12	40.41	108
Construction and land development	3.25	0.00	0.15	1.06	2.65	4.97	7.25	8.61	108
Multifamily	2.54	0.00	0.02	0.69	1.98	3.28	7.60	11.99	108
Nonfarm nonresidential	13.29	0.00	0.43	5.43	12.73	21.21	26.18	27.64	108
Real estate loans secured by farmland	0.32	0.00	0.00	0.00	0.07	0.52	1.64	2.39	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	54.83	2.17	19.97	39.34	58.53	71.56	80.59	86.45	108
Real estate loans secured by 1-4 family	21.44	0.71	3.39	13.28	21.84	28.13	35.95	45.96	108
Revolving	3.77	0.00	0.03	1.13	3.49	5.93	8.22	10.01	108
Closed-end	17.40	0.70	2.94	10.43	16.73	23.27	31.77	40.36	108
Commercial real estate loans	29.99	0.10	2.81	15.61	30.36	46.06	51.79	55.88	108
Construction and land development	4.90	0.00	0.22	2.09	3.83	7.15	10.91	11.95	108
1-4 family	0.89	0.00	0.00	0.07	0.55	1.71	3.03	3.44	108
Other	3.90	0.00	0.17	1.59	3.30	5.86	8.54	9.39	108
Multifamily	3.85	0.00	0.16	1.33	3.22	5.14	10.52	15.83	108
Nonfarm nonresidential	20.01	0.01	2.29	10.20	20.23	31.25	37.41	38.23	108
Owner-occupied	7.61	0.00	0.00	2.90	7.05	11.26	15.11	17.66	108
Other	12.41	0.01	0.94	5.65	11.34	18.48	23.65	25.40	108
Real estate loans secured by farmland	0.51	0.00	0.00	0.00	0.10	0.73	2.49	4.41	108
Loans to depository institutions and acceptances of other banks	0.17	0.00	0.00	0.00	0.00	0.06	1.14	2.53	108
Commercial and industrial loans	20.60	1.57	6.32	12.39	18.97	28.81	39.29	43.41	108
Loans to individuals	7.58	0.08	0.17	0.97	3.94	12.57	22.26	43.42	108
Credit card loans	1.12	0.00	0.00	0.00	0.09	1.08	4.81	20.09	108
Agricultural loans	0.33	0.00	0.00	0.00	0.05	0.43	1.57	4.12	108
Other loans and leases	10.26	0.45	0.87	2.92	7.56	15.48	29.42	49.00	108
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	345.83	9.65	76.47	204.58	319.99	509.00	573.48	603.65	107
Real estate loans secured by 1-4 family	130.25	5.31	19.48	64.00	129.25	179.79	254.71	299.59	107
Revolving	23.45	0.00	0.17	5.50	19.87	36.60	61.02	72.51	107
Closed-end	105.17	4.77	17.24	49.33	96.56	145.03	216.20	281.74	107
Commercial real estate loans	193.10	0.67	8.92	83.02	195.44	310.70	354.80	404.79	107
Construction and land development	31.13	0.00	1.60	10.65	25.69	51.96	68.08	80.78	107
1-4 family	5.78	0.00	0.00	0.36	3.39	11.20	19.86	23.66	107
Other	24.57	0.00	1.55	8.71	20.52	37.43	52.31	58.25	107
Multifamily	24.41	0.05	0.29	7.66	20.56	32.02	66.07	139.89	107
Nonfarm nonresidential	129.56	0.14	5.35	51.11	123.07	224.85	254.45	267.45	107
Owner-occupied	48.69	0.00	0.13	17.41	42.35	78.00	100.32	128.68	107
Other	78.63	0.14	3.41	29.89	77.94	125.83	169.28	178.24	107
Real estate loans secured by farmland	3.15	0.00	0.00	0.01	0.71	4.59	15.29	25.16	107
Loans to depository institutions and acceptances of other banks	0.69	0.00	0.00	0.00	0.00	0.26	4.91	8.90	107
Commercial and industrial loans	118.32	9.22	23.40	61.80	109.73	175.89	213.49	249.40	107
Loans to individuals	41.72	0.45	1.15	4.05	18.19	75.40	119.73	173.49	107
Credit card loans	5.29	0.00	0.00	0.00	0.49	6.65	24.67	72.48	107
Agricultural loans	1.74	0.00	0.00	0.00	0.27	2.35	10.02	15.80	107
Other loans and leases	49.38	2.56	6.22	21.96	40.98	72.48	105.02	134.87	107
Supplemental									
Non-owner occupied CRE loans / Gross loans	23.09	0.10	3.02	13.51	22.13	33.46	42.17	47.61	108
Non-owner occupied CRE loans / Total risk based capital	146.33	0.67	10.70	71.22	141.15	226.59	282.04	325.05	107
Construction and land development loans / Total risk based capital	31.13	0.00	1.60	10.65	25.69	51.96	68.08	80.78	107
Total CRE loans / Total risk based capital	198.64	0.67	12.91	94.15	205.75	314.07	356.52	404.79	107

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.67	1.00	1.35	2.06	5.23	10.94	28.80	44.61	108
Liquid assets	23.98	8.44	11.60	14.42	19.64	28.09	51.26	63.67	108
Investment securities	17.35	0.78	6.46	11.73	16.42	22.07	32.78	35.78	108
Net loans and leases	62.73	17.58	34.33	55.40	67.07	72.92	78.00	79.09	108
Net loans, leases and standby letters of credit	63.89	18.31	37.41	57.02	67.85	73.43	78.89	81.03	108
Core deposits	61.26	13.55	29.01	51.63	65.73	74.37	78.55	80.95	108
Noncore funding	22.32	5.38	7.10	11.98	18.84	31.75	49.56	56.70	108
Time deposits of \$250K or more	2.57	0.08	0.41	1.15	2.28	3.62	5.99	8.46	108
Foreign deposits	0.54	0.00	0.00	0.00	0.00	0.07	4.04	6.89	108
Federal funds purchased and repos	2.23	0.00	0.00	0.40	1.18	3.11	8.03	15.08	108
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Net federal funds purchased (sold)	0.73	-7.07	-1.68	0.00	0.60	1.78	3.21	3.89	108
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.73	108
Other borrowings w/remaining maturity of 1 year or less	3.98	0.00	0.12	1.12	3.04	6.36	10.39	14.24	108
Earning assets repriceable in 1 year	41.51	16.71	22.55	34.33	41.19	47.11	61.18	70.04	108
Interest-bearing liabilities repriceable in 1 year	8.70	1.36	2.45	4.19	7.34	13.00	17.92	28.08	108
Long-term debt repriceable in 1 year	1.57	0.00	0.00	0.00	0.11	2.55	6.52	13.80	108
Net assets repriceable in 1 year	29.36	3.44	9.71	18.50	31.65	38.75	46.19	55.38	108
Other Liquidity and Funding Ratios									
Net noncore funding dependence	17.02	-3.49	1.69	7.69	15.38	23.74	38.88	46.22	108
Net ST noncore funding dependence	4.86	-56.34	-11.84	-0.75	5.77	14.09	19.73	24.16	108
Short-term investment / ST noncore funding	74.55	8.97	12.09	21.96	48.90	108.31	227.48	322.10	108
Liquid assets-ST noncore funding / Nonliquid assets	18.12	-14.76	-7.28	0.12	14.65	27.81	66.62	104.95	108
Net loans and leases / Total deposits	90.15	52.85	64.11	79.73	91.07	98.16	124.62	134.74	107
Net loans and leases / Core deposits	105.64	65.57	73.94	87.49	102.17	115.35	161.74	193.43	107
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.31	-2.53	-1.42	-0.73	-0.12	0.03	0.55	1.26	84
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.77	-2.81	-2.34	-1.70	-0.89	0.01	1.37	2.13	106
Structured notes appreciation (depreciation) / T1 cap	-0.08	-0.56	-0.34	-0.02	0.00	0.00	0.01	0.02	15
Percent of Investment Securities									
Held-to-maturity securities	15.76	0.00	0.00	0.06	10.46	31.98	47.94	53.83	106
Available-for-sale securities	84.24	46.17	52.06	68.02	89.54	99.94	100.00	100.00	106
US Treasury securities	6.96	0.00	0.00	0.01	2.14	13.23	26.61	37.15	106
US agency securities (excluding Mortgage-backed securities)	4.42	0.00	0.00	0.04	1.33	7.45	18.56	27.39	106
Municipal securities	9.31	0.00	0.00	0.89	5.63	16.53	30.88	42.72	106
Mortgage-backed securities	65.34	15.55	31.34	49.59	66.87	82.58	93.66	96.94	106
Asset-backed securities	1.74	0.00	0.00	0.00	0.00	2.48	7.42	17.13	106
Other debt securities	2.57	0.00	0.00	0.02	0.48	3.87	11.76	19.71	106
Mutual funds and equity securities	0.51	0.00	0.00	0.00	0.23	0.89	1.94	3.99	106
Debt securities 1 year or less	11.78	0.32	1.13	3.23	7.83	17.98	32.90	50.34	106
Debt securities 1 to 5 years	18.89	0.41	1.22	5.32	15.45	29.03	52.05	60.87	106
Debt securities over 5 years	64.65	12.09	25.88	41.77	71.77	85.06	92.77	95.14	106
Pledged securities	34.58	0.91	7.48	15.00	32.85	55.56	69.34	73.20	106
Structured notes, fair value	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.85	106
Percent Change from Prior Like Quarter									
Short-term investments	19.09	-46.38	-27.27	-10.22	5.68	27.75	112.38	176.34	107
Investment securities	8.45	-13.29	-9.48	-0.60	4.78	17.01	37.90	61.04	105
Core deposits	12.20	-9.33	-1.67	1.84	8.31	21.67	40.13	55.79	106
Noncore funding	5.66	-40.05	-30.01	-16.51	-0.06	17.39	58.45	116.46	107

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	24.01	5.87	10.21	15.95	20.85	30.46	44.22	63.86	108
Standby letters of credit	0.96	0.00	0.08	0.31	0.69	1.33	2.79	4.20	108
Commercial and similar letters of credit	0.03	0.00	0.00	0.00	0.01	0.05	0.14	0.20	108
Securities lent	0.75	0.00	0.00	0.00	0.00	0.00	1.70	27.35	108
Credit derivatives - notional amount (BHC as guarantor)	0.30	0.00	0.00	0.00	0.00	0.31	0.82	8.68	108
Credit derivatives - notional amount (BHC as beneficiary)	0.55	0.00	0.00	0.00	0.00	0.16	1.10	21.10	108
Credit derivative contracts w/ purchased credit protection - invest grade	0.19	0.00	0.00	0.00	0.00	0.05	0.68	4.87	108
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.59	0.00	0.00	0.00	0.00	0.09	1.27	17.42	108
Derivative contracts	75.39	0.76	1.64	5.92	17.38	57.25	280.34	1133.52	108
Interest rate contracts	53.68	0.75	1.49	5.40	14.97	45.40	119.92	886.81	108
Interest rate futures and forward contracts	13.82	0.00	0.00	0.00	0.39	3.71	107.57	222.13	108
Written options contracts (interest rate)	2.60	0.00	0.00	0.05	0.48	2.50	7.44	42.27	108
Purchased options contracts (interest rate)	2.38	0.00	0.00	0.00	0.11	2.12	6.91	50.44	108
Interest rate swaps	25.60	0.00	0.77	4.34	12.83	24.30	55.43	504.42	108
Foreign exchange contracts	9.42	0.00	0.00	0.00	0.14	1.98	10.70	246.32	108
Futures and forward foreign exchange contracts	5.24	0.00	0.00	0.00	0.09	1.23	7.57	141.89	108
Written options contracts (foreign exchange)	0.06	0.00	0.00	0.00	0.00	0.00	0.22	1.67	108
Purchased options contracts (foreign exchange)	0.06	0.00	0.00	0.00	0.00	0.00	0.22	1.75	108
Foreign exchange rate swaps	1.67	0.00	0.00	0.00	0.00	0.09	1.91	74.02	108
Equity, commodity, and other derivative contracts	3.80	0.00	0.00	0.00	0.00	1.16	16.21	78.13	108
Commodity and other futures and forward contracts	0.30	0.00	0.00	0.00	0.00	0.00	1.41	8.97	108
Written options contracts (commodity and other)	1.21	0.00	0.00	0.00	0.00	0.15	7.09	25.67	108
Purchased options contracts (commodity and other)	1.13	0.00	0.00	0.00	0.00	0.14	5.84	25.72	108
Commodity and other swaps	0.29	0.00	0.00	0.00	0.00	0.06	2.20	3.21	108
Percent of Average Loans and Leases									
Loan commitments	46.55	10.41	15.72	25.23	36.51	64.00	110.39	155.00	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.20	28.52	72.36	87.50	98.71	100.00	100.00	100.00	107
Foreign exchange contracts	3.53	0.00	0.00	0.00	0.57	5.33	15.96	32.02	107
Equity, commodity, and other contracts	1.94	0.00	0.00	0.00	0.00	3.25	9.44	21.09	107
Futures and forwards									
	13.46	0.00	0.00	2.03	7.68	21.77	52.76	75.04	107
Written options									
	6.68	0.00	0.00	1.07	3.31	10.35	26.86	33.87	107
Exchange-traded	0.27	0.00	0.00	0.00	0.00	0.00	1.44	7.39	107
Over-the-counter	5.27	0.00	0.00	0.73	3.02	8.33	18.82	33.60	107
Purchased options									
	4.73	0.00	0.00	0.00	2.02	7.74	18.74	31.83	107
Exchange-traded	0.33	0.00	0.00	0.00	0.00	0.02	1.88	5.66	107
Over-the-counter	3.32	0.00	0.00	0.00	0.94	5.75	11.77	20.94	107
Swaps									
	68.69	0.50	7.06	54.12	79.18	93.64	98.56	99.94	107
Held for trading									
	46.74	0.00	0.00	0.00	63.59	92.92	97.62	99.69	107
Interest rate contracts	38.24	0.00	0.00	0.00	37.85	76.98	91.68	94.26	107
Foreign exchange contracts	2.11	0.00	0.00	0.00	0.00	2.34	12.51	21.67	107
Equity, commodity, and other contracts	1.01	0.00	0.00	0.00	0.00	0.04	5.90	13.01	107
Non-traded									
	53.26	0.31	2.38	7.08	36.41	100.00	100.00	100.00	107
Interest rate contracts	50.81	0.00	0.48	5.74	29.27	99.17	100.00	100.00	107
Foreign exchange contracts	0.59	0.00	0.00	0.00	0.00	0.34	3.83	7.64	107
Equity, commodity, and other contracts	0.21	0.00	0.00	0.00	0.00	0.00	1.10	3.45	107
Derivative contracts (excluding futures and FX 14 days or less)									
	95.58	56.62	66.26	88.35	96.74	100.00	107.48	197.02	107
One year or less	31.96	0.31	2.44	7.13	22.69	52.66	92.27	120.83	107
Over 1 year to 5 years	31.95	0.00	0.95	13.24	32.43	45.25	57.54	72.94	107
Over 5 years	29.43	0.00	0.03	10.94	24.39	53.13	72.94	84.03	107
Gross negative fair value (absolute value)									
	0.69	0.04	0.13	0.43	0.68	0.95	1.25	1.50	107
Gross positive fair value									
	0.71	0.06	0.18	0.45	0.70	0.99	1.24	1.56	107
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
	0.06	0.00	0.00	0.00	0.01	0.04	0.22	1.43	107
Gross positive fair value (X)									
	0.06	0.00	0.00	0.00	0.01	0.04	0.20	1.46	107
Held for trading (X)	0.05	0.00	0.00	0.00	0.01	0.03	0.19	1.40	107
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	107
Current credit exposure (X)									
	0.04	0.00	0.00	0.00	0.01	0.03	0.17	0.42	107
Credit losses on derivative contracts									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
90+ days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Other Ratios									
Current credit exposure / Risk-weighted assets									
	0.53	0.00	0.00	0.03	0.10	0.42	3.36	6.78	107

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2017

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.16	-0.02	0.00	0.06	0.13	0.21	0.36	1.06	108
Provision for loan and lease losses / Average loans and leases	0.28	-0.05	0.00	0.10	0.21	0.32	0.58	2.14	108
Provision for loan and lease losses / Net losses	143.18	0.96	54.46	91.87	116.30	157.42	352.01	458.42	107
Allowance for loan and lease losses / Total loans and leases not held for sale	0.98	0.27	0.40	0.67	0.96	1.16	1.51	2.59	108
Allowance for loan and lease losses / Total loans and leases	0.96	0.26	0.40	0.67	0.95	1.15	1.45	2.58	108
Allowance for loan and lease losses / Net loans and leases losses (X)	8.39	1.37	1.89	2.99	4.71	9.82	21.35	56.38	102
Allowance for loan and lease losses / Nonaccrual assets	184.84	44.00	60.27	112.83	148.04	237.01	384.17	698.09	106
ALLL/90+ days past due + nonaccrual loans and leases	136.60	31.80	46.34	75.07	120.45	174.80	290.36	381.90	108
Gross loan and lease losses / Average loans and leases	0.33	0.02	0.06	0.12	0.26	0.39	0.71	2.04	108
Recoveries / Average loans and leases	0.09	0.01	0.01	0.04	0.08	0.13	0.20	0.34	108
Net losses / Average loans and leases	0.24	0.00	0.01	0.07	0.18	0.30	0.55	1.74	108
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	108
Recoveries / Prior year-end losses	33.49	4.78	9.47	19.83	30.77	46.28	64.97	81.04	107
Earnings coverage of net losses (X)	19.76	-14.27	2.49	7.08	11.42	27.42	70.26	102.75	107
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.04	-0.02	0.00	0.01	0.05	0.10	0.13	107
Real estate loans secured by 1-4 family	0.03	-0.07	-0.03	0.00	0.03	0.07	0.12	0.19	106
Revolving	0.09	-0.16	-0.11	0.00	0.06	0.17	0.34	0.79	101
Closed-end	0.02	-0.07	-0.04	-0.01	0.01	0.05	0.10	0.17	106
Commercial real estate loans	0.01	-0.06	-0.03	-0.01	0.00	0.04	0.08	0.12	106
Construction and land development	-0.02	-0.18	-0.11	-0.05	0.00	0.01	0.07	0.11	100
1-4 family	0.00	-0.07	-0.03	0.00	0.00	0.00	0.01	0.04	100
Other	-0.01	-0.16	-0.10	-0.04	0.00	0.00	0.07	0.12	100
Multifamily	-0.01	-0.08	-0.04	-0.01	0.00	0.00	0.01	0.02	102
Nonfarm nonresidential	0.03	-0.04	-0.03	-0.01	0.01	0.06	0.13	0.19	104
Owner-occupied	0.01	-0.01	-0.01	0.00	0.00	0.02	0.05	0.09	104
Other	0.01	-0.03	-0.02	0.00	0.00	0.02	0.09	0.13	104
Real estate loans secured by farmland	0.01	-0.05	-0.05	0.00	0.00	0.01	0.13	0.28	85
Commercial and industrial loans	0.39	-0.03	0.00	0.10	0.26	0.54	1.17	2.19	105
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	54
Loans to individuals	1.25	0.10	0.19	0.40	0.92	1.86	3.31	4.32	93
Credit card loans	2.92	0.00	0.31	1.98	3.00	3.87	5.19	7.23	66
Agricultural loans	0.18	-0.05	0.00	0.00	0.00	0.14	1.04	1.67	79
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Other loans and leases	0.15	0.00	0.00	0.00	0.08	0.28	0.48	0.93	107

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2017

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.47	0.04	0.13	0.25	0.40	0.61	0.97	1.90	108
90+ days past due loans and leases	0.20	0.00	0.00	0.01	0.07	0.31	0.93	1.31	108
Nonaccrual loans and leases	0.63	0.05	0.18	0.36	0.57	0.83	1.18	1.64	108
90+ days past due and nonaccrual loans and leases	0.87	0.21	0.30	0.46	0.76	1.20	1.65	2.33	108
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.13	108
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.13	108
Nonaccrual restructured	0.20	0.00	0.01	0.07	0.19	0.30	0.44	0.58	108
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	108
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	108
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	108
Percent of Total Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.47	0.04	0.13	0.25	0.40	0.61	0.99	1.96	108
90+ days past due assets	0.20	0.00	0.00	0.02	0.07	0.33	0.93	1.31	108
Nonaccrual assets	0.64	0.07	0.21	0.36	0.58	0.83	1.18	1.64	108
30+ days past due and nonaccrual assets	1.38	0.36	0.51	0.77	1.19	1.85	2.78	4.41	108
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	0.71	0.07	0.18	0.47	0.73	0.96	1.19	1.55	108
Allowance for loan and leases losses	127.70	34.38	57.50	75.67	117.41	171.67	246.10	296.83	108
Equity cap + allowance for loan and lease losses	5.77	0.57	1.68	3.90	5.39	7.77	10.23	12.50	108
Tier 1 cap + allowance for loan and lease losses	7.35	0.91	1.98	4.81	7.35	9.65	12.84	16.09	108
Loans and Leases + other real estate owned	1.14	0.26	0.39	0.74	1.12	1.45	2.08	2.52	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2017

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.44	0.03	0.08	0.23	0.38	0.61	0.94	1.37	107
	90+ days past due	0.26	0.00	0.00	0.01	0.04	0.30	1.31	2.42	107
	Nonaccrual	0.69	0.04	0.11	0.32	0.59	0.94	1.69	2.30	107
Commercial and industrial	30-89 days past due	0.32	0.00	0.02	0.11	0.25	0.47	0.83	1.02	105
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.07	0.23	0.36	105
	Nonaccrual	0.93	0.00	0.04	0.35	0.85	1.55	1.99	2.97	105
Individuals	30-89 days past due	0.98	0.00	0.10	0.43	0.84	1.40	2.05	2.82	107
	90+ days past due	0.19	0.00	0.00	0.00	0.08	0.31	0.75	1.32	107
	Nonaccrual	0.22	0.00	0.00	0.02	0.09	0.36	0.76	1.55	107
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	54
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.01	0.99	54
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	54
Agricultural	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.32	0.96	1.39	79
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.11	79
	Nonaccrual	0.96	0.00	0.00	0.00	0.25	1.29	3.68	10.55	79
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.33	12
Other loans and leases	30-89 days past due	0.20	0.00	0.00	0.00	0.06	0.26	0.71	1.98	107
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.23	107
	Nonaccrual	0.10	0.00	0.00	0.00	0.03	0.20	0.39	0.75	107

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: 12/31/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.74	0.06	0.16	0.34	0.68	1.00	1.56	2.01	106
	90+ days past due	0.49	0.00	0.00	0.00	0.07	0.46	2.35	5.27	106
	Nonaccrual	0.96	0.03	0.15	0.33	0.76	1.47	2.31	3.21	106
Revolving	30-89 days past due	0.61	0.00	0.12	0.25	0.50	0.77	1.38	2.07	101
	90+ days past due	0.07	0.00	0.00	0.00	0.01	0.11	0.33	0.44	101
	Nonaccrual	1.17	0.00	0.00	0.27	0.62	1.65	4.32	7.82	101
Closed-End	30-89 days past due	0.79	0.04	0.15	0.32	0.73	1.07	1.88	2.14	106
	90+ days past due	0.57	0.00	0.00	0.00	0.07	0.57	2.86	5.61	106
	Nonaccrual	0.95	0.03	0.14	0.29	0.78	1.44	2.44	3.11	106
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.01	0.03	0.05	0.09	0.14	106
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	106
	Nonaccrual	0.07	0.00	0.00	0.01	0.05	0.13	0.25	0.30	106
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.07	0.15	0.31	0.46	0.56	106
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.05	0.17	0.28	106
	Nonaccrual	0.34	0.00	0.02	0.09	0.30	0.50	0.83	0.95	106
Construction and development	30-89 days past due	0.23	0.00	0.00	0.01	0.15	0.43	0.83	1.24	100
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.16	0.24	100
	Nonaccrual	0.24	0.00	0.00	0.02	0.15	0.34	1.01	1.51	100
1-4 family	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.12	0.29	0.56	100
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	100
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.24	100
Other	30-89 days past due	0.13	0.00	0.00	0.00	0.05	0.20	0.59	0.93	100
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.16	0.24	100
	Nonaccrual	0.18	0.00	0.00	0.00	0.11	0.30	0.63	1.39	100
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.02	0.09	0.33	0.50	102
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.12	102
	Nonaccrual	0.10	0.00	0.00	0.00	0.05	0.15	0.41	0.49	102
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.05	0.17	0.30	0.46	0.55	104
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.20	0.32	104
	Nonaccrual	0.38	0.00	0.01	0.11	0.37	0.59	1.04	1.24	104
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.02	0.06	0.14	0.19	0.24	104
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.14	104
	Nonaccrual	0.21	0.00	0.00	0.05	0.17	0.37	0.60	0.77	104
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.06	0.13	0.33	0.43	104
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.15	104
	Nonaccrual	0.14	0.00	0.00	0.02	0.10	0.25	0.44	0.72	104
Farmland	30-89 days past due	0.27	0.00	0.00	0.00	0.09	0.52	1.21	1.71	85
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.00	0.40	0.77	85
	Nonaccrual	1.07	0.00	0.00	0.00	0.13	2.08	4.50	7.29	85
Credit card	30-89 days past due	1.08	0.00	0.18	0.82	1.17	1.35	2.08	2.80	66
	90+ days past due	0.75	0.00	0.00	0.16	0.82	1.27	1.79	2.05	66
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.30	1.29	66

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 12/31/2017**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.17	9.19	9.63	10.39	11.75	13.07	16.30	18.32	108
Common equity tier 1 capital, column B	0.44	0.00	0.00	0.00	0.00	0.00	0.00	11.91	108
Tier 1 capital, column A	12.95	9.78	10.33	11.24	12.27	14.19	17.00	18.89	108
Tier 1 capital, column B	0.51	0.00	0.00	0.00	0.00	0.00	0.00	13.63	108
Total capital, column A	14.64	11.43	12.05	12.94	14.14	15.93	18.77	22.20	108
Total capital, column B	0.57	0.00	0.00	0.00	0.00	0.00	0.00	15.35	108
Tier 1 leverage	9.51	7.34	7.79	8.65	9.41	10.15	11.19	12.89	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2017

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.39	108
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.26	0.00	0.00	0.00	48.93	100.00	100.00	100.00	32
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.74	0.00	0.00	0.00	51.07	100.00	100.00	100.00	32
Seperate account assets (L/H) / Total life assets	2.41	0.00	0.00	0.00	0.00	0.00	0.00	48.26	21
Insurance activities revenue / Adjusted operating income	0.55	0.00	0.00	0.01	0.10	0.78	2.38	5.87	108
Premium income / Insurance activities revenue	4.64	0.00	0.00	0.00	0.00	0.99	32.00	58.89	88
Credit related premium income / Total premium income	43.04	0.00	0.00	0.00	1.55	100.00	100.00	100.00	26
Other premium income / Total premium income	56.96	0.00	0.00	0.00	98.45	100.00	100.00	100.00	26
Insurance underwriting net income / Consolidated net income	0.04	-0.01	0.00	0.00	0.00	0.00	0.19	0.89	108
Insurance net income (P/C) / Equity (P/C)	5.97	-6.24	-1.45	0.00	2.36	6.90	24.12	34.87	22
Insurance net income (L/H) / Equity (L/H)	-2.79	-50.51	-39.09	0.36	2.15	9.87	16.79	20.06	19
Insurance benefits, losses, expenses / Insurance premiums	127.33	1.19	19.17	63.78	84.46	114.98	377.27	476.62	26
Reinsurance recovery (P/C) / Total assets (P/C)	0.38	0.00	0.00	0.00	0.00	0.00	1.65	3.94	22
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	108
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.83	0.00	0.00	2.79	9.81	17.36	22.54	23.86	108
Broker-dealer Activities									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.07	13.48	20.63	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	1.07	0.00	0.00	0.00	0.00	2.25	5.16	5.85	84
Cost: Interest-bearing deposits	0.51	0.05	0.07	0.23	0.53	0.79	0.95	1.08	31
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	67.99	0.06	0.06	0.06	0.07	101.96	163.09	183.46	3
Commercial and industrial loans	2.09	0.03	0.06	0.19	0.53	1.99	9.32	15.21	25
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Growth Rates									
Net loans and leases	22.45	-52.32	-46.23	-23.96	0.56	20.53	115.25	429.76	78
Total selected assets	22.87	-49.89	-40.51	-17.46	2.26	32.07	171.66	404.57	83
Deposits	-0.77	-93.17	-58.21	-17.54	4.96	16.64	34.79	44.47	32

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2017

Parent Company Analysis - Part 1

 FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	7.61	0.69	2.81	5.25	7.59	9.92	12.21	14.17	108
Bank net income / Average equity investment in banks	8.73	1.68	3.79	6.04	7.97	11.13	15.52	19.01	94
Nonbank net income / Average equity investment in nonbanks	5.10	-28.44	-7.01	0.10	4.74	12.07	18.64	23.43	92
Sub BHCs net income / Average equity investment in sub BHCs	6.84	-1.75	-0.95	2.67	8.46	10.94	12.94	13.20	27
Bank net income / Parent net income	80.62	0.00	0.00	71.34	101.04	108.03	117.01	130.20	103
Nonbank net income / Parent net income	8.46	0.00	0.00	0.05	1.02	5.90	32.91	108.55	86
Sub BHCs net income / Parent net income	80.29	2.28	16.04	58.60	98.68	104.68	114.16	119.05	21
Leverage									
Total liabilities / Equity capital	19.92	0.07	0.34	5.07	11.76	30.53	72.62	119.65	108
Total debt / Equity capital	13.94	0.00	0.00	0.00	7.24	19.51	57.05	110.09	108
Total debt + NP to subs that issued trust preferred / Equity capital	16.10	0.00	0.00	3.61	9.65	25.37	57.05	110.39	108
Total debt + Loans guaranteed for affiliate / Equity capital	14.35	0.00	0.00	0.00	7.24	20.74	63.14	113.23	108
Total debt / Equity capital - excess over fair value	14.10	0.00	0.00	0.00	7.24	19.59	59.16	110.09	108
Long-term debt / Equity capital	12.69	0.00	0.00	0.00	7.24	17.69	54.57	80.21	108
Short-term debt / Equity capital	1.07	0.00	0.00	0.00	0.00	0.28	5.89	20.48	108
Current portion of long-term debt / Equity capital	0.27	0.00	0.00	0.00	0.00	0.00	1.80	5.43	108
Excess cost over fair value / Equity capital	0.17	0.00	0.00	0.00	0.00	0.00	0.65	3.66	108
Long-term debt / Consolidated long-term debt	27.28	0.00	0.00	0.00	22.62	49.96	80.52	88.18	107
Double Leverage									
Equity investment in subs / Equity capital	101.78	82.83	89.74	97.89	102.23	106.91	113.05	121.39	108
Total investment in subs / Equity capital	110.98	92.50	95.67	99.73	105.17	113.60	154.20	189.19	108
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.44	-3.38	-0.85	-0.24	0.33	1.20	2.45	3.48	103
Equity investment in subs - equity cap / Net income-div (X)	2.42	0.07	0.36	0.57	1.57	4.05	6.40	11.88	61
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	141.94	29.13	56.44	94.90	125.29	190.00	254.81	317.74	108
Cash flow from operations + noncash + op exchange / Op exchange + div	148.52	-1.27	57.36	99.16	134.58	194.31	289.55	352.90	108
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	93.98	-100.42	-17.62	61.40	99.77	133.78	190.98	265.56	108
Pretax operating income + interest expenses / Interest expense	1909.26	-33.40	62.25	306.65	806.65	1641.88	7366.68	17413.49	79
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1547.95	1.00	96.21	309.73	890.31	1778.13	4750.99	10774.75	95
Dividends + interest from subs / Interest expenses + dividends	174.03	35.48	67.05	102.63	148.60	245.16	346.44	380.97	103
Fees + other income from subs / Salary + other expenses	15.70	0.00	0.00	0.00	0.00	34.28	69.69	81.85	107
Net income / Current part of long-term debt + preferred dividends (X)	24.63	0.62	2.33	7.36	19.36	26.52	40.81	159.77	55
Other Ratios									
Net assets repriceable in 1 year / Total assets	3.49	-7.35	-2.93	0.00	2.04	7.43	12.62	16.35	108
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.10	0.00	0.00	0.00	0.00	0.00	0.17	0.67	18
Nonaccrual	7.38	0.00	0.00	0.00	0.00	0.53	10.65	37.57	18
Total	7.48	0.00	0.00	0.00	0.00	1.29	10.65	37.57	18
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
To nonbank subsidiaries	0.17	0.00	0.00	0.00	0.00	0.00	0.00	5.55	108
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Total	0.17	0.00	0.00	0.00	0.00	0.00	0.00	5.61	108
As a Percent of Consolidated BHC Assets									
Nonbank assets of nonbank subsidiaries	5.67	0.00	0.00	0.00	0.22	3.07	27.83	64.28	108
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Combined foreign nonbank sub assets	0.13	0.00	0.00	0.00	0.00	0.02	0.36	3.67	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	68.70	0.01	21.47	34.18	64.00	91.08	115.99	223.84	94
Dividends paid / Net income	31.32	0.00	0.01	20.08	35.17	45.54	67.57	77.57	103
Net income - dividends / Average equity	5.04	0.09	1.20	2.63	5.04	6.90	9.20	11.07	108
Percent of Dividends Paid									
Dividends from bank subsidiaries	130.71	0.00	0.00	65.25	122.15	210.93	312.80	360.97	95
Dividends from nonbank subsidiaries	12.57	0.00	0.00	0.00	0.20	5.99	47.45	201.78	95
Dividends from subsidiary BHCs	18.99	0.00	0.00	0.00	0.00	0.00	180.22	220.80	95
Dividends from all subsidiaries	196.35	30.15	66.38	104.83	161.78	289.17	397.50	518.46	95
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	59.01	0.00	4.63	30.16	61.28	80.33	100.14	112.37	90
Interest income from bank subsidiaries	0.76	0.00	0.00	0.00	0.04	1.45	4.06	5.04	90
Mortgage and service fees from bank subsidiaries	2.98	0.00	0.00	0.00	0.00	2.92	17.07	32.67	90
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.54	90
Operating income from bank subsidiaries	62.82	0.76	8.54	30.80	65.52	94.46	125.97	145.39	90
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	93.01	0.00	0.00	0.00	63.90	100.00	333.31	789.97	69
Interest income from nonbank subsidiaries	8.15	0.00	0.00	0.00	0.64	9.32	37.43	64.60	69
Mortgage and serv fees from nonbank subsidiaries	0.84	0.00	0.00	0.00	0.00	0.01	1.80	18.27	69
Other income from nonbank subsidiaries	0.52	0.00	0.00	0.00	0.00	0.00	3.99	7.85	69
Operating income from nonbank subsidiaries	146.79	0.00	1.05	11.44	85.60	152.92	590.10	994.38	69
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	59.89	0.00	0.00	0.85	54.85	87.71	150.20	285.18	22
Interest income from subsidiary BHCs	2.71	0.00	0.00	0.00	0.00	0.02	16.51	32.08	22
Mortgage and service fees from subsidiary BHCs	0.56	0.00	0.00	0.00	0.00	0.00	0.00	11.15	22
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	22
Operating income from subsidiary BHCs	64.32	0.00	0.00	0.93	56.61	98.40	150.61	285.18	22
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	59.16	0.00	0.00	2.61	84.15	96.40	99.40	99.95	106
Interest income from bank subsidiaries	1.04	0.00	0.00	0.00	0.08	1.46	4.47	15.48	106
Mortgage and service fees from bank subsidiaries	2.17	0.00	0.00	0.00	0.00	1.41	12.63	24.15	106
Other income from bank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.00	0.40	2.28	106
Operating income from bank subsidiaries	69.32	0.00	0.13	27.68	95.03	98.97	99.97	100.00	106
Dividends from nonbank subsidiaries	2.65	0.00	0.00	0.00	0.06	3.28	15.18	27.69	106
Interest income from nonbank subsidiaries	2.79	0.00	0.00	0.00	0.00	0.96	17.06	60.71	106
Mortgage and service fees from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.10	2.99	106
Other income from nonbank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.00	0.42	3.63	106
Operating income from nonbank subsidiaries	9.98	0.00	0.00	0.02	0.72	10.36	54.18	97.92	106
Dividends from subsidiary BHCs	5.49	0.00	0.00	0.00	0.00	0.00	51.61	84.64	106
Interest income from subsidiary BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	5.43	106
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106
Operating income from subsidiary BHCs	6.46	0.00	0.00	0.00	0.00	0.00	54.79	87.73	106
Loans and advances from subsidiaries / Short term debt	83.61	0.00	0.00	0.00	55.39	124.66	208.14	445.45	29
Loans and advances from subsidiaries / Total debt	39.18	0.00	0.00	0.00	11.35	52.09	108.23	447.17	77

BHCPR Reporters for Quarter Ending 12/31/2017

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 09/30/2017 and Other Notes</u>
1562859	167,148,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,808,959	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	16,778,777	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	30,483,594	ASSOCIATED BANC-CORP	GREEN BAY, WI	
3153130	10,327,852	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1073757	2,281,477,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	17,089,052	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	371,758,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	30,346,986	BANKUNITED, INC.	MIAMI LAKES, FL	
5006575	157,927,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	221,642,000	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	87,320,579	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
3762457	10,176,887	BCI FINANCIAL GROUP, INC.	MIAMI, FL	Moved from Peer 2
2333663	11,572,825	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	Moved from Peer 2
1245415	131,102,466	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	139,136,085	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	32,390,365	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,994,235	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4037349	10,949,338	CADENCE BANCORP LLC	HOUSTON, TX	
2277860	365,692,669	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	15,640,867	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,891,144	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	19,280,873	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
5014141	37,611,681	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	49,278,725	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,842,465,000	CITIGROUP INC.	NEW YORK, NY	
1132449	152,709,681	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	12,716,886	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	Moved from Peer 2
1199844	71,691,612	COMERICA INCORPORATED	DALLAS, TX	
1049341	24,870,469	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,746,198	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	141,413,215	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	31,799,582	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2816906	148,248,000	DB USA CORPORATION	NEW YORK, NY	
3846375	100,086,645	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	63,364,715	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	37,150,249	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	10,874,167	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	31,417,635	F.N.B. CORPORATION	PITTSBURGH, PA	
3944628	10,677,079	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1070345	142,193,410	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,261,268	FIRST BANCORP	SAN JUAN, PR	
1075612	34,527,512	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1094640	41,425,725	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	12,215,116	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208184	14,077,052	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	20,434,754	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	17,571,047	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	

3852022	16,911,919	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	19,951,213	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	916,787,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	11,806,581	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	27,359,530	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	13,365,786	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	14,449,760	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	14,207,688	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	273,486,377	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	104,184,505	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	27,904,129	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	12,184,698	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	25,150,662	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	34,982,154	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,533,600,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	138,064,055	KEYCORP	CLEVELAND, OH	
1037003	118,593,487	M&T BANK CORPORATION	BUFFALO, NY	
1090987	20,086,940	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	14,750,650	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
5034792	39,937,000	MIZUHO AMERICAS LLC	NEW YORK, NY	
1378434	154,557,404	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	49,124,195	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	138,590,457	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	17,518,350	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	24,994,876	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	44,448,733	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	10,394,487	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	22,205,700	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	381,450,622	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	44,277,000	POPULAR, INC.	SAN JUAN, PR	
1109599	22,594,611	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3226762	141,974,824	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	124,584,404	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	128,294,029	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1094828	15,064,500	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	Moved from Peer 2
1133437	14,466,589	SOUTH STATE CORPORATION	COLUMBIA, SC	
1111435	238,496,136	STATE STREET CORPORATION	BOSTON, MA	
3083291	30,403,892	STERLING BANCORP	MONTEBELLO, NY	
1131787	206,633,681	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	51,218,567	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	95,808,381	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	31,221,837	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	23,020,066	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	380,907,238	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	25,075,763	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	13,887,830	THIRD FEDERAL SAVINGS AND LOAN OF CLEVELAND, MHC	CLEVELAND, OH	
1079562	13,797,953	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	462,040,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	140,698,850	UBS AMERICAS HOLDING LLC	NEW YORK, NY	
1049828	21,771,583	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	25,741,439	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	19,058,959	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	11,928,639	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	24,002,306	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	15,584,013	WASHINGTON FEDERAL, INC.	SEATTLE, WA	

1145476	26,504,324	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,951,757,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	20,329,085	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	27,914,888	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	66,287,746	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 108 bank holding companies.