

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.29	3.22	3.22	3.28	3.25
+ Non-interest income	0.93	0.97	0.99	1.04	1.25
- Overhead expense	2.60	2.68	2.70	2.95	3.16
- Provision for loan and lease losses	0.11	0.12	0.11	0.11	0.15
+ Securities gains (losses)	0.01	0.02	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)	1.55	1.47	1.44	1.39	1.36
Net operating income	0.95	1.00	0.95	0.94	1.04
Net income	0.95	1.00	0.95	0.95	1.03
Net income (sub-chapter S adjusted)	1.11	1.06	1.02	1.39	1.52
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.06	3.93	3.93	4.06	4.13
Interest expense	0.54	0.44	0.42	0.45	0.52
Net interest income (tax equivalent)	3.54	3.48	3.49	3.58	3.57
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.10	0.11	0.09	0.15	0.29
Earnings coverage of net losses (X)	1.46	9.22	11.53	20.50	17.47
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	1.00	1.11	1.25	1.48
Allowance for loan and lease losses / Total loans and leases	0.94	0.99	1.10	1.24	1.46
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.57	0.71	0.87	1.28	1.97
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.32	0.30	0.35	0.45	0.64
<b>Liquidity and Funding</b>					
Net noncore funding dependence	13.97	16.29	16.95	16.63	15.94
Net short-term noncore funding dependence	9.68	9.53	9.14	8.66	7.59
Net loans and leases / Total assets	72.64	71.18	69.95	67.34	64.73
<b>Capitalization</b>					
Tier 1 leverage ratio	10.04	9.84	10.02	10.22	10.41
Equity capital / Total assets	10.84	10.58	10.85	11.23	11.25
Equity capital + minority interest / Total assets	10.89	10.62	10.91	11.37	11.37
Tier 1 common equity capital / Total risk-weighted assets	11.91	11.79	12.13	12.18	12.61
Net Loans and leases / Equity capital (X)	6.82	6.80	6.56	6.11	5.92
Cash dividends / Net income	32.32	29.36	30.01	30.59	29.52
Cash dividends / Net income (sub-chapter S adjusted)	19.39	21.80	34.64	31.66	57.94
Retained earnings / Average equity capital	5.74	6.26	5.72	5.44	6.11
<b>Growth Rates</b>					
Assets	9.89	12.34	12.70	11.14	6.39
Equity capital	13.71	11.77	10.30	12.08	8.41
Net loans and leases	12.54	14.27	15.14	15.12	8.52
Noncore funding	-3.35	12.03	12.05	14.48	4.99
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.02	0.03	0.02	0.01	0.01
Long-term debt / Equity capital	4.39	3.78	2.30	1.82	1.74
Equity investment in subs / Equity capital	105.17	105.23	103.38	102.90	103.92
Cash FR op + noncash + op expenses / Op expenses + dividends	100.76	111.02	123.42	122.91	137.48

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**Relative Income Statement and Margin Analysis**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.78	3.64	3.63	3.71	3.75
Less: Interest expense	0.50	0.41	0.39	0.41	0.48
Equals: Net interest income (tax equivalent)	3.29	3.22	3.22	3.28	3.25
Plus: Non-interest income	0.93	0.97	0.99	1.04	1.25
Equals: adjusted operating income (tax equivalent)	4.26	4.24	4.26	4.43	4.62
Less: Overhead Expense	2.60	2.68	2.70	2.95	3.16
Less: Provision for loan and lease losses	0.11	0.12	0.11	0.11	0.15
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.02	0.01	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)	1.55	1.47	1.44	1.39	1.36
Less: Applicable income taxes (tax equivalent)	0.59	0.48	0.48	0.44	0.41
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.95	1.00	0.95	0.94	1.04
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.95	1.00	0.95	0.95	1.03
Memo: Net income (last four quarters)	0.95	1.00	0.96	0.95	1.03
Net income-BHC and noncontrolling (minority) interest	0.95	1.00	0.96	0.95	1.04
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.19	92.80	92.49	91.79	91.28
Average interest-bearing funds / Average assets	70.07	70.45	70.40	70.10	71.18
Interest income (tax equivalent) / Average earning assets	4.06	3.93	3.93	4.06	4.13
Interest expense / Average earning assets	0.54	0.44	0.42	0.45	0.52
Net interest income (tax equivalent) / Average earning assets	3.54	3.48	3.49	3.58	3.57
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.52	4.41	4.48	4.72	4.96
Interest-bearing bank balances	1.13	0.54	0.29	0.30	0.28
Fed funds sold and reverse repos	0.83	0.51	0.36	0.21	0.31
Trading assets	0.48	0.65	0.91	1.68	1.22
Total earning assets	3.98	3.84	3.85	3.99	4.06
Investment securities (tax equivalent)	2.61	2.51	2.44	2.52	2.46
US Treasury and agency securities (excluding Mortgage-backed securities)	1.66	1.70	1.62	1.49	1.51
Mortgage-backed securities	2.19	2.07	2.14	2.29	2.11
All other securities	3.85	3.69	3.67	3.88	4.03
Interest-bearing deposits	0.52	0.42	0.39	0.40	0.46
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.27	0.24	0.23	0.25
Foreign deposits	0.56	0.40	0.11	0.23	0.29
Fed funds purchased and repos	0.68	0.59	0.50	0.54	0.58
Other borrowed funds and trading liabilities	1.48	1.27	1.45	1.70	2.21
All interest-bearing funds	0.71	0.58	0.55	0.53	0.60

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**Non-interest Income & Expenses**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.89	2.10	2.62	3.01	2.87
Overhead expenses / Net Interest Income + non-interest income	62.21	64.03	64.98	68.00	68.95
<b>Percent of Average Assets</b>					
Total overhead expense	2.60	2.68	2.70	2.95	3.16
Personnel expense	1.47	1.48	1.46	1.55	1.63
Net occupancy expense	0.32	0.33	0.34	0.37	0.39
Other operating expenses	0.79	0.84	0.86	1.00	1.10
Overhead less non-interest income	1.65	1.64	1.67	1.82	1.80
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	61.01	62.83	63.92	66.94	67.87
Personnel expense	34.72	35.07	34.95	35.49	35.30
Net occupancy expense	7.51	7.80	8.22	8.53	8.46
Other operating expenses	18.30	19.30	19.90	21.89	23.01
Total non-interest income	21.24	22.44	22.42	22.46	25.65
Fiduciary activities income	1.96	1.96	1.87	1.69	1.73
Service charges on domestic deposit accounts	3.83	4.14	4.51	4.70	5.12
Trading revenue	0.07	0.10	0.06	0.06	0.10
Investment banking fees and commissions	0.92	0.95	1.02	1.18	1.18
Insurance activities revenue	0.44	0.54	0.59	0.63	0.81
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.39	0.37	0.31	0.34	0.50
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.40	2.88	2.77	1.99	2.78
Other non-interest income	7.33	7.65	7.50	7.72	8.28
Overhead less non-interest income	39.09	39.46	40.47	42.47	40.83
Applicable income taxes / Pretax net operating income (tax equivalent)	33.73	27.97	28.22	26.67	25.81
Applicable income tax + TE / Pretax net operating income + TE	38.56	33.62	33.73	32.40	31.08

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**Percent Composition of Assets**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Percent of Total Assets</b>					
Real estate loans	53.42	52.89	51.85	48.91	46.82
Commercial and industrial loans	10.82	10.48	10.47	10.62	10.71
Loans to individuals	2.58	2.57	2.58	2.52	2.45
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.01
Agricultural loans	0.51	0.40	0.42	0.45	0.43
Other loans and leases	2.62	2.31	2.09	2.17	2.01
Net loans and leases	72.64	71.18	69.95	67.34	64.73
Debt securities over 1 year	13.96	14.93	15.71	16.23	17.18
Mutual funds and equity securities	0.07	0.09	0.08	0.09	0.10
Subtotal	87.25	86.78	86.83	85.07	83.56
Interest-bearing bank balances	2.34	2.44	2.42	2.61	3.03
Federal funds sold and reverse repos	0.02	0.03	0.02	0.04	0.08
Debt securities 1 year or less	1.93	1.97	1.98	2.10	2.21
Trading assets	0.02	0.03	0.03	0.05	0.07
Total earning assets	92.22	91.95	91.93	91.05	90.17
Non-interest cash and due from depository institutions	1.26	1.26	1.20	1.37	1.59
Other real estate owned	0.06	0.09	0.14	0.26	0.38
All other assets	6.45	6.70	6.76	7.32	8.04
<b>Memoranda</b>					
Short-term investments	4.63	4.89	4.78	5.23	5.92
US Treasury securities	0.22	0.20	0.26	0.19	0.12
US agency securities (excluding Mortgage-backed securities)	1.50	1.53	1.85	2.21	2.46
Municipal securities	2.97	3.28	2.86	2.64	2.83
Mortgage-backed securities	9.19	9.71	10.36	10.88	11.18
Asset-backed securities	0.23	0.25	0.26	0.15	0.19
Other debt securities	0.48	0.57	0.62	0.63	0.67
Loans held-for-sale	0.32	0.48	0.33	0.39	0.31
Loans not held-for-sale	72.42	70.85	69.93	67.12	64.72
Real estate loans secured by 1-4 family	16.45	16.69	16.96	16.85	17.29
Revolving	2.71	2.89	2.96	2.83	2.83
Closed-end, secured by first liens	13.04	13.05	13.14	13.02	13.36
Closed-end, secured by junior liens	0.39	0.45	0.52	0.63	0.71
Commercial real estate loans	33.79	33.44	32.03	29.10	26.60
Construction and land development	4.55	4.74	4.27	3.71	3.20
Multifamily	5.31	4.89	4.26	3.39	2.64
Nonfarm nonresidential	22.31	22.24	21.51	20.02	19.06
Real estate loans secured by farmland	0.81	0.63	0.65	0.65	0.64

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	73.21	74.05	73.87	71.76	72.12
Real estate loans secured by 1-4 family	22.93	23.78	24.58	24.90	26.56
Revolving	3.76	4.05	4.21	4.11	4.24
Closed-end	18.69	19.29	19.90	20.31	21.84
Commercial real estate loans	46.38	46.86	45.56	42.58	41.79
Construction and land development	6.35	6.66	6.13	5.48	4.88
1-4 family	1.50	1.64	1.47	1.14	0.94
Other	4.76	4.97	4.56	4.15	3.82
Multifamily	7.12	6.67	5.95	5.01	4.34
Nonfarm nonresidential	30.85	31.41	30.89	29.47	29.90
Owner-occupied	10.55	11.41	11.63	11.45	12.02
Other	19.92	19.60	18.90	17.55	17.66
Real estate loans secured by farmland	1.19	0.97	1.02	1.00	1.03
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	15.52	15.29	15.47	16.36	16.94
Loans to individuals	3.90	4.01	4.08	3.99	3.96
Credit card loans	0.03	0.03	0.04	0.05	0.08
Agricultural loans	0.76	0.61	0.66	0.69	0.69
Other loans and leases	3.75	3.44	3.12	3.38	3.51
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	492.96	493.51	483.35	444.49	421.74
Real estate loans secured by 1-4 family	153.48	158.33	159.89	146.20	145.87
Revolving	25.65	27.64	28.31	28.81	28.16
Closed-end	124.94	128.16	129.21	115.76	116.21
Commercial real estate loans	312.00	312.00	300.67	280.28	257.60
Construction and land development	42.50	43.49	40.62	38.37	33.45
1-4 family	9.95	10.67	9.58	8.86	6.93
Other	31.92	32.30	30.24	28.99	26.18
Multifamily	48.75	44.34	39.61	27.50	23.20
Nonfarm nonresidential	207.37	208.50	202.84	201.60	190.05
Owner-occupied	70.06	74.92	76.05	80.92	79.57
Other	133.45	130.66	124.19	118.63	109.27
Real estate loans secured by farmland	7.39	6.01	6.09	7.07	7.00
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.02	0.09
Commercial and industrial loans	100.25	97.82	98.77	110.57	110.23
Loans to individuals	23.13	24.08	24.48	26.84	24.92
Credit card loans	0.18	0.20	0.25	0.38	0.53
Agricultural loans	4.71	3.78	4.01	5.13	5.06
Other loans and leases	24.56	22.36	19.59	22.07	21.98
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	35.69	35.33	33.78	30.62	29.41
Non-owner occupied CRE loans / Total risk based capital	240.39	234.59	221.68	196.34	176.94
Construction and land development loans / Total risk based capital	42.50	43.49	40.62	38.37	33.45
Total CRE loans / Total risk based capital	314.85	314.88	303.67	282.74	260.33

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**Liquidity and Funding**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Percent of Total Assets</b>					
Short-term investments	4.63	4.89	4.78	5.23	5.92
Liquid assets	15.94	16.73	18.02	19.39	21.13
Investment securities	16.65	17.49	18.50	19.08	20.07
Net loans and leases	72.64	71.18	69.95	67.34	64.73
Net loans, leases and standby letters of credit	73.08	71.65	70.48	67.95	65.37
Core deposits	69.79	67.98	67.08	65.47	65.65
Noncore funding	17.09	19.16	19.76	19.78	19.30
Time deposits of \$250K or more	3.54				
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.20	1.51	1.74	1.94	2.06
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.21	1.52	1.76	1.94	2.02
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	4.47	3.78	3.07	2.77	2.11
Earning assets repriceable in 1 year	33.45	32.07	31.07	30.77	31.97
Interest-bearing liabilities repriceable in 1 year	16.67	15.64	14.89	17.54	19.04
Long-term debt repriceable in 1 year	0.19	0.25	0.19	0.33	0.54
Net assets repriceable in 1 year	15.74	15.31	14.97	11.46	11.22
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	13.97	16.29	16.95	16.63	15.94
Net ST noncore funding dependence	9.68	9.53	9.14	8.66	7.59
Short-term investment / ST noncore funding	46.68	43.28	46.75	52.28	62.30
Liquid assets-ST noncore funding / Nonliquid assets	3.68	4.33	6.91	8.62	11.76
Net loans and leases / Total deposits	92.86	90.82	89.84	87.92	83.97
Net loans and leases / Core deposits	105.03	106.19	106.33	105.06	100.63
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	-0.12	0.39	0.71	-0.60
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.62	-1.01	0.25	1.52	-1.30
Structured notes appreciation (depreciation) / T1 cap	-0.02	-0.02	0.00	-0.02	-0.35
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	13.07	13.87	14.46	13.00	10.89
Available-for-sale securities	86.93	86.13	85.54	86.68	89.11
US Treasury securities	1.33	1.24	1.42	1.09	0.68
US agency securities (excluding Mortgage-backed securities)	10.16	9.66	10.91	11.78	12.96
Municipal securities	17.86	18.74	16.22	13.72	14.26
Mortgage-backed securities	55.76	55.93	56.83	59.42	59.32
Asset-backed securities	1.31	1.48	1.41	0.87	1.02
Other debt securities	3.25	3.88	3.69	3.18	3.24
Mutual funds and equity securities	0.58	0.67	0.57	0.55	0.59
Debt securities 1 year or less	12.03	12.22	11.83	10.99	11.40
Debt securities 1 to 5 years	23.73	21.73	23.86	23.02	21.22
Debt securities over 5 years	60.39	62.51	59.79	60.44	63.86
Pledged securities	46.78	47.79	50.96	50.59	50.54
Structured notes, fair value	0.08	0.25	0.45	0.99	1.22
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	7.03	26.60	14.48	8.68	-3.50
Investment securities	4.99	5.15	9.35	5.43	7.98
Core deposits	13.94	13.61	14.05	10.86	7.64
Noncore funding	-3.35	12.03	12.05	14.48	4.99

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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
<b>Percent of Total Assets</b>					
Loan commitments	17.28	17.08	16.91	15.67	14.77
Standby letters of credit	0.40	0.42	0.47	0.47	0.56
Commercial and similar letters of credit	0.01	0.01	0.01	0.02	0.02
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.01	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	6.81	6.88	5.96	4.80	4.81
Interest rate contracts	6.72	6.74	5.78	4.61	4.51
Interest rate futures and forward contracts	0.28	0.37	0.32	0.38	0.25
Written options contracts (interest rate)	0.28	0.38	0.35	0.37	0.27
Purchased options contracts (interest rate)	0.08	0.06	0.05	0.04	0.10
Interest rate swaps	5.41	5.11	4.40	3.16	3.28
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.01
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.01
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments	25.74	26.08	26.34	24.89	23.84

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**Derivatives Analysis**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Percent of Notional Amount</b>					
Interest rate contracts	99.91	99.94	99.77	99.61	98.50
Foreign exchange contracts	0.04	0.02	0.04	0.06	0.02
Equity, commodity, and other contracts	0.00	0.00	0.01	0.03	0.35
Futures and forwards	12.96	15.26	13.76	18.45	15.82
Written options	9.42	11.61	13.26	16.03	14.59
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	9.15	11.28	12.89	15.77	14.37
Purchased options	1.44	1.00	1.25	1.14	2.33
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.27	0.67	1.04	1.05	2.20
Swaps	66.04	62.69	61.97	54.60	57.66
Held for trading	16.18	15.21	12.71	22.85	23.50
Interest rate contracts	16.40	15.71	13.36	21.43	14.76
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	83.82	84.79	87.29	77.15	76.50
Interest rate contracts	83.04	84.33	85.98	75.34	73.80
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.02	0.20
Derivative contracts (excluding futures and FX 14 days or less)	87.79	84.94	81.03	76.67	80.61
One year or less	15.83	16.56	15.89	18.25	19.82
Over 1 year to 5 years	21.68	20.66	20.87	20.26	19.77
Over 5 years	37.90	35.04	30.11	22.82	28.62
Gross negative fair value (absolute value)	0.50	0.73	1.04	1.17	1.10
Gross positive fair value	0.91	1.08	1.03	1.14	1.27
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.01	0.01	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.05	0.05	0.05	0.06	0.07



**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.11	0.12	0.11	0.11	0.15
Provision for loan and lease losses / Average loans and leases	0.16	0.17	0.15	0.15	0.22
Provision for loan and lease losses / Net losses	110.75	158.54	144.72	175.96	75.32
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	1.00	1.11	1.25	1.48
Allowance for loan and lease losses / Total loans and leases	0.94	0.99	1.10	1.24	1.46
Allowance for loan and lease losses / Net loans and leases losses (X)	16.23	16.56	13.90	14.12	10.11
Allowance for loan and lease losses / Nonaccrual assets	271.41	249.57	220.56	181.45	139.64
ALLL/90+ days past due + nonaccrual loans and leases	232.74	210.63	187.47	152.93	116.74
Gross loan and lease losses / Average loans and leases	0.16	0.19	0.18	0.27	0.44
Recoveries / Average loans and leases	0.06	0.07	0.08	0.11	0.13
Net losses / Average loans and leases	0.10	0.11	0.09	0.15	0.29
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	50.41	56.70	46.50	34.55	21.96
Earnings coverage of net losses (X)	1.46	9.22	11.53	20.50	17.47
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.02	0.03	0.09	0.24
Real estate loans secured by 1-4 family	0.03	0.04	0.07	0.12	0.29
Revolving	0.03	0.05	0.08	0.11	0.30
Closed-end	0.02	0.04	0.07	0.13	0.28
Commercial real estate loans	0.01	0.01	0.01	0.06	0.22
Construction and land development	-0.04	-0.06	-0.04	-0.11	0.46
1-4 family	0.00	0.00	0.00	-0.02	0.06
Other	-0.04	-0.05	-0.04	-0.06	0.33
Multifamily	0.00	0.00	-0.01	0.02	0.17
Nonfarm nonresidential	0.02	0.03	0.02	0.08	0.20
Owner-occupied	0.01	0.01	0.02	0.04	0.09
Other	0.01	0.01	0.00	0.04	0.10
Real estate loans secured by farmland	0.00	-0.01	0.01	0.02	0.03
Commercial and industrial loans	0.18	0.26	0.18	0.18	0.32
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.78	0.71	0.77	0.88	1.09
Credit card loans	1.61	1.25	1.61	1.57	2.67
Agricultural loans	0.06	0.05	0.01	0.02	0.05
Loans to foreign governments and institutions		0.00	0.00	0.00	4.64
Other loans and leases	0.27	0.32	0.21	0.36	0.24

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 12/31/2017

**Past Due and Nonaccrual Assets**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.32	0.30	0.35	0.45	0.64
90+ days past due loans and leases	0.04	0.06	0.07	0.14	0.23
Nonaccrual loans and leases	0.46	0.55	0.64	0.87	1.28
90+ days past due and nonaccrual loans and leases	0.55	0.64	0.75	1.13	1.71
30-89 days past due restructured	0.01	0.01	0.01	0.02	0.02
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.10	0.13	0.17	0.25	0.38
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.32	0.30	0.35	0.45	0.64
90+ days past due assets	0.04	0.06	0.07	0.14	0.23
Nonaccrual assets	0.47	0.55	0.65	0.87	1.29
30+ days past due and nonaccrual assets	0.90	0.95	1.12	1.60	2.41
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.40	0.45	0.52	0.72	1.08
90+ past due and nonaccrual assets + other real estate owned	0.48	0.57	0.68	1.00	1.50
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.63	0.74	0.91	1.23	1.69
Allowance for loan and leases losses	100.47	117.25	132.65	166.63	201.84
Equity cap + allowance for loan and lease losses	5.58	6.57	8.13	10.20	13.83
Tier 1 cap + allowance for loan and lease losses	6.12	7.32	8.84	11.01	15.02
Loans and Leases + other real estate owned	0.86	1.05	1.32	1.92	2.72

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.29	0.27	0.34	0.47	0.66
	90+ days past due	0.05	0.06	0.08	0.17	0.30
	Nonaccrual	0.43	0.50	0.64	1.01	1.50
Commercial and industrial	30-89 days past due	0.27	0.22	0.22	0.34	0.31
	90+ days past due	0.01	0.02	0.02	0.06	0.07
	Nonaccrual	0.60	0.79	0.76	0.71	0.95
Individuals	30-89 days past due	0.69	0.69	0.67	1.03	1.18
	90+ days past due	0.04	0.05	0.05	0.07	0.13
	Nonaccrual	0.21	0.18	0.23	0.24	0.30
Depository institution loans	30-89 days past due	0.00	0.27	0.20	0.15	0.00
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.15	0.09	0.12	0.06	0.16
	90+ days past due	0.00	0.01	0.01	0.01	0.05
	Nonaccrual	0.31	0.27	0.27	0.22	0.25
Foreign governments	30-89 days past due		0.00	0.00	0.00	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	2.43	1.16
Other loans and leases	30-89 days past due	0.12	0.14	0.11	0.23	0.21
	90+ days past due	0.00	0.01	0.00	0.00	0.01
	Nonaccrual	0.06	0.10	0.12	0.13	0.30

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2017

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

		12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.56	0.49	0.61	0.78	1.03
	90+ days past due	0.06	0.07	0.11	0.20	0.29
	Nonaccrual	0.65	0.73	0.85	1.33	1.83
Revolving	30-89 days past due	0.29	0.33	0.42	0.43	0.56
	90+ days past due	0.02	0.03	0.05	0.05	0.06
	Nonaccrual	0.42	0.52	0.65	0.88	0.99
Closed-End	30-89 days past due	0.63	0.52	0.65	0.83	1.09
	90+ days past due	0.06	0.08	0.12	0.22	0.35
	Nonaccrual	0.68	0.78	0.91	1.41	2.02
Junior Lien	30-89 days past due	0.03	0.03	0.03	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.04	0.05	0.07	0.09	0.13
Commercial real estate	30-89 days past due	0.15	0.14	0.20	0.27	0.42
	90+ days past due	0.02	0.04	0.06	0.13	0.24
	Nonaccrual	0.33	0.40	0.53	0.86	1.50
Construction and development	30-89 days past due	0.18	0.15	0.16	0.25	0.35
	90+ days past due	0.01	0.03	0.03	0.15	0.36
	Nonaccrual	0.21	0.35	0.63	1.28	2.91
1-4 family	30-89 days past due	0.05	0.05	0.03	0.04	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.04
	Nonaccrual	0.04	0.05	0.08	0.21	0.40
Other	30-89 days past due	0.08	0.06	0.10	0.18	0.26
	90+ days past due	0.01	0.02	0.03	0.14	0.26
	Nonaccrual	0.12	0.24	0.45	0.92	2.20
Multifamily	30-89 days past due	0.04	0.03	0.04	0.11	0.17
	90+ days past due	0.00	0.00	0.02	0.05	0.15
	Nonaccrual	0.05	0.14	0.17	0.28	0.55
Nonfarm non-residential	30-89 days past due	0.14	0.14	0.20	0.25	0.39
	90+ days past due	0.02	0.04	0.06	0.13	0.21
	Nonaccrual	0.40	0.46	0.56	0.88	1.41
Owner occupied	30-89 days past due	0.06	0.07	0.09	0.12	0.19
	90+ days past due	0.01	0.02	0.02	0.05	0.09
	Nonaccrual	0.16	0.22	0.26	0.40	0.59
Other	30-89 days past due	0.06	0.05	0.08	0.11	0.18
	90+ days past due	0.01	0.01	0.03	0.07	0.11
	Nonaccrual	0.16	0.18	0.22	0.40	0.72
Farmland	30-89 days past due	0.10	0.13	0.19	0.22	0.30
	90+ days past due	0.00	0.04	0.04	0.08	0.13
	Nonaccrual	0.44	0.55	0.77	0.84	1.87
Credit card	30-89 days past due	0.83	0.77	0.86	0.85	1.10
	90+ days past due	0.22	0.29	0.33	0.33	0.93
	Nonaccrual	0.08	0.03	0.05	0.02	0.09

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: 2  
Date: 12/31/2017

	12/31/2017			12/31/2016			12/31/2015			12/31/2014			12/31/2013		
<b>Capital Ratios</b>															
Tier 1 leverage ratio	10.04			9.84			10.02			10.22			10.41		
Tier 1 risk-based capital ratio															
Total risk-based capital ratio															
Tangible tier 1 leverage ratio															
Tangible common equity capital / Tangible assets															
Tier 1 common equity capital / Total risk-weighted assets	11.91			11.79			12.13			12.18			12.61		
<b>Other Ratios</b>															
Mortgage serving assets / Principal balance 1-4 family others															
Estimated FV of mortgage serving assets / Mortgage service assets															

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2017

**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14)**  
**Applies to all Institutions)**

	12/31/2017		12/31/2016		12/31/2015		12/31/2014	
<b>Capital Ratios</b>								
Common equity tier 1 capital, column A	11.96		11.79		12.13			
Common equity tier 1 capital, column B	0.00		0.00		0.00			
Tier 1 capital, column A	12.68		12.62		13.01			
Tier 1 capital, column B	0.00		0.00		0.00			
Total capital, column A	14.16		14.04		14.24			
Total capital, column B	0.00		0.00		0.00			
Tier 1 leverage	10.04		9.84		10.02			

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2017

**Insurance and Broker-Dealer Activities**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	75.00	71.43	60.00	57.15	60.81
Insurance underwriting assets (L/H) / Total insurance underwriting assets	25.00	28.57	40.00	42.85	39.19
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.44	0.54	0.59	0.63	0.81
Premium income / Insurance activities revenue	0.01	0.00	0.00	0.20	0.46
Credit related premium income / Total premium income	60.00	60.00	75.00	42.86	44.44
Other premium income / Total premium income	40.00	40.00	25.00	57.14	55.56
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	31.81	17.03	14.13	33.94	13.98
Insurance net income (L/H) / Equity (L/H)				21.13	14.90
Insurance benefits, losses, expenses / Insurance premiums	136.34	131.29	116.51	75.49	110.11
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	2.86	2.41	2.10
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	2.04	1.73
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.85	14.28	13.29	11.60	10.86
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2017

**Foreign Activities**

	12/31/2017	12/31/2016	12/31/2015	12/31/2014	12/31/2013
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.03	0.02
Cost: Interest-bearing deposits	0.56	0.40	0.11	0.23	0.29
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans	4.38	6.49	0.64	0.46	0.44
Foreign governments and institutions		0.00	0.00	0.00	4.64
<b>Growth Rates</b>					
Net loans and leases	22.60	-11.24	371.22	-5.30	-9.76
Total selected assets	-5.21	-0.84	9.51	11.55	-3.85
Deposits	-22.72	34.84	170.33	-35.31	103.71



**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Profitability</b>					
Net income / Average equity capital	8.67	9.16	8.59	8.32	8.88
Bank net income / Average equity investment in banks	9.11	9.71	9.27	9.38	9.64
Nonbank net income / Average equity investment in nonbanks	9.81	8.84	8.91	8.76	5.30
Sub BHCs net income / Average equity investment in sub BHCs	8.81	5.87	5.48	5.78	8.80
Bank net income / Parent net income	104.64	103.55	104.08	91.70	89.36
Nonbank net income / Parent net income	1.13	0.96	1.08	1.36	1.28
Sub BHCs net income / Parent net income	90.33	104.04	105.29	95.63	95.05
<b>Leverage</b>					
Total liabilities / Equity capital	11.14	11.55	9.93	10.27	12.08
Total debt / Equity capital	4.62	3.97	2.56	1.94	1.87
Total debt + NP to subs that issued trust preferred / Equity capital	9.36	9.56	8.13	7.90	9.04
Total debt + Loans guaranteed for affiliate / Equity capital	4.64	4.04	2.60	2.03	1.98
Total debt / Equity capital - excess over fair value	4.62	3.97	2.57	1.96	1.90
Long-term debt / Equity capital	4.39	3.78	2.30	1.82	1.74
Short-term debt / Equity capital	0.02	0.03	0.02	0.01	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.01	0.02
Long-term debt / Consolidated long-term debt	17.83	12.90	8.22	6.03	6.26
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	105.17	105.23	103.38	102.90	103.92
Total investment in subs / Equity capital	105.55	105.68	103.91	103.67	104.60
Equity investment in subs / Equity cap, Qual TPS + other PS in T1				96.44	95.52
Total investment in subs / Equity cap, Qual TPS + other PS in T1				97.24	96.26
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.56	0.54	0.31	0.33	0.33
Equity investment in subs - equity cap / Net income-div (X)	1.91	1.68	1.44	1.82	1.88
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	96.24	103.72	124.21	125.03	142.70
Cash flow from operations + noncash + op exchange / Op exchange + div	100.76	111.02	123.42	122.91	137.48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	101.42	107.09	106.61	106.95	102.77
Pretax operating income + interest expenses / Interest expense	1,954.56	4,206.40	15,981.35	14,819.64	10,006.99
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,082.46	1,091.94	1,952.45	3,031.02	1,951.43
Dividends + interest from subs / Interest expenses + dividends	107.58	124.92	146.44	174.32	176.01
Fees + other income from subs / Salary + other expenses	6.15	7.65	6.52	7.91	11.19
Net income / Current part of long-term debt + preferred dividends (X)	71.32	455.19	170.83	126.64	133.79
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	1.68	1.65	1.68	1.72	1.42
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.46	0.00	4.62	11.98	8.47
Total	0.46	0.00	4.62	11.98	8.47
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.15	0.18	0.19	0.27	0.36
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	100.86	108.30	74.26	75.70	75.35
Dividends paid / Net income	32.32	29.36	30.01	30.54	29.52
Net income - dividends / Average equity	5.74	6.26	5.72	5.45	6.11
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	106.72	121.16	145.58	166.84	157.53
Dividends from nonbank subsidiaries	2.37	1.56	2.62	2.01	3.29
Dividends from subsidiary BHCs	0.00	0.00	0.00	2.68	1.02
Dividends from all subsidiaries	114.69	141.52	154.34	182.23	195.80
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	35.16	36.16	44.45	44.65	47.60
Interest income from bank subsidiaries	0.14	0.13	0.14	0.12	0.17
Mortgage and service fees from bank subsidiaries	0.94	0.78	0.98	1.42	1.68
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.01
Operating income from bank subsidiaries	41.33	40.03	50.83	49.17	58.60
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	129.02	63.59	76.47	52.54	59.79
Interest income from nonbank subsidiaries	0.63	0.02	0.54	0.48	0.16
Mortgage and serv fees from nonbank subsidiaries	0.60	0.28	0.68	0.73	2.17
Other income from nonbank subsidiaries	0.08	0.63	0.00	0.02	0.00
Operating income from nonbank subsidiaries	153.75	79.69	87.90	63.04	76.08
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	58.43	27.16	27.43	32.59	48.48
Interest income from subsidiary BHCs	0.07	0.02	0.02	0.03	0.02
Mortgage and service fees from subsidiary BHCs	-0.14	-0.02	0.00	0.59	1.84
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	58.36	27.16	27.45	33.20	50.34
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	66.66	68.94	68.80	63.90	60.51
Interest income from bank subsidiaries	1.21	2.07	2.48	1.47	2.53
Mortgage and service fees from bank subsidiaries	2.14	1.63	1.96	2.66	2.70
Other income from bank subsidiaries	0.01	0.03	0.01	0.05	0.05
Operating income from bank subsidiaries	79.26	91.67	91.63	76.30	77.77
Dividends from nonbank subsidiaries	1.52	1.01	2.01	1.01	1.34
Interest income from nonbank subsidiaries	0.00	0.00	0.01	0.02	0.02
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.01
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	2.75	1.67	2.80	2.16	2.80
Dividends from subsidiary BHCs	0.00	0.00	0.00	1.87	0.19
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	1.91	0.26
Loans and advances from subsidiaries / Short term debt	886.47	574.10	406.38	-5,352.81	659.04
Loans and advances from subsidiaries / Total debt	74.60	78.25	112.92	122.21	226.69

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 2  
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									148
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.29	2.28	2.68	2.98	3.29	3.61	3.89	4.09	148
+ Non-interest income	0.93	0.25	0.35	0.57	0.87	1.20	1.65	2.42	148
- Overhead expense	2.60	1.44	1.72	2.11	2.56	3.05	3.68	4.33	148
- Provision for loan and lease losses	0.11	-0.03	0.00	0.04	0.10	0.17	0.28	0.38	148
+ Securities gains (losses)	0.01	-0.02	0.00	0.00	0.00	0.03	0.06	0.11	148
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	148
= Pretax net operating income (tax equivalent)	1.55	0.91	1.02	1.26	1.55	1.82	2.06	2.30	148
Net operating income	0.95	0.36	0.49	0.75	0.95	1.16	1.40	1.71	148
Net income	0.95	0.36	0.50	0.75	0.95	1.16	1.40	1.71	148
Net income (sub-chapter S adjusted)	1.11	0.74	0.78	0.86	0.98	1.25	1.47	1.85	13
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.06	3.25	3.48	3.78	4.07	4.39	4.63	4.83	148
Interest expense	0.54	0.16	0.23	0.39	0.52	0.69	0.88	1.02	148
Net interest income (tax equivalent)	3.54	2.41	2.81	3.21	3.57	3.89	4.17	4.32	148
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.10	-0.05	-0.01	0.01	0.07	0.16	0.31	0.42	148
Earnings coverage of net losses (X)	1.46	-439.14	-185.84	5.47	15.60	41.34	65.95	228.91	147
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	0.44	0.53	0.71	0.94	1.16	1.39	1.78	148
Allowance for loan and lease losses / Total loans and leases	0.94	0.40	0.50	0.70	0.93	1.16	1.39	1.78	148
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.57	0.10	0.17	0.32	0.49	0.78	1.19	1.58	148
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.32	0.04	0.09	0.15	0.26	0.47	0.70	0.99	148
<b>Liquidity and Funding</b>									
Net noncore funding dependence	13.97	-6.17	-0.22	6.63	13.84	20.71	29.44	31.96	148
Net short-term noncore funding dependence	9.68	-7.75	-3.69	3.81	10.11	14.95	21.27	25.88	148
Net loans and leases / Total assets	72.64	46.46	58.58	66.83	73.55	78.59	84.34	87.10	148
<b>Capitalization</b>									
Tier 1 leverage ratio	10.04	7.89	8.41	9.02	9.89	10.91	12.23	13.28	148
Equity capital / Total assets	10.84	7.37	8.25	9.34	10.74	12.35	13.67	15.34	148
Equity capital + minority interest / Total assets	10.89	7.37	8.25	9.34	10.79	12.38	13.82	15.34	148
Tier 1 common equity capital / Total risk-weighted assets	11.91	8.64	9.20	10.26	11.42	13.05	15.74	17.91	148
Net Loans and leases / Equity capital (X)	6.82	3.84	4.70	5.78	6.70	7.93	9.42	9.95	148
Cash dividends / Net income	32.32	0.00	0.00	11.36	37.61	51.31	67.41	88.74	144
Cash dividends / Net income (sub-chapter S adjusted)	19.39	-3.45	0.18	1.86	25.39	30.12	39.65	44.95	13
Retained earnings / Average equity capital	5.74	-0.37	1.29	3.84	5.88	7.91	10.23	11.49	148
<b>Growth Rates</b>									
Assets	9.89	-2.32	0.31	3.66	7.23	13.08	29.92	44.80	148
Equity capital	13.71	-0.84	1.98	5.46	8.43	17.89	42.57	73.11	148
Net loans and leases	12.54	-0.04	1.69	5.33	9.40	16.48	36.07	47.24	148
Noncore funding	-3.35	-55.20	-44.42	-23.48	-5.87	17.92	52.71	75.82	147
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.84	148
Long-term debt / Equity capital	4.39	0.00	0.00	0.00	0.00	10.25	17.47	18.90	148
Equity investment in subs / Equity capital	105.17	89.53	91.73	99.14	105.10	112.62	118.85	123.36	148
Cash FR op + noncash + op expenses / Op expenses + dividends	100.76	4.90	19.21	69.15	102.62	121.53	174.10	234.93	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2017

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.78	3.11	3.23	3.50	3.80	4.04	4.26	4.51	148
Less: Interest expense	0.50	0.15	0.22	0.36	0.49	0.63	0.83	0.99	148
Equals: Net interest income (tax equivalent)	3.29	2.28	2.68	2.98	3.29	3.61	3.89	4.09	148
Plus: Non-interest income	0.93	0.25	0.35	0.57	0.87	1.20	1.65	2.42	148
Equals: adjusted operating income (tax equivalent)	4.26	3.03	3.31	3.72	4.24	4.78	5.26	6.03	148
Less: Overhead Expense	2.60	1.44	1.72	2.11	2.56	3.05	3.68	4.33	148
Less: Provision for loan and lease losses	0.11	-0.03	0.00	0.04	0.10	0.17	0.28	0.38	148
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	148
Plus: Realized Gains / Losses on available-for-sale securities	0.01	-0.02	-0.01	0.00	0.00	0.03	0.06	0.11	148
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	148
Equals: Pretax net operating income (tax equivalent)	1.55	0.91	1.02	1.26	1.55	1.82	2.06	2.30	148
Less: Applicable income taxes (tax equivalent)	0.59	0.04	0.22	0.46	0.62	0.77	0.92	1.05	148
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Equals: Net operating income	0.95	0.36	0.49	0.75	0.95	1.16	1.40	1.71	148
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Equals: Net income	0.95	0.36	0.50	0.75	0.95	1.16	1.40	1.71	148
Memo: Net income (last four quarters)	0.95	0.36	0.50	0.75	0.95	1.16	1.40	1.71	148
Net income-BHC and noncontrolling (minority) interest	0.95	0.36	0.51	0.75	0.95	1.17	1.40	1.71	148
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.19	88.71	89.86	91.21	93.20	95.22	96.56	97.41	148
Average interest-bearing funds / Average assets	70.07	53.04	58.44	63.44	69.41	77.11	83.58	85.58	148
Interest income (tax equivalent) / Average earning assets	4.06	3.25	3.48	3.78	4.07	4.39	4.63	4.83	148
Interest expense / Average earning assets	0.54	0.16	0.23	0.39	0.52	0.69	0.88	1.02	148
Net interest income (tax equivalent) / Average earning assets	3.54	2.41	2.81	3.21	3.57	3.89	4.17	4.32	148
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.52	3.63	3.87	4.20	4.49	4.85	5.23	5.47	148
Interest-bearing bank balances	1.13	0.46	0.61	0.83	1.07	1.36	1.79	2.29	148
Fed funds sold and reverse repos	0.83	0.00	0.00	0.44	0.93	1.18	1.84	2.22	66
Trading assets	0.48	0.00	0.00	0.00	0.00	0.39	2.51	3.76	45
Total earning assets	3.98	3.24	3.39	3.72	3.98	4.23	4.53	4.82	148
Investment securities (tax equivalent)	2.61	1.62	1.95	2.17	2.57	3.01	3.48	3.70	148
US Treasury and agency securities (excluding Mortgage-backed securities)	1.66	0.53	0.93	1.29	1.63	2.03	2.47	2.83	133
Mortgage-backed securities	2.19	1.66	1.81	2.00	2.18	2.37	2.57	2.72	146
All other securities	3.85	1.84	2.14	2.87	3.88	4.73	5.78	6.40	148
Interest-bearing deposits	0.52	0.16	0.23	0.34	0.49	0.69	0.91	1.08	148
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.56	0.08	0.17	0.41	0.83	0.84	0.84	0.84	3
Fed funds purchased and repos	0.68	0.03	0.08	0.20	0.37	1.07	1.82	3.90	128
Other borrowed funds and trading liabilities	1.48	0.73	0.98	1.14	1.37	1.73	2.24	2.94	143
All interest-bearing funds	0.71	0.25	0.36	0.52	0.67	0.89	1.10	1.21	148

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2017

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.89	0.00	0.00	0.00	1.29	3.87	6.26	7.96	148
Overhead expenses / Net Interest Income + non-interest income	62.21	45.38	50.61	56.88	62.64	66.81	73.75	79.18	148
<b>Percent of Average Assets</b>									
Total overhead expense	2.60	1.44	1.72	2.11	2.56	3.05	3.68	4.33	148
Personnel expense	1.47	0.79	0.94	1.20	1.48	1.73	2.00	2.49	148
Net occupancy expense	0.32	0.14	0.19	0.25	0.31	0.39	0.47	0.52	148
Other operating expenses	0.79	0.42	0.48	0.58	0.77	0.98	1.19	1.43	148
Overhead less non-interest income	1.65	0.90	1.06	1.40	1.65	1.90	2.17	2.31	148
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	61.01	43.84	48.93	55.44	61.45	65.60	73.24	78.44	148
Personnel expense	34.72	22.65	26.20	31.63	34.93	38.04	43.04	46.81	148
Net occupancy expense	7.51	3.84	5.05	6.14	7.38	9.12	10.35	11.07	148
Other operating expenses	18.30	11.15	12.39	15.50	18.37	21.05	23.10	28.64	148
Total non-interest income	21.24	7.73	9.51	14.21	20.53	25.60	34.02	46.07	148
Fiduciary activities income	1.96	0.00	0.00	0.00	0.55	3.53	7.70	11.14	148
Service charges on domestic deposit accounts	3.83	0.32	0.98	2.36	3.73	5.12	7.33	9.78	148
Trading revenue	0.07	0.00	0.00	0.00	0.00	0.00	0.36	1.11	148
Investment banking fees and commissions	0.92	0.00	0.00	0.02	0.54	1.44	3.61	6.23	148
Insurance activities revenue	0.44	0.00	0.00	0.00	0.02	0.36	2.59	5.19	148
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Net servicing fees	0.39	0.00	0.00	0.00	0.19	0.56	1.48	2.96	148
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Net gain (loss) - sales of loans, OREO, and other assets	2.40	-0.15	0.00	0.52	1.49	4.09	6.82	13.07	148
Other non-interest income	7.33	1.88	3.21	4.65	6.95	8.88	13.65	18.21	148
Overhead less non-interest income	39.09	20.21	25.05	32.93	39.35	45.60	51.71	55.38	148
Applicable income taxes / Pretax net operating income (tax equivalent)	33.73	0.00	5.12	26.33	34.82	42.97	48.18	57.60	147
Applicable income tax + TE / Pretax net operating income + TE	38.56	2.87	19.01	32.08	41.20	46.88	53.14	60.08	147

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 2  
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	53.42	21.54	30.82	43.86	53.79	64.18	72.56	76.93	148
Commercial and industrial loans	10.82	2.27	3.70	5.95	8.84	14.71	22.17	28.93	148
Loans to individuals	2.58	0.03	0.08	0.34	0.94	3.30	11.18	17.15	148
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	148
Agricultural loans	0.51	0.00	0.00	0.00	0.05	0.65	2.75	4.00	148
Other loans and leases	2.62	0.00	0.04	0.44	1.98	4.11	8.25	11.75	148
Net loans and leases	72.64	46.46	58.58	66.83	73.55	78.59	84.34	87.10	148
Debt securities over 1 year	13.96	3.19	5.26	8.42	13.29	18.18	25.32	34.54	148
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.03	0.13	0.30	0.59	148
Subtotal	87.25	76.02	80.11	84.40	88.16	89.83	92.49	92.90	148
Interest-bearing bank balances	2.34	0.09	0.20	0.49	1.47	3.42	7.46	10.22	148
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.31	148
Debt securities 1 year or less	1.93	0.01	0.04	0.39	1.08	2.36	6.65	11.21	148
Trading assets	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.32	148
Total earning assets	92.22	88.41	89.28	90.54	92.00	94.09	95.09	95.79	148
Non-interest cash and due from depository institutions	1.26	0.22	0.38	0.81	1.29	1.72	2.09	2.62	148
Other real estate owned	0.06	0.00	0.00	0.01	0.04	0.09	0.23	0.41	148
All other assets	6.45	3.09	3.70	4.83	6.35	7.95	9.33	10.11	148
<b>Memoranda</b>									
Short-term investments	4.63	0.77	1.01	1.56	3.04	6.86	12.33	15.76	148
US Treasury securities	0.22	0.00	0.00	0.00	0.00	0.11	1.15	4.20	148
US agency securities (excluding Mortgage-backed securities)	1.50	0.00	0.00	0.11	0.86	2.45	4.92	9.01	148
Municipal securities	2.97	0.00	0.02	0.51	2.11	3.97	8.61	12.40	148
Mortgage-backed securities	9.19	0.77	1.81	4.95	8.22	13.91	19.04	23.13	148
Asset-backed securities	0.23	0.00	0.00	0.00	0.00	0.10	1.08	4.33	148
Other debt securities	0.48	0.00	0.00	0.00	0.14	0.80	2.27	3.47	148
Loans held-for-sale	0.32	0.00	0.00	0.02	0.10	0.38	1.24	4.61	148
Loans not held-for-sale	72.42	42.19	58.63	67.31	73.00	78.75	83.92	87.30	148
Real estate loans secured by 1-4 family	16.45	2.61	5.17	9.70	14.73	22.34	34.88	40.06	148
Revolving	2.71	0.02	0.17	0.85	2.27	4.55	6.32	7.30	148
Closed-end, secured by first liens	13.04	1.93	3.64	7.00	11.03	17.96	30.29	34.58	148
Closed-end, secured by junior liens	0.39	0.01	0.05	0.12	0.32	0.59	0.92	1.36	148
Commercial real estate loans	33.79	12.27	15.68	26.20	32.59	41.57	53.67	61.58	148
Construction and land development	4.55	0.43	0.93	2.09	4.06	6.54	9.73	10.88	148
Multifamily	5.31	0.33	0.63	1.70	3.74	6.59	14.40	31.70	148
Nonfarm nonresidential	22.31	5.71	9.79	16.11	22.16	27.40	34.69	37.33	148
Real estate loans secured by farmland	0.81	0.00	0.00	0.01	0.26	1.60	3.07	5.46	148

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2017

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	73.21	39.71	51.00	63.51	74.50	84.50	91.96	96.06	148
Real estate loans secured by 1-4 family	22.93	4.64	7.23	13.23	20.67	31.09	46.15	54.01	148
Revolving	3.76	0.02	0.19	1.13	3.30	6.15	8.93	10.51	148
Closed-end	18.69	3.76	5.24	10.56	15.87	25.93	37.67	48.29	148
Commercial real estate loans	46.38	21.76	26.99	37.60	45.23	55.66	67.74	74.94	148
Construction and land development	6.35	0.74	1.23	3.13	5.67	9.70	12.77	14.72	148
1-4 family	1.50	0.00	0.04	0.47	0.96	2.31	3.92	5.20	148
Other	4.76	0.34	0.91	2.03	4.50	7.36	9.30	10.95	148
Multifamily	7.12	0.55	1.18	2.52	5.21	8.76	19.18	40.27	148
Nonfarm nonresidential	30.85	10.71	18.08	25.10	30.66	37.76	45.69	49.02	148
Owner-occupied	10.55	0.91	2.50	7.19	10.48	14.21	17.15	19.99	148
Other	19.92	5.86	9.17	13.96	19.29	25.38	31.89	37.04	148
Real estate loans secured by farmland	1.19	0.00	0.00	0.02	0.41	2.10	4.89	7.52	148
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	148
Commercial and industrial loans	15.52	3.01	5.76	9.15	12.71	21.36	30.34	39.00	148
Loans to individuals	3.90	0.04	0.11	0.47	1.31	4.93	18.57	25.21	148
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.37	148
Agricultural loans	0.76	0.00	0.00	0.00	0.07	0.93	4.24	6.88	148
Other loans and leases	3.75	0.00	0.06	0.65	2.57	5.85	11.52	16.79	148
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	492.96	211.10	255.53	389.31	497.33	602.09	705.92	744.23	148
Real estate loans secured by 1-4 family	153.48	28.94	44.13	80.28	129.94	211.90	337.11	423.11	148
Revolving	25.65	0.18	1.48	7.52	21.82	43.65	62.89	69.83	148
Closed-end	124.94	23.31	33.16	66.21	107.35	172.77	301.53	371.72	148
Commercial real estate loans	312.00	98.98	157.31	236.53	309.48	384.31	484.57	538.75	148
Construction and land development	42.50	3.29	7.48	20.69	39.46	59.63	88.84	104.53	148
1-4 family	9.95	0.00	0.25	3.26	6.33	16.54	24.81	36.42	148
Other	31.92	1.83	5.01	13.67	30.04	47.42	65.51	78.30	148
Multifamily	48.75	2.54	6.41	15.60	34.85	59.11	133.13	279.76	148
Nonfarm nonresidential	207.37	50.40	98.54	152.30	205.78	256.71	322.84	349.02	148
Owner-occupied	70.06	6.19	15.70	46.38	67.73	95.40	114.47	137.53	148
Other	133.45	22.95	56.80	93.51	125.66	174.07	216.17	257.27	148
Real estate loans secured by farmland	7.39	0.00	0.00	0.13	2.39	15.14	26.28	52.00	148
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.33	148
Commercial and industrial loans	100.25	22.23	35.20	59.52	86.33	140.25	196.05	252.16	148
Loans to individuals	23.13	0.24	0.77	3.63	9.16	30.63	92.75	155.26	148
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.08	1.10	2.37	148
Agricultural loans	4.71	0.00	0.00	0.00	0.45	6.23	26.63	33.35	148
Other loans and leases	24.56	0.01	0.41	4.05	17.70	38.93	72.70	115.23	148
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	35.69	14.64	20.70	27.53	33.94	43.46	57.47	65.64	148
Non-owner occupied CRE loans / Total risk based capital	240.39	60.40	107.64	173.15	230.30	296.66	402.53	476.14	148
Construction and land development loans / Total risk based capital	42.50	3.29	7.48	20.69	39.46	59.63	88.84	104.53	148
Total CRE loans / Total risk based capital	314.85	99.63	164.67	238.66	314.51	385.23	492.57	538.75	148

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2017

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	4.63	0.77	1.01	1.56	3.04	6.86	12.33	15.76	148
Liquid assets	15.94	7.23	8.27	9.99	14.44	21.00	28.13	35.76	148
Investment securities	16.65	4.98	7.48	10.54	15.70	21.81	29.76	38.86	148
Net loans and leases	72.64	46.46	58.58	66.83	73.55	78.59	84.34	87.10	148
Net loans, leases and standby letters of credit	73.08	46.63	59.40	67.36	74.03	79.40	84.79	87.11	148
Core deposits	69.79	51.92	55.20	64.38	70.00	75.47	81.57	82.76	148
Noncore funding	17.09	2.94	5.15	10.80	16.02	22.08	31.67	36.74	148
Time deposits of \$250K or more	3.54	0.69	1.07	1.69	2.92	4.93	8.28	11.19	148
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Federal funds purchased and repos	1.20	0.00	0.00	0.00	0.79	2.23	4.09	5.80	148
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Net federal funds purchased (sold)	1.21	-0.03	0.00	0.00	0.75	2.04	3.87	5.80	148
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Other borrowings w/remaining maturity of 1 year or less	4.47	0.00	0.00	0.73	3.53	8.46	12.11	14.19	148
Earning assets repriceable in 1 year	33.45	11.74	16.57	23.48	31.66	44.95	53.92	59.89	148
Interest-bearing liabilities repriceable in 1 year	16.67	3.33	5.09	7.60	11.60	19.98	51.35	55.92	148
Long-term debt repriceable in 1 year	0.19	0.00	0.00	0.00	0.00	0.00	0.99	4.21	148
Net assets repriceable in 1 year	15.74	-27.57	-15.59	6.96	17.02	26.65	39.20	45.46	148
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	13.97	-6.17	-0.22	6.63	13.84	20.71	29.44	31.96	148
Net ST noncore funding dependence	9.68	-7.75	-3.69	3.81	10.11	14.95	21.27	25.88	148
Short-term investment / ST noncore funding	46.68	5.20	7.26	12.36	27.65	58.05	165.92	284.01	147
Liquid assets-ST noncore funding / Nonliquid assets	3.68	-16.14	-10.67	-5.48	2.92	10.52	25.75	31.22	148
Net loans and leases / Total deposits	92.86	58.22	72.78	85.60	93.68	102.77	109.15	115.38	148
Net loans and leases / Core deposits	105.03	66.57	77.78	93.39	104.53	116.29	135.60	148.44	148
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	-1.07	-0.70	-0.29	0.00	0.12	0.63	0.93	103
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.62	-3.14	-2.32	-1.24	-0.61	0.09	0.83	1.49	147
Structured notes appreciation (depreciation) / T1 cap	-0.02	-0.25	-0.06	-0.01	0.00	0.00	0.00	0.04	27
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	13.07	0.00	0.00	0.00	5.25	26.93	44.90	63.99	148
Available-for-sale securities	86.93	36.01	55.10	73.07	94.75	100.00	100.00	100.00	148
US Treasury securities	1.33	0.00	0.00	0.00	0.00	0.76	8.00	21.97	148
US agency securities (excluding Mortgage-backed securities)	10.16	0.00	0.00	0.93	5.54	19.64	35.09	50.41	148
Municipal securities	17.86	0.00	0.15	5.11	13.41	28.52	42.00	53.73	148
Mortgage-backed securities	55.76	5.81	20.78	39.44	59.51	73.47	84.47	89.23	148
Asset-backed securities	1.31	0.00	0.00	0.00	0.00	0.56	7.96	21.16	148
Other debt securities	3.25	0.00	0.00	0.00	0.77	5.20	13.39	22.05	148
Mutual funds and equity securities	0.58	0.00	0.00	0.00	0.13	0.76	2.48	4.17	148
Debt securities 1 year or less	12.03	0.06	0.57	2.81	7.65	18.53	40.27	45.49	148
Debt securities 1 to 5 years	23.73	1.42	3.11	8.97	21.82	36.31	48.77	60.85	148
Debt securities over 5 years	60.39	4.98	20.24	42.17	63.05	80.70	91.58	96.88	148
Pledged securities	46.78	3.92	10.77	26.97	44.81	67.19	82.28	88.80	148
Structured notes, fair value	0.08	0.00	0.00	0.00	0.00	0.00	0.49	2.20	148
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	7.03	-62.96	-45.18	-25.22	-4.94	37.08	75.38	133.77	148
Investment securities	4.99	-17.72	-13.22	-4.65	3.16	11.07	30.91	57.00	148
Core deposits	13.94	-3.52	-0.49	5.09	11.95	20.89	37.23	53.47	148
Noncore funding	-3.35	-55.20	-44.42	-23.48	-5.87	17.92	52.71	75.82	147



**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2017

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments	17.28	4.68	6.42	12.65	17.18	21.47	27.86	30.53	148
Standby letters of credit	0.40	0.00	0.03	0.14	0.34	0.52	1.01	1.30	148
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.11	148
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Credit derivatives - notional amount (BHC as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.36	148
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	148
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	148
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Derivative contracts	6.81	0.00	0.00	0.81	4.90	11.78	21.63	30.98	148
Interest rate contracts	6.72	0.00	0.00	0.81	4.90	11.78	21.63	30.98	148
Interest rate futures and forward contracts	0.28	0.00	0.00	0.00	0.04	0.36	1.39	2.52	148
Written options contracts (interest rate)	0.28	0.00	0.00	0.00	0.12	0.52	1.15	2.20	148
Purchased options contracts (interest rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.67	1.68	148
Interest rate swaps	5.41	0.00	0.00	0.00	2.82	9.62	19.87	27.19	148
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	148
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	148
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
<b>Percent of Average Loans and Leases</b>									
Loan commitments	25.74	7.15	11.68	19.98	25.31	32.68	39.23	42.22	148

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.91	97.78	99.51	100.00	100.00	100.00	100.00	100.00	132
Foreign exchange contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.01	1.30	132
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
<b>Futures and forwards</b>									
Futures and forwards	12.96	0.00	0.00	0.00	2.61	23.73	56.83	78.66	132
<b>Written options</b>									
Written options	9.42	0.00	0.00	0.00	3.17	15.38	37.66	61.98	132
<b>Exchange-traded</b>									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
<b>Over-the-counter</b>									
Over-the-counter	9.15	0.00	0.00	0.00	3.17	15.10	35.96	61.98	132
<b>Purchased options</b>									
Purchased options	1.44	0.00	0.00	0.00	0.00	0.00	7.96	26.80	132
<b>Exchange-traded</b>									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
<b>Over-the-counter</b>									
Over-the-counter	1.27	0.00	0.00	0.00	0.00	0.00	6.37	26.80	132
Swaps	66.04	0.00	0.00	32.80	87.30	98.90	100.00	100.00	132
<b>Held for trading</b>									
Held for trading	16.18	0.00	0.00	0.00	0.00	41.47	93.63	100.00	132
<b>Interest rate contracts</b>									
Interest rate contracts	16.40	0.00	0.00	0.00	0.00	38.50	92.28	100.00	132
<b>Foreign exchange contracts</b>									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
<b>Equity, commodity, and other contracts</b>									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
<b>Non-traded</b>									
Non-traded	83.82	0.00	6.37	58.53	100.00	100.00	100.00	100.00	132
<b>Interest rate contracts</b>									
Interest rate contracts	83.04	0.00	6.37	54.95	100.00	100.00	100.00	100.00	132
<b>Foreign exchange contracts</b>									
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	132
<b>Equity, commodity, and other contracts</b>									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
Derivative contracts (excluding futures and FX 14 days or less)	87.79	34.64	53.62	76.39	95.44	100.00	100.00	102.33	132
<b>One year or less</b>									
One year or less	15.83	0.00	0.00	0.00	6.92	28.24	64.50	85.70	132
<b>Over 1 year to 5 years</b>									
Over 1 year to 5 years	21.68	0.00	0.00	0.00	16.23	40.41	68.45	84.83	132
<b>Over 5 years</b>									
Over 5 years	37.90	0.00	0.00	0.00	41.14	65.98	90.53	94.85	132
<b>Gross negative fair value (absolute value)</b>									
Gross negative fair value (absolute value)	0.50	0.00	0.00	0.12	0.51	0.82	1.16	1.53	132
<b>Gross positive fair value</b>									
Gross positive fair value	0.91	0.03	0.20	0.51	0.81	1.19	1.98	2.57	132
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.03	148
<b>Gross positive fair value (X)</b>									
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	148
<b>Held for trading (X)</b>									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	148
<b>Non-traded (X)</b>									
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.02	148
<b>Current credit exposure (X)</b>									
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	148
<b>Credit losses on derivative contracts</b>									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
<b>Past Due Derivative Instruments Fair Value</b>									
<b>30-89 days past due (confidential prior to March 2001)</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	148
<b>90+ days past due</b>									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
<b>Other Ratios</b>									
<b>Current credit exposure / Risk-weighted assets</b>									
Current credit exposure / Risk-weighted assets	0.05	0.00	0.00	0.00	0.02	0.08	0.23	0.44	148

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
Date: 12/31/2017

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.11	-0.03	0.00	0.04	0.10	0.17	0.28	0.38	148
Provision for loan and lease losses / Average loans and leases	0.16	-0.06	0.00	0.06	0.14	0.24	0.44	0.53	148
Provision for loan and lease losses / Net losses	110.75	-1151.96	-205.50	74.56	122.80	220.65	451.91	850.56	147
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	0.44	0.53	0.71	0.94	1.16	1.39	1.78	148
Allowance for loan and lease losses / Total loans and leases	0.94	0.40	0.50	0.70	0.93	1.16	1.39	1.78	148
Allowance for loan and lease losses / Net loans and leases losses (X)	16.23	2.34	2.74	4.01	9.97	20.22	46.22	110.63	117
Allowance for loan and lease losses / Nonaccrual assets	271.41	58.96	83.58	134.37	203.78	387.97	554.36	989.17	145
ALLL/90+ days past due + nonaccrual loans and leases	232.74	52.32	67.50	115.09	183.17	324.06	540.75	860.04	145
Gross loan and lease losses / Average loans and leases	0.16	0.00	0.01	0.05	0.13	0.23	0.40	0.54	148
Recoveries / Average loans and leases	0.06	0.00	0.01	0.02	0.04	0.09	0.16	0.21	148
Net losses / Average loans and leases	0.10	-0.05	-0.01	0.01	0.07	0.16	0.31	0.42	148
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Recoveries / Prior year-end losses	50.41	4.79	9.75	19.26	33.69	72.77	133.65	246.80	144
Earnings coverage of net losses (X)	1.46	-439.14	-185.84	5.47	15.60	41.34	65.95	228.91	147
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.08	-0.04	-0.01	0.01	0.05	0.08	0.12	147
Real estate loans secured by 1-4 family	0.03	-0.07	-0.04	0.00	0.01	0.06	0.11	0.16	147
Revolving	0.03	-0.17	-0.06	0.00	0.00	0.07	0.18	0.27	143
Closed-end	0.02	-0.05	-0.03	0.00	0.01	0.06	0.11	0.16	147
Commercial real estate loans	0.01	-0.13	-0.06	-0.02	0.00	0.04	0.09	0.13	147
Construction and land development	-0.04	-0.62	-0.27	-0.04	0.00	0.00	0.11	0.22	147
1-4 family	0.00	-0.06	-0.02	0.00	0.00	0.00	0.00	0.05	147
Other	-0.04	-0.62	-0.23	-0.04	0.00	0.00	0.02	0.18	147
Multifamily	0.00	-0.05	-0.02	0.00	0.00	0.00	0.03	0.14	146
Nonfarm nonresidential	0.02	-0.07	-0.04	-0.01	0.00	0.04	0.12	0.18	147
Owner-occupied	0.01	-0.04	-0.02	0.00	0.00	0.01	0.06	0.10	147
Other	0.01	-0.05	-0.03	0.00	0.00	0.01	0.05	0.11	147
Real estate loans secured by farmland	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.04	118
Commercial and industrial loans	0.18	-0.17	-0.04	0.00	0.11	0.31	0.60	0.91	147
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Loans to individuals	0.78	0.09	0.13	0.29	0.55	1.02	2.16	2.98	121
Credit card loans	1.61	0.00	0.00	0.00	1.28	2.32	4.67	7.37	47
Agricultural loans	0.06	-0.05	0.00	0.00	0.00	0.02	0.31	0.88	96
Loans to foreign governments and institutions									
Other loans and leases	0.27	-0.06	-0.01	0.00	0.02	0.35	1.34	2.09	141

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 2  
 Date: 12/31/2017

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.32	0.04	0.09	0.15	0.26	0.47	0.70	0.99	148
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.06	0.17	0.61	148
Nonaccrual loans and leases	0.46	0.05	0.12	0.26	0.43	0.64	0.98	1.29	148
90+ days past due and nonaccrual loans and leases	0.55	0.08	0.14	0.31	0.47	0.71	1.21	1.63	148
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.09	148
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	148
Nonaccrual restructured	0.10	0.00	0.00	0.03	0.08	0.19	0.23	0.32	148
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
<b>Percent of Total Assets</b>									
30-89 days past due assets	0.32	0.04	0.09	0.15	0.26	0.47	0.70	0.99	148
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.06	0.17	0.61	148
Nonaccrual assets	0.47	0.05	0.12	0.26	0.43	0.64	1.00	1.45	148
30+ days past due and nonaccrual assets	0.90	0.22	0.35	0.55	0.74	1.15	1.76	2.27	148
<b>+ OREO as Percent of:</b>									
Total Assets	0.63	0.13	0.21	0.34	0.50	0.83	1.36	1.60	148
Allowance for loan and leases losses	100.47	22.37	31.92	51.88	83.78	131.83	242.18	282.66	147
Equity cap + allowance for loan and lease losses	5.58	1.36	1.94	2.93	4.68	7.53	12.41	15.99	148
Tier 1 cap + allowance for loan and lease losses	6.12	1.39	1.98	3.26	5.11	7.96	13.32	16.75	148
Loans and Leases + other real estate owned	0.86	0.20	0.30	0.48	0.71	1.18	1.77	2.30	148

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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	0.29	0.02	0.07	0.15	0.25	0.40	0.69	0.95	147
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.06	0.20	0.67	147
	Nonaccrual	0.43	0.02	0.07	0.22	0.41	0.56	0.84	1.29	147
Commercial and industrial	30-89 days past due	0.27	0.00	0.00	0.04	0.14	0.38	1.05	1.55	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.20	147
	Nonaccrual	0.60	0.00	0.00	0.14	0.44	0.90	2.00	2.61	147
Individuals	30-89 days past due	0.69	0.00	0.00	0.13	0.52	1.10	2.37	2.94	148
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.17	0.49	148
	Nonaccrual	0.21	0.00	0.00	0.00	0.10	0.28	0.83	1.48	148
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Agricultural	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.15	1.05	1.71	96
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	96
	Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.23	1.61	3.11	96
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.00	0.13	0.78	1.34	141
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	141
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.01	0.38	1.06	141

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2017

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.56	0.03	0.11	0.24	0.46	0.83	1.30	1.84	147
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.27	0.56	147
	Nonaccrual	0.65	0.02	0.10	0.27	0.59	0.90	1.43	2.45	147
Revolving	30-89 days past due	0.29	0.00	0.00	0.07	0.24	0.52	0.82	1.05	143
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.27	143
	Nonaccrual	0.42	0.00	0.00	0.07	0.33	0.66	1.30	2.15	143
Closed-End	30-89 days past due	0.63	0.00	0.09	0.25	0.50	0.92	1.50	2.14	147
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.29	0.70	147
	Nonaccrual	0.68	0.01	0.08	0.27	0.60	0.96	1.52	2.70	147
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.02	0.05	0.11	0.21	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	147
	Nonaccrual	0.04	0.00	0.00	0.00	0.03	0.07	0.17	0.24	147
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.04	0.11	0.24	0.42	0.59	147
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.24	147
	Nonaccrual	0.33	0.00	0.02	0.11	0.25	0.47	0.89	1.09	147
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.04	0.22	0.90	1.53	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.31	147
	Nonaccrual	0.21	0.00	0.00	0.00	0.05	0.39	0.99	1.34	147
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.26	0.48	147
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	147
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.04	0.21	0.66	147
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.13	0.42	0.99	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.21	147
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.21	0.66	0.98	147
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.02	0.22	0.41	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	146
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.06	0.23	0.76	146
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.02	0.10	0.24	0.46	0.67	147
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.14	0.26	147
	Nonaccrual	0.40	0.00	0.01	0.11	0.30	0.60	1.01	1.26	147
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.04	0.11	0.20	0.31	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.11	147
	Nonaccrual	0.16	0.00	0.00	0.04	0.11	0.27	0.47	0.62	147
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.02	0.10	0.24	0.50	147
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.20	147
	Nonaccrual	0.16	0.00	0.00	0.00	0.07	0.28	0.63	0.93	147
Farmland	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.10	0.62	0.98	118
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	118
	Nonaccrual	0.44	0.00	0.00	0.00	0.00	0.68	1.91	3.93	118
Credit card	30-89 days past due	0.83	0.00	0.00	0.00	0.65	1.50	2.74	4.25	47
	90+ days past due	0.22	0.00	0.00	0.00	0.00	0.05	0.92	2.85	47
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.56	1.19	47

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



**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 2  
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
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	11.96	8.64	9.20	10.26	11.43	13.05	15.74	17.91	148
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Tier 1 capital, column A	12.68	9.80	10.14	11.10	12.18	14.19	17.07	18.49	148
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Total capital, column A	14.16	11.29	11.86	12.66	13.77	15.44	18.13	19.66	148
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Tier 1 leverage	10.04	7.89	8.41	9.02	9.89	10.91	12.23	13.28	148





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Cost: Interest-bearing deposits	0.56	0.08	0.17	0.41	0.83	0.84	0.84	0.84	3
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans	4.38	1.12	1.14	1.20	1.31	6.02	8.85	9.80	3
Foreign governments and institutions									
<b>Growth Rates</b>									
Net loans and leases	22.60	-100.00	-70.00	-32.18	-12.36	10.11	270.79	465.61	27
Total selected assets	-5.21	-100.00	-100.00	-35.11	-1.85	6.08	103.94	302.64	49
Deposits	-22.72	-65.91	-61.11	-46.71	-22.72	1.28	15.68	20.48	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 12/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	100.86	0.00	25.39	60.46	95.29	111.37	196.92	374.78	113
Dividends paid / Net income	32.32	0.00	0.00	11.37	37.61	51.31	67.41	88.74	144
Net income - dividends / Average equity	5.74	-0.37	1.29	3.84	5.88	7.91	10.23	11.49	148
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	106.72	0.00	0.00	75.47	110.29	141.92	219.47	348.28	119
Dividends from nonbank subsidiaries	2.37	0.00	0.00	0.00	0.00	0.86	13.30	34.52	119
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Dividends from all subsidiaries	114.69	0.00	0.57	82.99	113.92	155.54	267.18	370.94	119
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	35.16	0.00	0.00	4.24	39.02	57.03	84.84	110.00	141
Interest income from bank subsidiaries	0.14	0.00	0.00	0.00	0.00	0.10	1.06	1.97	141
Mortgage and service fees from bank subsidiaries	0.94	0.00	0.00	0.00	0.00	0.00	6.45	24.87	141
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	141
Operating income from bank subsidiaries	41.33	0.00	0.00	10.84	42.59	60.83	108.18	142.67	141
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	129.02	0.00	0.00	4.52	75.40	100.00	190.41	1471.71	77
Interest income from nonbank subsidiaries	0.63	0.00	0.00	0.00	0.00	0.00	0.00	21.38	77
Mortgage and serv fees from nonbank subsidiaries	0.60	0.00	0.00	0.00	0.00	0.00	0.40	16.48	77
Other income from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.08	77
Operating income from nonbank subsidiaries	153.75	0.00	0.00	21.37	76.93	100.00	282.62	2030.92	77
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	58.43	0.00	0.00	0.78	12.37	34.27	163.01	244.77	7
Interest income from subsidiary BHCs	0.07	0.00	0.00	0.00	0.00	0.00	0.21	0.37	7
Mortgage and service fees from subsidiary BHCs	-0.14	-0.69	-0.39	0.00	0.00	0.00	0.00	0.00	7
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Operating income from subsidiary BHCs	58.36	0.00	0.00	0.78	12.37	34.27	162.83	244.45	7
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	66.66	0.00	0.00	33.57	94.25	99.08	99.90	100.00	140
Interest income from bank subsidiaries	1.21	0.00	0.00	0.00	0.00	0.23	3.33	41.09	140
Mortgage and service fees from bank subsidiaries	2.14	0.00	0.00	0.00	0.00	0.00	15.88	45.30	140
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	140
Operating income from bank subsidiaries	79.26	0.00	0.00	81.34	98.08	99.86	100.00	100.00	140
Dividends from nonbank subsidiaries	1.52	0.00	0.00	0.00	0.00	0.38	11.40	29.25	140
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	140
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	140
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	140
Operating income from nonbank subsidiaries	2.75	0.00	0.00	0.00	0.06	1.37	15.41	45.06	140
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	140
Loans and advances from subsidiaries / Short term debt	886.47	0.00	0.00	43.64	158.15	800.18	3051.60	3670.23	11
Loans and advances from subsidiaries / Total debt	74.60	0.00	0.00	3.45	42.41	122.85	218.58	448.00	71

# BHCPR Reporters for Quarter Ending 12/31/2017

Peer Group 2 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>
1399765	3,004,474	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	Moved from Peer 3
1199602	5,888,980	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1061679	3,482,796	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	3,977,055	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,570,778	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	7,856,203	AMERIS BANCORP	MOULTRIE, GA	
1133286	7,253,196	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,708,150	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,770,005	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,026,521	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
2126977	9,763,209	BANNER CORPORATION	WALLA WALLA, WA	Moved from Peer 1
1115385	3,565,185	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3846629	5,802,006	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
1246159	3,413,062	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3814310	8,915,959	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	4,429,210	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,639,676	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,800,158	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,449,720	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,487,611	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	3,366,130	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	3,668,417	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,065,398	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,228,279	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,008,162	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	3,521,446	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	Moved from Peer 3
3594872	3,082,000	CBTX, INC.	BEAUMONT, TX	Moved from Peer 3
2868129	7,123,975	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1022764	5,623,708	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	4,785,572	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,131,348	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,846,272	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	5,754,049	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,083,475	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	Moved from Peer 3
1070644	4,136,231	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	5,108,442	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1486517	3,239,819	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4284536	9,839,653	CUSTOMERS BANCORP, INC	WYOMISSING, PA	Moved from Peer 1
1029222	8,270,586	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	6,403,460	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,321,790	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	6,312,040	DURANT BANCORP, INC.	DURANT, OK	
2652104	7,479,029	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	5,637,565	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	5,289,225	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	3,171,384	EQUITY BANCSHARES, INC.	WICHITA, KS	Moved from Peer 3
2781910	3,076,235	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	3,891,967	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	

1132104	4,727,713	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1081118	4,576,858	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	4,105,210	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	3,755,553	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	5,547,872	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,951,273	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1118797	6,157,554	FIRST BANKS, INC.	CREVE COEUR, MO	
1203602	7,860,640	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,308,539	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3407598	3,050,621	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT	
1071276	8,896,923	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	7,254,715	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1208595	3,000,195	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	Moved from Peer 3
3842658	4,541,291	FIRST FOUNDATION INC.	IRVINE, CA	
1208559	9,368,648	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1048894	3,894,708	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,688,804	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,299,274	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	3,843,536	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	3,981,648	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,144,707	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2003975	9,706,349	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,193,934	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,418,246	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,263,186	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,698,889	GUARANTY BANCORP	DENVER, CO	
2900261	5,210,485	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,414,764	HAPPY BANCSHARES, INC.	CANYON, TX	
1206546	9,810,739	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	4,113,270	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3843507	6,742,041	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,541,951	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,250,588	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	3,964,303	HORIZON BANCORP	MICHIGAN CITY, IN	
1136803	8,084,228	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	8,684,463	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,908,834	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,137,201	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,783,395	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,843,847	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,406,133	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,686,292	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	9,089,435	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3814208	5,704,380	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	4,647,862	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN	
1135972	8,436,767	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,286,704	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,400,333	MERCHANTS BANCORP	CARMEL, IN	
1902651	5,299,710	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	5,417,989	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,684,443	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	4,412,701	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,212,271	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	4,843,465	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	9,136,812	NBT BANCORP INC.	NORWICH, NY	

3212091	6,195,192	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	8,381,989	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	3,991,417	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
4122722	9,439,676	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,722,008	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	5,420,917	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,189,053	OFG BANCORP	SAN JUAN, PR	
2233950	3,495,505	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	4,154,498	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,123,049	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
3489594	8,024,501	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1142336	7,538,125	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	4,260,547	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	3,581,686	PEOPLES BANCORP INC.	MARIETTA, OH	
3133637	9,845,274	PROVIDENT FINANCIAL SERVICES, INC.	BERKELEY, CA	
2125813	3,982,665	QCR HOLDINGS, INC.	MOLINE, IL	
1098844	9,829,981	RENASANT CORPORATION	TUPELO, MS	Moved from Peer 1
1097025	5,085,362	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	7,060,255	S&T BANCORP, INC.	INDIANA, PA	
3365858	4,677,837	SALEM FIVE BANCORP	SALEM, MA	
1248304	5,446,675	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	5,810,129	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	7,082,384	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	8,191,873	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1245068	6,498,097	SOUTHSIDE BANCSHARES, INCORPORATED	TYLER, TX	
4036324	4,958,582	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA	
1417333	4,878,243	STATE BANKSHARES, INC.	FARGO, ND	
1249730	3,235,566	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,534,013	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,648,290	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,761,315	TRICO BANCSHARES	CHICO, CA	
3475074	4,777,897	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	3,499,032	TRIUMPH BANCORP, INC.	DALLAS, TX	Moved from Peer 3
1048513	4,909,102	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	9,327,033	UNION BANKSHARES CORPORATION	RICHMOND, VA	
2509413	7,136,461	UNITED FINANCIAL BANCORP, INC.	HARTFORD, CT	
1116609	4,554,862	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA	
3536386	4,670,165	USAMERIBANCORP, INC.	CLEARWATER, FL	
1029464	6,246,093	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	4,530,999	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	9,820,667	WESBANCO, INC.	WHEELING, WV	
1025541	5,519,781	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	5,453,740	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	
3844269	6,999,540	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
3012554	3,270,726	XENITH BANKSHARES, INC.	RICHMOND, VA	

Note: Peer Group 2 has 148 bank holding companies.