

BHCPR PEER GROUP DATA

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Date: 06/30/2017

Summary Ratios

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.85	2.89	2.80	2.81	2.88
+ Non-interest income	1.34	1.36	1.39	1.45	1.50
- Overhead expense	2.70	2.75	2.72	2.85	2.93
- Provision for loan and lease losses	0.14	0.22	0.17	0.17	0.14
+ Securities gains (losses)	0.01	0.02	0.01	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.41	1.35	1.36	1.33	1.42
Net operating income	0.95	0.88	0.90	0.91	0.96
Net income	0.96	0.88	0.90	0.92	0.96
Net income (sub-chapter S adjusted)	1.10	0.99	1.54	1.41	
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.65	3.63	3.57	3.57	3.71
Interest expense	0.55	0.46	0.49	0.46	0.49
Net interest income (tax equivalent)	3.11	3.16	3.06	3.09	3.18
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.23	0.28	0.27	0.31	0.30
Earnings coverage of net losses (X)	27.78	26.36	19.75	15.90	32.43
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.15	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	0.99	1.13	1.04	1.14	1.22
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.77	0.98	0.88	0.97	1.09
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.43	0.50	0.51	0.58	0.60
Liquidity and Funding					
Net noncore funding dependence	16.86	17.89	18.59	18.17	17.27
Net short-term noncore funding dependence	5.10	4.75	5.92	4.31	4.06
Net loans and leases / Total assets	62.31	63.71	61.97	62.72	61.49
Capitalization					
Tier 1 leverage ratio	9.61	9.64	9.40	9.68	9.82
Equity capital / Total assets	11.83	11.66	11.52	11.65	11.73
Equity capital + minority interest / Total assets	11.91	11.74	11.60	11.75	11.90
Tier 1 common equity capital / Total risk-weighted assets	12.37	11.88	12.16	12.08	11.92
Net Loans and leases / Equity capital (X)	5.24	5.48	5.37	5.42	5.27
Cash dividends / Net income	27.73	30.46	29.05	28.06	27.42
Cash dividends / Net income (sub-chapter S adjusted)	14.19	54.16	-20.06	15.95	
Retained earnings / Average equity capital	5.74	5.13	5.34	5.29	5.69
Growth Rates					
Assets	7.96	7.13	8.31	7.61	9.24
Equity capital	8.85	6.78	7.99	5.87	9.53
Net loans and leases	8.28	8.73	8.51	9.31	11.05
Noncore funding	0.12	9.78	9.28	5.64	11.46
Parent Company Ratios					
Short-term debt / Equity capital	0.99	1.28	1.33	1.23	2.43
Long-term debt / Equity capital	12.52	12.29	12.53	12.95	10.76
Equity investment in subs / Equity capital	101.47	102.79	101.56	102.41	102.66
Cash FR op + noncash + op expenses / Op expenses + dividends	135.82	162.32	144.09	143.73	149.64

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.34	3.32	3.26	3.25	3.35
Less: Interest expense	0.50	0.42	0.45	0.42	0.44
Equals: Net interest income (tax equivalent)	2.85	2.89	2.80	2.81	2.88
Plus: Non-interest income	1.34	1.36	1.39	1.45	1.50
Equals: adjusted operating income (tax equivalent)	4.26	4.32	4.25	4.39	4.51
Less: Overhead Expense	2.70	2.75	2.72	2.85	2.93
Less: Provision for loan and lease losses	0.14	0.22	0.17	0.17	0.14
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	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.41	1.35	1.36	1.33	1.42
Less: Applicable income taxes (tax equivalent)	0.45	0.46	0.45	0.44	0.47
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.95	0.88	0.90	0.91	0.96
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.96	0.88	0.90	0.92	0.96
Memo: Net income (last four quarters)	0.96	0.90	0.94	0.93	0.96
Net income-BHC and noncontrolling (minority) interest	0.96	0.88	0.91	0.92	0.97
Margin Analysis					
Average earning assets / Average assets	91.72	91.64	91.56	91.39	91.14
Average interest-bearing funds / Average assets	65.75	66.71	65.39	66.48	67.02
Interest income (tax equivalent) / Average earning assets	3.65	3.63	3.57	3.57	3.71
Interest expense / Average earning assets	0.55	0.46	0.49	0.46	0.49
Net interest income (tax equivalent) / Average earning assets	3.11	3.16	3.06	3.09	3.18
Yield or Cost					
Total loans and leases (tax equivalent)	4.40	4.32	4.31	4.30	4.50
Interest-bearing bank balances	0.82	0.47	0.51	0.28	0.28
Fed funds sold and reverse repos	1.11	0.64	0.71	0.48	0.43
Trading assets	1.08	0.89	1.21	0.94	1.04
Total earning assets	3.59	3.56	3.51	3.50	3.65
Investment securities (tax equivalent)	2.40	2.42	2.42	2.33	2.41
US Treasury and agency securities (excluding Mortgage-backed securities)	1.53	1.50	1.51	1.41	1.29
Mortgage-backed securities	2.21	2.22	2.13	2.25	2.32
All other securities	3.57	3.58	3.70	3.46	3.66
Interest-bearing deposits	0.43	0.38	0.39	0.35	0.35
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.26	0.27	0.23	0.21
Foreign deposits	0.46	0.29	0.36	0.26	0.28
Fed funds purchased and repos	0.83	0.55	0.65	0.48	0.57
Other borrowed funds and trading liabilities	1.71	1.59	1.55	1.56	1.64
All interest-bearing funds	0.74	0.63	0.69	0.62	0.59

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Non-interest Income & Expenses

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.90	3.08	2.86	3.34	3.11
Overhead expenses / Net Interest Income + non-interest income	63.84	64.31	64.64	66.99	66.44
Percent of Average Assets					
Total overhead expense	2.70	2.75	2.72	2.85	2.93
Personnel expense	1.42	1.42	1.41	1.40	1.43
Net occupancy expense	0.29	0.30	0.29	0.32	0.33
Other operating expenses	0.97	0.99	0.99	1.09	1.16
Overhead less non-interest income	1.32	1.36	1.32	1.34	1.35
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	63.00	63.37	63.78	66.06	65.66
Personnel expense	33.45	33.37	33.57	33.64	32.38
Net occupancy expense	6.91	7.26	6.99	7.47	7.59
Other operating expenses	21.87	22.09	22.41	24.44	24.98
Total non-interest income	31.41	30.68	32.47	33.40	32.68
Fiduciary activities income	2.23	2.65	2.27	2.69	2.67
Service charges on domestic deposit accounts	4.30	4.58	4.37	4.66	4.81
Trading revenue	0.90	1.34	0.98	0.99	1.19
Investment banking fees and commissions	3.54	2.35	3.68	2.86	2.67
Insurance activities revenue	0.59	0.83	0.56	0.91	0.79
Venture capital revenue	0.02	0.01	0.01	0.05	0.08
Net servicing fees	0.66	0.08	0.59	0.73	0.56
Net securitization income	0.01	0.00	0.02	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	1.71	1.99	2.21	1.99	1.44
Other non-interest income	10.76	10.94	10.83	11.38	10.41
Overhead less non-interest income	30.80	32.20	31.53	32.60	32.51
Applicable income taxes / Pretax net operating income (tax equivalent)	28.20	29.88	29.45	28.10	29.20
Applicable income tax + TE / Pretax net operating income + TE	32.40	34.51	33.84	32.77	33.11

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Percent Composition of Assets

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Real estate loans	35.40	34.91	34.33	33.17	33.06
Commercial and industrial loans	12.51	13.39	12.69	13.80	13.65
Loans to individuals	4.41	5.08	4.37	5.19	5.05
Loans to depository institutions and acceptances of other banks	0.07	0.07	0.09	0.08	0.11
Agricultural loans	0.18	0.19	0.16	0.16	0.13
Other loans and leases	4.94	5.24	5.15	5.24	4.81
Net loans and leases	62.31	63.71	61.97	62.72	61.49
Debt securities over 1 year	14.88	15.12	14.77	15.36	15.71
Mutual funds and equity securities	0.06	0.08	0.06	0.10	0.10
Subtotal	79.08	80.19	78.74	79.49	78.78
Interest-bearing bank balances	3.52	3.93	3.68	4.02	4.63
Federal funds sold and reverse repos	1.89	0.77	1.91	0.84	0.68
Debt securities 1 year or less	1.88	2.12	1.89	2.20	2.08
Trading assets	1.40	0.83	1.43	0.74	0.77
Total earning assets	89.86	90.14	89.94	89.83	89.59
Non-interest cash and due from depository institutions	1.14	1.12	1.16	1.15	1.24
Other real estate owned	0.06	0.09	0.07	0.10	0.14
All other assets	8.94	8.72	8.83	8.99	9.09
Memoranda					
Short-term investments	8.87	8.15	9.05	8.39	8.39
US Treasury securities	1.10	1.00	1.14	1.12	1.06
US agency securities (excluding Mortgage-backed securities)	0.74	0.89	0.70	1.07	1.19
Municipal securities	1.52	1.55	1.49	1.39	1.31
Mortgage-backed securities	11.02	11.40	10.88	11.38	11.49
Asset-backed securities	0.28	0.43	0.33	0.40	0.43
Other debt securities	0.36	0.44	0.34	0.53	0.53
Loans held-for-sale	0.43	0.56	0.46	0.48	0.37
Loans not held-for-sale	61.89	63.51	61.73	62.53	61.78
Real estate loans secured by 1-4 family	13.51	14.49	13.46	14.33	15.21
Revolving	2.55	2.80	2.53	2.77	3.14
Closed-end, secured by first liens	10.26	10.92	10.21	10.78	11.10
Closed-end, secured by junior liens	0.34	0.42	0.35	0.43	0.47
Commercial real estate loans	19.66	18.22	18.43	16.85	15.88
Construction and land development	3.05	2.62	2.77	2.35	2.00
Multifamily	2.72	2.72	2.59	2.36	2.13
Nonfarm nonresidential	12.86	12.07	12.08	11.27	10.78
Real estate loans secured by farmland	0.29	0.29	0.27	0.24	0.22

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Loan Mix and Analysis of Concentrations of Credit

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Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	54.95	54.09	53.68	52.17	52.96
Real estate loans secured by 1-4 family	21.89	23.26	22.07	23.24	25.22
Revolving	4.04	4.44	4.07	4.46	5.22
Closed-end	17.51	18.43	17.66	18.41	19.49
Commercial real estate loans	29.78	27.61	28.06	25.83	24.50
Construction and land development	4.66	4.09	4.31	3.70	3.18
1-4 family	0.83	0.68	0.75	0.61	0.54
Other	3.70	3.30	3.45	2.99	2.57
Multifamily	4.12	4.08	3.95	3.58	3.27
Nonfarm nonresidential	19.47	18.27	18.36	17.31	16.67
Owner-occupied	7.56	6.86	6.98	6.84	6.24
Other	12.08	11.33	11.37	10.48	9.66
Real estate loans secured by farmland	0.46	0.47	0.43	0.40	0.37
Loans to depository institutions and acceptances of other banks	0.19	0.16	0.27	0.20	0.22
Commercial and industrial loans	20.67	21.75	21.10	22.76	22.49
Loans to individuals	7.64	8.12	7.66	8.38	8.43
Credit card loans	1.08	1.60	1.19	1.71	1.78
Agricultural loans	0.29	0.30	0.26	0.27	0.23
Other loans and leases	10.13	9.73	10.48	9.88	9.18
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	341.12	338.20	327.21	320.13	306.02
Real estate loans secured by 1-4 family	130.37	140.73	128.66	138.11	133.95
Revolving	24.57	27.74	24.62	27.00	29.49
Closed-end	103.81	110.95	102.17	108.47	101.16
Commercial real estate loans	187.88	177.21	174.93	162.53	157.21
Construction and land development	28.95	25.24	26.34	22.52	21.28
1-4 family	5.37	4.38	4.78	3.86	3.65
Other	22.82	20.34	20.96	18.15	16.95
Multifamily	26.44	26.84	24.97	23.21	19.72
Nonfarm nonresidential	124.13	117.96	115.14	110.03	110.04
Owner-occupied	47.20	43.10	43.26	42.26	44.37
Other	75.25	71.94	70.38	64.97	62.22
Real estate loans secured by farmland	2.77	2.79	2.53	2.32	2.46
Loans to depository institutions and acceptances of other banks	0.72	0.67	0.96	0.79	1.07
Commercial and industrial loans	115.97	125.50	116.39	126.48	135.29
Loans to individuals	41.88	47.12	40.97	48.24	47.99
Credit card loans	4.99	8.15	5.49	8.77	6.65
Agricultural loans	1.61	1.55	1.39	1.39	1.30
Other loans and leases	48.63	50.90	49.66	49.46	45.59
Supplemental					
Non-owner occupied CRE loans / Gross loans	22.90	21.28	21.69	19.52	18.04
Non-owner occupied CRE loans / Total risk based capital	142.17	135.87	133.47	122.23	113.36
Construction and land development loans / Total risk based capital	28.95	25.24	26.34	22.52	21.28
Total CRE loans / Total risk based capital	193.50	183.05	180.45	167.95	162.79

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Liquidity and Funding

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Short-term investments	8.87	8.15	9.05	8.39	8.39
Liquid assets	24.31	23.01	24.62	23.79	24.24
Investment securities	17.45	17.94	17.40	18.21	18.50
Net loans and leases	62.31	63.71	61.97	62.72	61.49
Net loans, leases and standby letters of credit	63.57	65.11	63.32	64.21	63.48
Core deposits	60.82	60.55	59.19	59.80	59.99
Noncore funding	22.51	23.32	24.19	23.80	22.93
Time deposits of \$100K or more		5.70	5.26	5.40	5.83
Foreign deposits	0.55	0.67	0.60	0.67	0.84
Federal funds purchased and repos	2.49	1.86	2.41	2.03	2.40
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.84	0.93	0.76	0.99	1.51
Commercial paper	0.01	0.02	0.01	0.03	0.08
Other borrowings w/remaining maturity of 1 year or less	3.99	3.27	3.69	3.31	3.23
Earning assets repriceable in 1 year	41.42	40.79	41.98	40.67	39.53
Interest-bearing liabilities repriceable in 1 year	8.07	9.01	8.17	8.89	10.44
Long-term debt repriceable in 1 year	1.60	1.76	1.62	1.86	1.23
Net assets repriceable in 1 year	29.98	28.80	30.56	28.43	26.63
Other Liquidity and Funding Ratios					
Net noncore funding dependence	16.86	17.89	18.59	18.17	17.27
Net ST noncore funding dependence	5.10	4.75	5.92	4.31	4.06
Short-term investment / ST noncore funding	74.16	78.97	69.27	83.89	83.08
Liquid assets-ST noncore funding / Nonliquid assets	18.28	16.79	18.47	18.01	17.97
Net loans and leases / Total deposits	90.03	89.18	88.81	90.12	87.66
Net loans and leases / Core deposits	105.47	107.88	107.37	110.21	107.23
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	1.64	-0.33	0.31	0.76
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.10	2.45	-1.03	0.21	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.07	-0.02	-0.13	-0.04	-0.03
Percent of Investment Securities					
Held-to-maturity securities	16.83	19.53	18.12	18.61	16.91
Available-for-sale securities	83.17	80.47	81.88	81.39	83.09
US Treasury securities	7.58	6.37	7.82	7.34	6.74
US agency securities (excluding Mortgage-backed securities)	4.34	5.33	4.36	6.23	6.60
Municipal securities	8.65	8.38	8.51	7.85	6.64
Mortgage-backed securities	65.50	66.66	64.90	65.00	65.73
Asset-backed securities	1.73	2.25	2.21	2.11	2.31
Other debt securities	2.60	2.58	2.56	2.89	2.85
Mutual funds and equity securities	0.50	0.70	0.70	0.82	0.81
Debt securities 1 year or less	12.16	12.06	11.53	13.34	12.79
Debt securities 1 to 5 years	19.57	20.18	19.40	19.08	20.30
Debt securities over 5 years	63.40	63.96	64.38	63.57	62.20
Pledged securities	34.89	36.56	34.59	36.61	39.58
Structured notes, fair value	0.05	0.11	0.08	0.13	0.15
Percent Change from Prior Like Quarter					
Short-term investments	1.25	12.31	14.53	3.93	24.99
Investment securities	14.27	7.07	12.21	9.03	5.89
Core deposits	12.13	7.77	10.24	9.37	9.83
Noncore funding	0.12	9.78	9.28	5.64	11.46

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Derivatives and Off-Balance-Sheet Transactions

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Loan commitments	23.59	26.53	24.39	26.90	25.54
Standby letters of credit	1.02	1.17	1.10	1.21	1.56
Commercial and similar letters of credit	0.03	0.03	0.03	0.04	0.05
Securities lent	0.45	0.19	0.56	0.22	0.36
Credit derivatives - notional amount (BHC as guarantor)	0.28	0.44	0.31	0.53	0.62
Credit derivatives - notional amount (BHC as beneficiary)	0.47	0.48	0.59	0.56	0.65
Credit derivative contracts w/ purchased credit protection - invest grade	0.21	0.18	0.29	0.22	0.36
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.57	0.26	0.94	0.27	0.25
Derivative contracts	72.64	66.89	70.56	65.88	57.62
Interest rate contracts	53.08	49.08	50.41	46.97	40.11
Interest rate futures and forward contracts	15.39	11.07	15.96	8.38	4.46
Written options contracts (interest rate)	3.04	3.28	2.56	2.79	1.76
Purchased options contracts (interest rate)	2.77	2.09	2.12	1.88	1.68
Interest rate swaps	26.53	30.61	27.06	31.72	33.04
Foreign exchange contracts	9.21	12.95	9.39	14.23	13.88
Futures and forward foreign exchange contracts	5.37	7.21	5.32	8.72	7.93
Written options contracts (foreign exchange)	0.10	0.26	0.10	0.29	0.38
Purchased options contracts (foreign exchange)	0.10	0.25	0.10	0.28	0.38
Foreign exchange rate swaps	1.48	1.69	1.53	1.53	1.52
Equity, commodity, and other derivative contracts	3.05	2.22	3.30	2.34	1.63
Commodity and other futures and forward contracts	0.27	0.19	0.26	0.19	0.15
Written options contracts (commodity and other)	1.07	0.82	1.15	0.66	0.60
Purchased options contracts (commodity and other)	0.91	0.70	1.01	0.70	0.49
Commodity and other swaps	0.24	0.30	0.23	0.30	0.35
Percent of Average Loans and Leases					
Loan commitments	46.74	48.53	47.81	51.36	50.70

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	92.39	92.80	91.66	90.78	90.01
Foreign exchange contracts	4.12	4.97	4.36	6.66	6.99
Equity, commodity, and other contracts	1.63	1.46	1.95	1.69	1.99
Futures and forwards	16.32	17.55	17.52	18.93	16.52
Written options	8.00	8.85	7.64	7.51	7.76
Exchange-traded	0.29	0.14	0.21	0.11	0.11
Over-the-counter	6.81	8.38	6.56	7.13	7.40
Purchased options	4.65	3.78	4.71	4.21	4.58
Exchange-traded	0.52	0.24	0.49	0.21	0.19
Over-the-counter	3.17	3.12	3.45	3.49	4.01
Swaps	64.40	63.88	62.97	66.25	65.97
Held for trading	43.12	41.16	43.56	43.29	45.84
Interest rate contracts	35.13	34.15	35.06	35.28	36.80
Foreign exchange contracts	2.21	2.61	2.42	3.36	3.70
Equity, commodity, and other contracts	0.84	0.58	0.86	0.58	0.82
Non-traded	56.88	58.84	56.44	56.71	54.16
Interest rate contracts	53.15	54.71	51.72	51.40	48.86
Foreign exchange contracts	0.62	0.92	0.64	1.22	1.56
Equity, commodity, and other contracts	0.23	0.43	0.30	0.54	0.50
Derivative contracts (excluding futures and FX 14 days or less)	93.92	89.28	94.06	91.19	87.15
One year or less	30.00	28.74	31.20	27.34	23.71
Over 1 year to 5 years	30.99	29.48	33.91	33.98	34.15
Over 5 years	30.02	25.05	32.98	24.87	22.74
Gross negative fair value (absolute value)	0.73	1.97	0.99	1.21	1.45
Gross positive fair value	0.80	1.73	1.13	1.23	1.53
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.07	0.12	0.09	0.08	0.11
Gross positive fair value (X)	0.07	0.13	0.10	0.09	0.12
Held for trading (X)	0.06	0.10	0.08	0.07	0.09
Non-traded (X)	0.01	0.02	0.01	0.01	0.01
Current credit exposure (X)	0.04	0.06	0.06	0.04	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	0.58	0.74	0.82	0.55	0.76

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2017

Allowance and Net Loan and Lease Losses

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.14	0.22	0.17	0.17	0.14
Provision for loan and lease losses / Average loans and leases	0.24	0.36	0.31	0.28	0.23
Provision for loan and lease losses / Net losses	124.19	149.96	141.39	109.07	105.06
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.15	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	0.99	1.13	1.04	1.14	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	10.47	10.10	8.27	9.29	11.58
Allowance for loan and lease losses / Nonaccrual assets	179.72	166.11	167.13	165.86	164.85
ALLL/90+ days past due + nonaccrual loans and leases	135.04	133.25	123.58	127.52	129.92
Gross loan and lease losses / Average loans and leases	0.32	0.39	0.37	0.44	0.45
Recoveries / Average loans and leases	0.10	0.12	0.11	0.14	0.15
Net losses / Average loans and leases	0.23	0.28	0.27	0.31	0.30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.01	0.01
Recoveries / Prior year-end losses	16.39	19.92	40.49	39.29	33.44
Earnings coverage of net losses (X)	27.78	26.36	19.75	15.90	32.43
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.04	0.03	0.09	0.17
Real estate loans secured by 1-4 family	0.03	0.08	0.06	0.12	0.22
Revolving	0.05	0.15	0.13	0.19	0.30
Closed-end	0.02	0.06	0.04	0.10	0.18
Commercial real estate loans	0.00	0.00	0.00	0.00	0.07
Construction and land development	-0.04	-0.05	-0.04	-0.07	0.06
1-4 family	-0.01	-0.01	-0.01	-0.01	-0.01
Other	-0.03	-0.04	-0.02	-0.06	0.08
Multifamily	-0.01	0.00	0.00	-0.01	0.02
Nonfarm nonresidential	0.02	0.01	0.01	0.02	0.09
Owner-occupied	0.01	0.00	0.01	0.02	0.04
Other	0.01	0.00	0.00	0.00	0.04
Real estate loans secured by farmland	0.01	-0.03	-0.02	-0.01	0.04
Commercial and industrial loans	0.34	0.37	0.41	0.24	0.17
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	1.37	1.10	1.28	1.18	1.34
Credit card loans	3.31	2.80	2.67	2.66	2.46
Agricultural loans	0.09	0.05	0.11	0.11	0.02
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.14	0.14	0.19	0.16

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2017

Past Due and Nonaccrual Assets

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Loans and Leases					
30-89 days past due loans and leases	0.43	0.50	0.51	0.58	0.60
90+ days past due loans and leases	0.22	0.25	0.23	0.30	0.29
Nonaccrual loans and leases	0.67	0.81	0.76	0.77	0.84
90+ days past due and nonaccrual loans and leases	0.91	1.15	1.06	1.17	1.22
30-89 days past due restructured	0.02	0.03	0.02	0.03	0.04
90+ days past due restructured	0.01	0.01	0.01	0.02	0.02
Nonaccrual restructured	0.22	0.24	0.23	0.25	0.27
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	0.43	0.51	0.51	0.58	0.61
90+ days past due assets	0.22	0.26	0.24	0.30	0.29
Nonaccrual assets	0.68	0.82	0.77	0.79	0.85
30+ days past due and nonaccrual assets	1.38	1.70	1.63	1.79	1.92
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.56	0.69	0.64	0.70	0.72
90+ past due and nonaccrual assets + other real estate owned	0.63	0.78	0.72	0.80	0.86
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.77	0.98	0.86	1.00	1.11
Allowance for loan and leases losses	133.22	146.56	139.29	154.82	154.12
Equity cap + allowance for loan and lease losses	6.24	7.99	7.07	8.12	8.87
Tier 1 cap + allowance for loan and lease losses	7.81	10.08	8.71	10.48	10.56
Loans and Leases + other real estate owned	1.24	1.56	1.38	1.60	1.81

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2017

Past Due and Nonaccrual Loans and Leases

		06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.40	0.49	0.48	0.56	0.60
	90+ days past due	0.25	0.35	0.31	0.43	0.46
	Nonaccrual	0.73	0.87	0.81	1.04	1.25
Commercial and industrial	30-89 days past due	0.30	0.31	0.33	0.29	0.26
	90+ days past due	0.05	0.05	0.05	0.05	0.04
	Nonaccrual	1.02	1.20	1.19	0.85	0.59
Individuals	30-89 days past due	0.87	0.98	1.08	1.08	1.08
	90+ days past due	0.22	0.20	0.21	0.20	0.22
	Nonaccrual	0.21	0.22	0.22	0.26	0.37
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.26	0.27	0.20	0.16	0.10
	90+ days past due	0.02	0.03	0.03	0.01	0.01
	Nonaccrual	0.80	0.69	0.93	0.76	0.91
Foreign governments	30-89 days past due	0.00	0.00	0.54	1.74	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.02	0.03	0.03	0.00
Other loans and leases	30-89 days past due	0.12	0.14	0.16	0.22	0.20
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.14	0.14	0.17	0.16	0.19

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: 06/30/2017

		06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.60	0.75	0.82	0.84	0.88
	90+ days past due	0.50	0.64	0.69	0.75	0.71
	Nonaccrual	1.01	1.21	1.19	1.33	1.57
Revolving	30-89 days past due	0.49	0.47	0.60	0.57	0.63
	90+ days past due	0.08	0.05	0.07	0.08	0.12
	Nonaccrual	1.21	1.34	1.30	1.43	1.24
Closed-End	30-89 days past due	0.65	0.83	0.91	0.93	1.00
	90+ days past due	0.58	0.76	0.79	0.89	0.88
	Nonaccrual	1.02	1.22	1.20	1.35	1.69
Junior Lien	30-89 days past due	0.03	0.04	0.04	0.04	0.05
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.07	0.10	0.09	0.11	0.13
Commercial real estate	30-89 days past due	0.15	0.16	0.16	0.19	0.23
	90+ days past due	0.04	0.06	0.05	0.06	0.11
	Nonaccrual	0.35	0.45	0.40	0.55	0.83
Construction and development	30-89 days past due	0.17	0.17	0.22	0.28	0.29
	90+ days past due	0.04	0.08	0.04	0.10	0.20
	Nonaccrual	0.26	0.43	0.34	0.52	1.33
1-4 family	30-89 days past due	0.04	0.04	0.04	0.06	0.07
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.02	0.05	0.03	0.07	0.16
Other	30-89 days past due	0.11	0.12	0.15	0.20	0.18
	90+ days past due	0.03	0.06	0.03	0.07	0.14
	Nonaccrual	0.22	0.33	0.27	0.40	1.08
Multifamily	30-89 days past due	0.09	0.11	0.07	0.12	0.15
	90+ days past due	0.01	0.03	0.02	0.03	0.06
	Nonaccrual	0.09	0.18	0.12	0.23	0.31
Nonfarm non-residential	30-89 days past due	0.16	0.15	0.16	0.18	0.21
	90+ days past due	0.05	0.05	0.06	0.06	0.10
	Nonaccrual	0.40	0.53	0.45	0.56	0.91
Owner occupied	30-89 days past due	0.07	0.07	0.08	0.08	0.09
	90+ days past due	0.02	0.02	0.02	0.03	0.04
	Nonaccrual	0.23	0.26	0.24	0.29	0.37
Other	30-89 days past due	0.07	0.07	0.07	0.09	0.11
	90+ days past due	0.02	0.03	0.03	0.03	0.05
	Nonaccrual	0.14	0.20	0.18	0.24	0.42
Farmland	30-89 days past due	0.20	0.23	0.14	0.16	0.11
	90+ days past due	0.08	0.11	0.06	0.19	0.20
	Nonaccrual	0.79	0.76	0.73	0.71	0.74
Credit card	30-89 days past due	1.11	1.12	1.21	1.16	1.09
	90+ days past due	0.72	0.61	0.75	0.69	0.59
	Nonaccrual	0.07	0.10	0.09	0.10	0.12

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: 06/30/2017

	06/30/2017			06/30/2016			12/31/2016			12/31/2015			12/31/2014		
Capital Ratios															
Tier 1 leverage ratio	9.61			9.64			9.40			9.68			9.82		
Tier 1 risk-based capital ratio													13.08		
Total risk-based capital ratio													14.71		
Tangible tier 1 leverage ratio													9.75		
Tangible common equity capital / Tangible assets													8.79		
Tier 1 common equity capital / Total risk-weighted assets	12.37			11.88			12.16			12.08			11.92		
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others													0.83		
Estimated FV of mortgage serving assets / Mortgage service assets													128.15		

BHCPR PEER GROUP DATAPeer Group: 1
Date: 06/30/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**

	06/30/2017		06/30/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A	12.33		11.84		12.16		12.00		13.19	
Common equity tier 1 capital, column B	0.46		0.60		0.47		0.63		7.01	
Tier 1 capital, column A	13.16		12.67		12.92		12.82		14.59	
Tier 1 capital, column B	0.54		0.67		0.55		0.70		7.74	
Total capital, column A	14.82		14.47		14.65		14.65		17.34	
Total capital, column B	0.59		0.75		0.61		0.79		8.66	
Tier 1 leverage	9.61		9.64		9.40		9.68		8.74	

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2017

Insurance and Broker-Dealer Activities

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.03	0.02	0.06	0.05
Insurance underwriting assets (P/C) / Total insurance underwriting assets	49.74	55.95	49.62	53.85	55.18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.26	44.05	50.38	46.15	44.82
Seperate account assets (L/H) / Total life assets	2.33	2.17	2.15	1.54	1.23
Insurance activities revenue / Adjusted operating income	0.59	0.83	0.56	0.91	0.79
Premium income / Insurance activities revenue	4.87	5.28	5.93	8.55	8.34
Credit related premium income / Total premium income	48.42	60.29	52.96	59.76	65.25
Other premium income / Total premium income	51.58	39.71	47.04	40.24	34.75
Insurance underwriting net income / Consolidated net income	0.05	0.10	0.12	0.12	0.17
Insurance net income (P/C) / Equity (P/C)	5.85	5.77	5.19	7.00	5.38
Insurance net income (L/H) / Equity (L/H)	2.85	9.81	4.69	2.70	8.34
Insurance benefits, losses, expenses / Insurance premiums	126.51	191.00	246.60	234.21	229.08
Reinsurance recovery (P/C) / Total assets (P/C)	0.26	0.46	0.41	0.86	1.00
Reinsurance recovery (L/H) / Total assets (L/H)	1.81	0.00	1.92	0.29	0.03
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.59	10.24	9.31	10.03	10.07
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	1.56	0.67	1.46	0.75	0.54

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2017

Foreign Activities

	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Yield: Foreign loans	1.02	1.05	1.22	1.13	1.18
Cost: Interest-bearing deposits	0.46	0.29	0.36	0.26	0.28
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	106.80	0.09	67.21	5.92	0.27
Commercial and industrial loans	1.22	0.92	1.37	0.56	0.21
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	12.80	-3.67	6.88	-0.33	36.01
Total selected assets	28.58	-1.01	12.65	0.96	86.15
Deposits	-16.86	-25.04	47.76	-31.67	-5.47

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2017

Parent Company Analysis - Part 1

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Profitability					
Net income / Average equity capital	8.28	7.66	7.97	7.95	8.23
Bank net income / Average equity investment in banks	9.17	8.49	9.09	8.42	8.55
Nonbank net income / Average equity investment in nonbanks	5.33	5.95	5.53	6.36	6.24
Sub BHCs net income / Average equity investment in sub BHCs	8.42	7.20	7.12	7.06	7.14
Bank net income / Parent net income	76.92	82.53	80.11	78.61	72.88
Nonbank net income / Parent net income	8.82	8.52	6.37	6.83	7.61
Sub BHCs net income / Parent net income	76.48	79.77	76.68	76.51	83.54
Leverage					
Total liabilities / Equity capital	20.62	20.24	21.58	21.12	21.84
Total debt / Equity capital	13.50	13.91	14.01	14.46	14.14
Total debt + NP to subs that issued trust preferred / Equity capital	15.88	16.40	16.40	17.04	17.05
Total debt + Loans guaranteed for affiliate / Equity capital	13.90	14.30	14.23	14.83	14.75
Total debt / Equity capital - excess over fair value	13.66	14.03	14.17	14.60	14.28
Long-term debt / Equity capital	12.52	12.29	12.53	12.95	10.76
Short-term debt / Equity capital	0.99	1.28	1.33	1.23	2.43
Current portion of long-term debt / Equity capital	0.13	0.37	0.39	0.26	0.33
Excess cost over fair value / Equity capital	0.17	0.17	0.20	0.16	0.13
Long-term debt / Consolidated long-term debt	27.27	23.53	27.38	24.05	23.14
Double Leverage					
Equity investment in subs / Equity capital	101.47	102.79	101.56	102.41	102.66
Total investment in subs / Equity capital	110.18	108.69	110.98	108.88	109.31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					99.17
Total investment in subs / Equity cap, Qual TPS + other PS in T1					105.36
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.20	0.42	0.28	0.40	0.40
Equity investment in subs - equity cap / Net income-div (X)	1.73	2.01	1.75	1.65	2.30
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	134.11	146.26	137.84	147.00	145.21
Cash flow from operations + noncash + op exchange / Op exchange + div	135.82	162.32	144.09	143.73	149.64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.28	114.42	128.25	107.19	129.25
Pretax operating income + interest expenses / Interest expense	1,433.93	2,585.43	2,107.38	1,797.01	1,632.11
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,254.01	1,540.95	1,414.32	1,262.93	1,142.02
Dividends + interest from subs / Interest expenses + dividends	150.77	169.63	157.81	161.35	159.36
Fees + other income from subs / Salary + other expenses	16.71	17.34	14.75	14.52	14.59
Net income / Current part of long-term debt + preferred dividends (X)	19.97	18.26	55.02	56.52	43.35
Other Ratios					
Net assets repriceable in 1 year / Total assets	4.16	4.63	4.60	4.88	4.22
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.22	0.67	1.57	0.02	0.08
Nonaccrual	9.13	13.09	15.05	7.58	8.31
Total	9.36	13.76	16.62	7.64	8.83
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.18	0.21	0.11	0.25	0.46
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.18	0.24	0.11	0.29	0.56
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	5.86	3.48	6.18	4.39	3.85
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.11	0.18	0.11	0.33	0.20

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2017

Parent Company Analysis - Part 2

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	06/30/2017	06/30/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	74.73	75.16	78.25	83.90	69.31
Dividends paid / Net income	27.72	30.46	29.05	28.06	27.42
Net income - dividends / Average equity	5.73	5.12	5.34	5.29	5.69
Percent of Dividends Paid					
Dividends from bank subsidiaries	123.89	127.99	116.31	114.67	117.63
Dividends from nonbank subsidiaries	9.33	5.01	11.99	7.85	16.50
Dividends from subsidiary BHCs	11.46	12.53	13.56	13.24	19.97
Dividends from all subsidiaries	188.34	182.98	190.88	167.07	198.41
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	46.09	49.21	44.62	45.41	46.43
Interest income from bank subsidiaries	0.62	0.56	0.54	0.61	0.82
Mortgage and service fees from bank subsidiaries	2.31	2.19	2.35	2.95	3.75
Other income from bank subsidiaries	0.01	0.00	0.00	0.02	0.01
Operating income from bank subsidiaries	52.84	55.94	53.32	53.32	55.85
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	55.64	49.69	60.44	67.71	46.97
Interest income from nonbank subsidiaries	12.96	5.87	7.00	5.61	4.33
Mortgage and serv fees from nonbank subsidiaries	0.85	1.55	1.34	1.87	2.10
Other income from nonbank subsidiaries	0.74	0.97	0.72	0.49	0.43
Operating income from nonbank subsidiaries	99.26	78.97	97.54	116.28	67.86
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	27.29	42.48	39.67	65.66	48.92
Interest income from subsidiary BHCs	1.79	0.11	0.33	0.20	0.96
Mortgage and service fees from subsidiary BHCs	0.44	0.54	0.58	0.62	0.93
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	32.52	44.69	42.09	109.82	66.14
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	56.80	55.24	52.71	52.69	53.75
Interest income from bank subsidiaries	0.88	1.15	1.12	0.84	0.78
Mortgage and service fees from bank subsidiaries	2.34	2.58	2.70	3.21	2.64
Other income from bank subsidiaries	0.14	0.45	0.03	0.09	0.06
Operating income from bank subsidiaries	65.37	66.62	63.24	63.11	64.63
Dividends from nonbank subsidiaries	3.74	4.04	3.92	5.22	3.54
Interest income from nonbank subsidiaries	4.16	2.21	3.77	2.20	0.91
Mortgage and service fees from nonbank subsidiaries	0.03	0.08	0.06	0.16	0.29
Other income from nonbank subsidiaries	0.15	0.44	0.19	0.12	0.13
Operating income from nonbank subsidiaries	14.03	11.61	13.43	11.67	8.96
Dividends from subsidiary BHCs	3.01	7.61	6.07	7.18	8.65
Interest income from subsidiary BHCs	0.11	0.02	0.04	0.01	0.02
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	4.80	8.30	7.37	7.90	9.52
Loans and advances from subsidiaries / Short term debt	141.53	87.54	152.87	118.43	100.26
Loans and advances from subsidiaries / Total debt	31.83	29.74	30.56	30.54	26.79

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									106
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.85	0.87	1.28	2.43	2.96	3.27	3.91	4.46	106
+ Non-interest income	1.34	0.24	0.33	0.85	1.23	1.96	2.39	3.14	106
- Overhead expense	2.70	1.53	1.82	2.24	2.65	3.11	3.79	4.06	106
- Provision for loan and lease losses	0.14	-0.04	0.00	0.05	0.11	0.19	0.32	0.72	106
+ Securities gains (losses)	0.01	-0.02	0.00	0.00	0.00	0.01	0.03	0.06	106
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	106
= Pretax net operating income (tax equivalent)	1.41	0.51	0.84	1.18	1.44	1.65	1.91	2.17	106
Net operating income	0.95	0.42	0.56	0.82	0.95	1.13	1.29	1.63	106
Net income	0.96	0.44	0.57	0.83	0.95	1.13	1.29	1.63	106
Net income (sub-chapter S adjusted)	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.65	1.89	2.70	3.27	3.70	4.04	4.75	5.50	106
Interest expense	0.55	0.15	0.19	0.32	0.47	0.78	1.01	1.52	106
Net interest income (tax equivalent)	3.11	0.95	1.39	2.70	3.24	3.58	4.29	5.05	106
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.23	0.00	0.00	0.04	0.15	0.30	0.60	1.83	106
Earnings coverage of net losses (X)	27.78	-18.64	2.18	6.39	11.55	32.13	120.32	201.61	104
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	0.27	0.43	0.73	1.00	1.19	1.53	2.48	106
Allowance for loan and lease losses / Total loans and leases	0.99	0.27	0.42	0.73	0.99	1.17	1.44	2.47	106
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.77	0.14	0.20	0.47	0.72	1.09	1.43	2.26	106
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.43	0.06	0.10	0.22	0.32	0.63	0.98	1.61	106
Liquidity and Funding									
Net noncore funding dependence	16.86	-4.34	0.20	8.03	15.05	24.08	38.95	54.00	106
Net short-term noncore funding dependence	5.10	-42.30	-10.02	-1.28	5.52	14.73	19.01	24.00	106
Net loans and leases / Total assets	62.31	17.71	30.70	54.42	66.98	73.04	78.17	80.68	106
Capitalization									
Tier 1 leverage ratio	9.61	6.76	7.45	8.66	9.36	10.40	11.99	13.04	106
Equity capital / Total assets	11.83	8.39	8.84	10.22	11.56	13.52	15.02	16.58	106
Equity capital + minority interest / Total assets	11.91	8.39	8.88	10.22	11.73	13.56	15.36	16.93	106
Tier 1 common equity capital / Total risk-weighted assets	12.37	9.30	9.72	10.46	11.89	13.85	17.19	18.40	105
Net Loans and leases / Equity capital (X)	5.24	1.58	2.54	4.22	5.29	6.48	7.55	8.10	106
Cash dividends / Net income	27.73	0.00	0.00	16.09	30.37	40.91	61.68	72.38	105
Cash dividends / Net income (sub-chapter S adjusted)	14.19	14.19	14.19	14.19	14.19	14.19	14.19	14.19	1
Retained earnings / Average equity capital	5.74	1.27	2.20	4.39	5.75	7.16	9.24	10.73	106
Growth Rates									
Assets	7.96	-4.71	-1.48	2.20	5.12	11.30	27.98	37.64	99
Equity capital	8.85	-2.21	-1.15	1.67	5.25	11.96	33.97	48.24	99
Net loans and leases	8.28	-3.51	-1.99	2.28	6.60	11.61	29.42	40.16	99
Noncore funding	0.12	-40.05	-31.80	-17.92	-3.07	11.11	48.98	111.47	99
Parent Company Ratios									
Short-term debt / Equity capital	0.99	0.00	0.00	0.00	0.00	0.01	7.02	12.53	106
Long-term debt / Equity capital	12.52	0.00	0.00	0.00	7.71	20.36	51.50	63.46	106
Equity investment in subs / Equity capital	101.47	78.38	89.51	96.72	102.33	106.90	112.31	123.70	106
Cash FR op + noncash + op expenses / Op expenses + dividends	135.82	14.94	52.11	89.12	114.90	179.92	272.86	345.39	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2017

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.34	1.75	2.34	3.04	3.36	3.70	4.39	4.98	106
Less: Interest expense	0.50	0.13	0.18	0.29	0.43	0.72	0.97	1.46	106
Equals: Net interest income (tax equivalent)	2.85	0.87	1.28	2.43	2.96	3.27	3.91	4.46	106
Plus: Non-interest income	1.34	0.24	0.33	0.85	1.23	1.96	2.39	3.14	106
Equals: adjusted operating income (tax equivalent)	4.26	2.44	3.03	3.76	4.24	4.69	5.27	7.39	106
Less: Overhead Expense	2.70	1.53	1.82	2.24	2.65	3.11	3.79	4.06	106
Less: Provision for loan and lease losses	0.14	-0.04	0.00	0.05	0.11	0.19	0.32	0.72	106
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	106
Plus: Realized Gains / Losses on available-for-sale securities	0.01	-0.02	0.00	0.00	0.00	0.01	0.03	0.05	106
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	106
Equals: Pretax net operating income (tax equivalent)	1.41	0.51	0.84	1.18	1.44	1.65	1.91	2.17	106
Less: Applicable income taxes (tax equivalent)	0.45	0.04	0.22	0.36	0.47	0.56	0.68	0.75	106
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	106
Equals: Net operating income	0.95	0.42	0.56	0.82	0.95	1.13	1.29	1.63	106
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106
Equals: Net income	0.96	0.44	0.57	0.83	0.95	1.13	1.29	1.63	106
Memo: Net income (last four quarters)	0.96	0.36	0.56	0.82	0.95	1.12	1.31	1.61	105
Net income-BHC and noncontrolling (minority) interest	0.96	0.45	0.60	0.83	0.95	1.13	1.29	1.63	106
Margin Analysis									
Average earning assets / Average assets	91.72	86.23	87.59	89.35	91.96	93.87	95.59	96.93	106
Average interest-bearing funds / Average assets	65.75	51.78	53.43	58.53	65.59	71.16	80.92	84.12	106
Interest income (tax equivalent) / Average earning assets	3.65	1.89	2.70	3.27	3.70	4.04	4.75	5.50	106
Interest expense / Average earning assets	0.55	0.15	0.19	0.32	0.47	0.78	1.01	1.52	106
Net interest income (tax equivalent) / Average earning assets	3.11	0.95	1.39	2.70	3.24	3.58	4.29	5.05	106
Yield or Cost									
Total loans and leases (tax equivalent)	4.40	2.91	3.47	3.96	4.27	4.76	5.82	7.39	106
Interest-bearing bank balances	0.82	0.26	0.47	0.64	0.83	0.94	1.20	1.47	106
Fed funds sold and reverse repos	1.11	0.03	0.21	0.69	1.11	1.49	2.09	2.46	69
Trading assets	1.08	0.00	0.00	0.00	0.78	2.07	3.11	3.80	77
Total earning assets	3.59	1.88	2.67	3.17	3.64	3.93	4.53	5.35	106
Investment securities (tax equivalent)	2.40	1.46	1.77	2.04	2.42	2.66	3.08	3.46	104
US Treasury and agency securities (excluding Mortgage-backed securities)	1.53	0.26	0.83	1.10	1.53	1.91	2.30	2.69	96
Mortgage-backed securities	2.21	1.62	1.74	1.96	2.20	2.51	2.76	2.97	104
All other securities	3.57	1.13	1.96	2.62	3.46	4.46	5.48	7.40	103
Interest-bearing deposits	0.43	0.08	0.13	0.26	0.40	0.57	0.87	1.05	105
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.46	0.01	0.06	0.21	0.37	0.77	0.86	1.07	31
Fed funds purchased and repos	0.83	0.10	0.13	0.31	0.70	1.04	2.00	3.35	95
Other borrowed funds and trading liabilities	1.71	0.81	0.91	1.18	1.64	2.00	2.76	3.68	105
All interest-bearing funds	0.74	0.22	0.33	0.46	0.65	0.99	1.49	1.83	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.90	0.00	0.00	0.56	2.23	4.71	8.94	10.71	106
Overhead expenses / Net Interest Income + non-interest income	63.84	43.75	48.09	58.44	63.51	68.83	76.22	87.25	106
Percent of Average Assets									
Total overhead expense	2.70	1.53	1.82	2.24	2.65	3.11	3.79	4.06	106
Personnel expense	1.42	0.74	0.86	1.16	1.39	1.70	2.03	2.28	106
Net occupancy expense	0.29	0.11	0.15	0.22	0.28	0.37	0.41	0.49	106
Other operating expenses	0.97	0.50	0.57	0.70	0.86	1.14	1.72	2.12	106
Overhead less non-interest income	1.32	0.02	0.52	1.04	1.37	1.67	1.91	2.42	106
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	63.00	42.58	47.43	57.46	62.91	67.82	75.15	87.25	106
Personnel expense	33.45	21.01	23.22	29.38	33.88	38.05	43.24	46.31	106
Net occupancy expense	6.91	2.42	3.45	5.39	6.91	8.21	9.89	11.74	106
Other operating expenses	21.87	14.35	15.27	17.69	20.59	25.45	29.94	47.52	106
Total non-interest income	31.41	6.51	9.78	19.08	28.15	41.05	65.69	77.85	106
Fiduciary activities income	2.23	0.00	0.00	0.00	1.53	3.88	7.83	13.69	106
Service charges on domestic deposit accounts	4.30	0.00	0.20	1.61	4.66	6.58	7.74	9.33	106
Trading revenue	0.90	-0.52	-0.12	0.00	0.04	1.09	4.80	8.80	106
Investment banking fees and commissions	3.54	0.00	0.00	0.49	1.66	3.14	13.91	33.91	106
Insurance activities revenue	0.59	0.00	0.00	0.01	0.09	0.60	2.47	7.50	106
Venture capital revenue	0.02	-0.04	0.00	0.00	0.00	0.00	0.11	0.33	106
Net servicing fees	0.66	0.00	0.00	0.04	0.44	1.19	2.07	3.01	106
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.16	106
Net gain (loss) - sales of loans, OREO, and other assets	1.71	-0.71	-0.11	0.15	0.91	2.62	6.34	10.08	106
Other non-interest income	10.76	3.02	3.72	6.78	9.32	14.04	21.37	28.93	106
Overhead less non-interest income	30.80	0.56	9.99	22.77	32.39	39.31	46.16	49.52	106
Applicable income taxes / Pretax net operating income (tax equivalent)	28.20	10.26	18.59	24.43	28.83	33.05	35.65	37.44	105
Applicable income tax + TE / Pretax net operating income + TE	32.40	17.36	24.52	29.42	33.29	36.25	38.09	39.13	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	35.40	0.30	5.55	23.89	35.93	49.94	60.07	63.87	106
Commercial and industrial loans	12.51	0.72	1.98	6.37	11.30	19.67	23.57	28.52	106
Loans to individuals	4.41	0.05	0.09	0.44	2.24	7.67	13.65	20.77	106
Loans to depository institutions and acceptances of other banks	0.07	0.00	0.00	0.00	0.00	0.03	0.35	1.00	106
Agricultural loans	0.18	0.00	0.00	0.00	0.03	0.22	0.91	1.56	106
Other loans and leases	4.94	0.18	0.53	1.97	4.59	7.62	10.04	13.92	106
Net loans and leases	62.31	17.71	30.70	54.42	66.98	73.04	78.17	80.68	106
Debt securities over 1 year	14.88	0.08	4.14	9.89	14.36	19.88	25.67	34.03	106
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.03	0.10	0.21	0.38	106
Subtotal	79.08	33.39	44.26	77.04	83.91	87.44	89.63	90.96	106
Interest-bearing bank balances	3.52	0.33	0.40	0.81	2.36	6.01	9.93	12.76	106
Federal funds sold and reverse repos	1.89	0.00	0.00	0.00	0.00	0.58	11.27	34.49	106
Debt securities 1 year or less	1.88	0.00	0.07	0.30	1.20	3.17	5.84	9.86	106
Trading assets	1.40	0.00	0.00	0.00	0.13	0.92	9.16	15.38	106
Total earning assets	89.86	81.05	84.82	87.52	90.11	92.42	94.21	95.30	106
Non-interest cash and due from depository institutions	1.14	0.35	0.49	0.82	1.15	1.41	1.81	2.01	106
Other real estate owned	0.06	0.00	0.00	0.02	0.04	0.08	0.16	0.28	106
All other assets	8.94	3.91	4.68	6.42	8.62	11.05	13.66	17.70	106
Memoranda									
Short-term investments	8.87	0.80	1.16	2.25	5.18	11.78	30.81	43.36	106
US Treasury securities	1.10	0.00	0.00	0.00	0.25	2.13	4.74	6.69	106
US agency securities (excluding Mortgage-backed securities)	0.74	0.00	0.00	0.00	0.21	1.24	2.88	5.00	106
Municipal securities	1.52	0.00	0.00	0.04	0.98	2.65	5.31	7.02	106
Mortgage-backed securities	11.02	0.06	2.28	6.16	11.00	15.63	19.65	24.17	106
Asset-backed securities	0.28	0.00	0.00	0.00	0.00	0.39	1.51	2.74	106
Other debt securities	0.36	0.00	0.00	0.00	0.08	0.56	1.41	3.10	106
Loans held-for-sale	0.43	0.00	0.00	0.04	0.21	0.63	1.57	3.64	106
Loans not held-for-sale	61.89	17.86	30.81	53.55	66.64	73.24	78.20	81.58	106
Real estate loans secured by 1-4 family	13.51	0.21	1.78	6.31	13.40	19.52	25.50	30.87	106
Revolving	2.55	0.00	0.03	0.48	2.40	4.21	6.14	7.42	106
Closed-end, secured by first liens	10.26	0.09	1.36	5.02	9.94	14.79	21.30	29.07	106
Closed-end, secured by junior liens	0.34	0.00	0.00	0.08	0.24	0.55	0.88	1.48	106
Commercial real estate loans	19.66	0.01	0.67	8.84	19.53	31.45	38.31	43.98	106
Construction and land development	3.05	0.00	0.06	0.79	2.41	4.60	7.04	8.41	106
Multifamily	2.72	0.00	0.02	0.67	1.84	3.42	7.50	13.92	106
Nonfarm nonresidential	12.86	0.00	0.39	5.11	11.98	20.72	25.60	27.91	106
Real estate loans secured by farmland	0.29	0.00	0.00	0.00	0.06	0.44	1.46	2.17	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	54.95	2.66	20.81	39.99	54.38	72.28	81.59	89.05	106
Real estate loans secured by 1-4 family	21.89	0.57	4.88	12.29	22.43	29.48	37.80	48.96	106
Revolving	4.04	0.00	0.05	1.01	3.75	6.28	9.14	9.81	106
Closed-end	17.51	0.49	4.30	9.30	16.56	24.39	34.52	41.90	106
Commercial real estate loans	29.78	0.05	2.64	14.72	30.30	44.06	50.91	58.89	106
Construction and land development	4.66	0.00	0.13	1.74	3.65	6.94	10.84	11.48	106
1-4 family	0.83	0.00	0.00	0.08	0.49	1.67	2.85	3.67	106
Other	3.70	0.00	0.00	1.29	3.14	5.61	7.54	9.09	106
Multifamily	4.12	0.00	0.04	1.35	2.81	5.49	10.69	18.66	106
Nonfarm nonresidential	19.47	0.00	1.93	9.64	19.03	31.37	34.81	38.44	106
Owner-occupied	7.56	0.00	0.00	2.63	6.67	11.43	15.66	17.78	106
Other	12.08	0.00	1.18	5.47	11.06	17.84	22.73	25.69	106
Real estate loans secured by farmland	0.46	0.00	0.00	0.00	0.10	0.66	2.34	3.92	106
Loans to depository institutions and acceptances of other banks	0.19	0.00	0.00	0.00	0.00	0.05	1.45	3.11	106
Commercial and industrial loans	20.67	1.17	6.40	12.48	18.86	28.82	39.60	43.23	106
Loans to individuals	7.64	0.08	0.19	0.92	3.87	13.32	22.22	43.34	106
Credit card loans	1.08	0.00	0.00	0.00	0.12	0.96	5.08	20.41	106
Agricultural loans	0.29	0.00	0.00	0.00	0.06	0.39	1.43	2.35	106
Other loans and leases	10.13	0.24	0.73	2.85	7.55	14.93	26.22	47.32	106
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	341.12	7.69	71.84	197.81	322.02	500.25	571.47	608.72	105
Real estate loans secured by 1-4 family	130.37	3.29	29.03	63.81	127.37	180.96	267.84	307.41	105
Revolving	24.57	0.00	0.29	6.07	22.56	38.96	62.90	69.79	105
Closed-end	103.81	2.99	24.49	48.12	88.43	146.18	218.09	292.68	105
Commercial real estate loans	187.88	0.52	7.73	86.88	197.00	308.37	356.38	389.85	105
Construction and land development	28.95	0.00	1.33	8.35	23.06	45.03	69.94	78.78	105
1-4 family	5.37	0.00	0.00	0.41	2.94	11.15	19.47	21.93	105
Other	22.82	0.00	0.38	6.55	20.29	35.13	52.32	55.98	105
Multifamily	26.44	0.00	0.38	7.26	19.83	30.39	71.47	155.42	105
Nonfarm nonresidential	124.13	0.02	4.78	47.55	119.20	209.91	249.03	267.98	105
Owner-occupied	47.20	0.00	0.06	16.53	40.14	75.49	108.26	121.80	105
Other	75.25	0.02	3.21	29.21	72.32	114.97	159.90	186.10	105
Real estate loans secured by farmland	2.77	0.00	0.00	0.02	0.64	4.37	13.20	22.21	105
Loans to depository institutions and acceptances of other banks	0.72	0.00	0.00	0.00	0.00	0.24	5.12	10.10	105
Commercial and industrial loans	115.97	6.56	22.41	63.10	107.09	176.37	222.69	247.61	105
Loans to individuals	41.88	0.46	1.25	4.55	18.95	74.25	125.27	181.74	105
Credit card loans	4.99	0.00	0.00	0.00	0.68	5.96	25.88	65.72	105
Agricultural loans	1.61	0.00	0.00	0.00	0.29	1.94	9.23	13.57	105
Other loans and leases	48.63	2.23	4.82	18.99	43.32	71.17	109.12	149.81	105
Supplemental									
Non-owner occupied CRE loans / Gross loans	22.90	0.05	2.34	12.81	22.10	32.87	43.13	48.93	106
Non-owner occupied CRE loans / Total risk based capital	142.17	0.52	9.85	69.98	148.23	215.24	274.41	346.65	105
Construction and land development loans / Total risk based capital	28.95	0.00	1.33	8.35	23.06	45.03	69.94	78.78	105
Total CRE loans / Total risk based capital	193.50	0.52	11.32	94.49	200.37	311.23	357.27	391.21	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.87	0.80	1.16	2.25	5.18	11.78	30.81	43.36	106
Liquid assets	24.31	8.64	12.28	14.87	19.73	29.38	52.18	66.60	106
Investment securities	17.45	0.41	5.65	12.07	15.85	23.20	33.94	37.42	106
Net loans and leases	62.31	17.71	30.70	54.42	66.98	73.04	78.17	80.68	106
Net loans, leases and standby letters of credit	63.57	18.66	33.71	55.84	68.11	73.73	79.70	80.98	106
Core deposits	60.82	13.14	26.93	50.73	64.93	73.95	78.06	81.34	106
Noncore funding	22.51	5.54	7.73	11.57	19.23	30.89	50.69	57.89	106
Time deposits of \$100K or more									
Foreign deposits	0.55	0.00	0.00	0.00	0.00	0.16	4.16	7.09	106
Federal funds purchased and repos	2.49	0.00	0.00	0.33	1.48	3.39	9.12	23.09	106
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106
Net federal funds purchased (sold)	0.84	-5.36	-1.11	0.00	0.80	1.85	3.32	3.60	106
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	106
Other borrowings w/remaining maturity of 1 year or less	3.99	0.00	0.07	0.69	3.27	6.05	11.23	16.21	106
Earning assets repriceable in 1 year	41.42	16.07	23.13	33.82	41.27	48.05	60.24	68.82	106
Interest-bearing liabilities repriceable in 1 year	8.07	0.86	2.26	4.32	6.56	10.63	17.14	26.27	106
Long-term debt repriceable in 1 year	1.60	0.00	0.00	0.00	0.21	3.34	6.72	11.23	106
Net assets repriceable in 1 year	29.98	4.57	10.72	18.84	30.20	40.17	50.36	54.43	106
Other Liquidity and Funding Ratios									
Net noncore funding dependence	16.86	-4.34	0.20	8.03	15.05	24.08	38.95	54.00	106
Net ST noncore funding dependence	5.10	-42.30	-10.02	-1.28	5.52	14.73	19.01	24.00	106
Short-term investment / ST noncore funding	74.16	5.55	8.85	22.52	46.96	112.75	221.08	314.61	106
Liquid assets-ST noncore funding / Nonliquid assets	18.28	-12.90	-5.95	1.66	13.32	26.51	61.76	103.25	106
Net loans and leases / Total deposits	90.03	49.09	63.02	78.98	90.87	99.22	120.72	134.41	105
Net loans and leases / Core deposits	105.47	65.84	74.52	87.35	102.28	117.09	164.31	186.11	105
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	-1.48	-0.98	-0.36	0.00	0.19	0.77	1.52	84
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.10	-1.93	-1.43	-0.90	-0.29	0.47	2.12	3.01	104
Structured notes appreciation (depreciation) / T1 cap	-0.07	-0.39	-0.30	-0.02	0.00	0.00	0.00	0.01	17
Percent of Investment Securities									
Held-to-maturity securities	16.83	0.00	0.00	0.14	11.38	35.35	46.49	56.36	104
Available-for-sale securities	83.17	43.64	53.51	64.65	88.62	99.86	100.00	100.00	104
US Treasury securities	7.58	0.00	0.00	0.00	2.35	14.89	29.81	37.73	104
US agency securities (excluding Mortgage-backed securities)	4.34	0.00	0.00	0.01	1.39	8.16	16.40	25.97	104
Municipal securities	8.65	0.00	0.00	0.33	5.47	16.45	25.30	41.66	104
Mortgage-backed securities	65.50	13.85	28.16	51.86	69.50	82.48	93.32	97.36	104
Asset-backed securities	1.73	0.00	0.00	0.00	0.00	2.56	8.42	16.50	104
Other debt securities	2.60	0.00	0.00	0.02	0.57	4.54	11.62	17.24	104
Mutual funds and equity securities	0.50	0.00	0.00	0.01	0.21	0.76	1.63	5.16	104
Debt securities 1 year or less	12.16	0.28	0.78	2.69	7.80	19.49	33.01	49.09	104
Debt securities 1 to 5 years	19.57	0.61	1.37	5.85	14.43	30.98	49.96	61.87	104
Debt securities over 5 years	63.40	10.44	22.09	39.47	69.91	82.41	92.43	97.16	104
Pledged securities	34.89	2.44	8.46	14.39	32.42	53.53	68.83	74.23	104
Structured notes, fair value	0.05	0.00	0.00	0.00	0.00	0.00	0.27	1.41	104
Percent Change from Prior Like Quarter									
Short-term investments	1.25	-44.67	-37.52	-17.59	-0.56	18.98	45.49	96.99	99
Investment securities	14.27	-11.42	-3.73	0.11	6.90	26.51	50.76	67.22	98
Core deposits	12.13	-7.76	-0.87	3.72	10.04	19.23	37.43	47.89	99
Noncore funding	0.12	-40.05	-31.80	-17.92	-3.07	11.11	48.98	111.47	99

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	23.59	5.10	9.75	15.21	20.45	30.05	44.10	60.97	106
Standby letters of credit	1.02	0.00	0.04	0.29	0.68	1.42	2.91	4.62	106
Commercial and similar letters of credit	0.03	0.00	0.00	0.00	0.01	0.05	0.12	0.20	106
Securities lent	0.45	0.00	0.00	0.00	0.00	0.00	1.30	15.92	106
Credit derivatives - notional amount (BHC as guarantor)	0.28	0.00	0.00	0.00	0.00	0.27	0.96	7.91	106
Credit derivatives - notional amount (BHC as beneficiary)	0.47	0.00	0.00	0.00	0.00	0.20	1.19	16.46	106
Credit derivative contracts w/ purchased credit protection - invest grade	0.21	0.00	0.00	0.00	0.00	0.07	0.89	6.05	106
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.57	0.00	0.00	0.00	0.00	0.01	1.38	17.20	106
Derivative contracts	72.64	0.70	2.05	5.46	16.16	52.29	258.56	1362.77	106
Interest rate contracts	53.08	0.66	1.41	5.20	15.32	42.94	138.09	1074.08	106
Interest rate futures and forward contracts	15.39	0.00	0.00	0.03	0.65	3.95	90.05	256.98	106
Written options contracts (interest rate)	3.04	0.00	0.00	0.07	0.66	2.38	8.48	53.46	106
Purchased options contracts (interest rate)	2.77	0.00	0.00	0.00	0.18	2.04	7.75	74.87	106
Interest rate swaps	26.53	0.01	0.44	3.95	11.33	24.69	53.39	677.60	106
Foreign exchange contracts	9.21	0.00	0.00	0.00	0.13	2.26	10.79	271.60	106
Futures and forward foreign exchange contracts	5.37	0.00	0.00	0.00	0.09	1.56	7.00	162.85	106
Written options contracts (foreign exchange)	0.10	0.00	0.00	0.00	0.00	0.00	0.29	4.25	106
Purchased options contracts (foreign exchange)	0.10	0.00	0.00	0.00	0.00	0.00	0.29	4.20	106
Foreign exchange rate swaps	1.48	0.00	0.00	0.00	0.00	0.10	2.08	71.93	106
Equity, commodity, and other derivative contracts	3.05	0.00	0.00	0.00	0.00	0.63	11.77	64.94	106
Commodity and other futures and forward contracts	0.27	0.00	0.00	0.00	0.00	0.00	1.39	8.01	106
Written options contracts (commodity and other)	1.07	0.00	0.00	0.00	0.00	0.12	3.56	24.29	106
Purchased options contracts (commodity and other)	0.91	0.00	0.00	0.00	0.00	0.13	2.81	21.53	106
Commodity and other swaps	0.24	0.00	0.00	0.00	0.00	0.06	1.80	2.89	106
Percent of Average Loans and Leases									
Loan commitments	46.74	7.42	15.44	24.62	35.92	60.57	119.01	179.73	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date:06/30/2017

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.39	39.32	68.99	87.42	98.71	100.00	100.00	100.00	105
Foreign exchange contracts	4.12	0.00	0.00	0.00	0.59	4.92	17.76	45.04	105
Equity, commodity, and other contracts	1.63	0.00	0.00	0.00	0.00	3.15	8.81	17.74	105
Futures and forwards									
	16.32	0.00	0.03	4.00	9.79	28.64	54.35	61.86	105
Written options									
	8.00	0.00	0.00	1.64	5.04	11.79	26.67	40.37	105
Exchange-traded	0.29	0.00	0.00	0.00	0.00	0.00	1.74	5.97	105
Over-the-counter	6.81	0.00	0.00	1.25	3.86	9.80	25.45	38.78	105
Purchased options									
	4.65	0.00	0.00	0.00	2.35	8.61	16.96	28.80	105
Exchange-traded	0.52	0.00	0.00	0.00	0.00	0.00	4.26	6.73	105
Over-the-counter	3.17	0.00	0.00	0.00	0.93	5.88	12.31	18.46	105
Swaps	64.40	1.19	6.39	44.06	72.35	91.99	97.58	99.84	105
Held for trading									
	43.12	0.00	0.00	0.00	51.39	87.70	97.07	99.36	105
Interest rate contracts	35.13	0.00	0.00	0.00	33.49	72.98	86.29	92.29	105
Foreign exchange contracts	2.21	0.00	0.00	0.00	0.00	2.62	14.21	23.26	105
Equity, commodity, and other contracts	0.84	0.00	0.00	0.00	0.00	0.05	5.32	9.03	105
Non-traded									
	56.88	0.64	2.93	12.30	48.61	100.00	100.00	100.00	105
Interest rate contracts	53.15	0.00	0.49	8.93	40.87	99.30	100.00	100.00	105
Foreign exchange contracts	0.62	0.00	0.00	0.00	0.00	0.53	4.23	9.93	105
Equity, commodity, and other contracts	0.23	0.00	0.00	0.00	0.00	0.00	1.93	3.41	105
Derivative contracts (excluding futures and FX 14 days or less)									
	93.92	53.19	59.56	86.46	96.12	100.00	107.62	182.18	105
One year or less	30.00	0.02	3.26	9.61	18.65	48.22	89.91	101.37	105
Over 1 year to 5 years	30.99	0.00	0.29	13.18	33.71	48.11	67.17	93.46	105
Over 5 years	30.02	0.00	0.04	11.94	25.03	50.86	76.16	93.44	105
Gross negative fair value (absolute value)	0.73	0.14	0.16	0.43	0.73	0.96	1.43	1.76	105
Gross positive fair value	0.80	0.09	0.30	0.51	0.79	1.07	1.37	1.53	105
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.07	0.00	0.00	0.00	0.01	0.04	0.22	2.08	105
Gross positive fair value (X)	0.07	0.00	0.00	0.00	0.01	0.04	0.20	2.11	105
Held for trading (X)	0.06	0.00	0.00	0.00	0.01	0.03	0.18	2.05	105
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	105
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.01	0.03	0.19	0.47	105
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
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	105
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Other Ratios									
Current credit exposure / Risk-weighted assets	0.58	0.00	0.00	0.03	0.13	0.40	3.10	7.24	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2017

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.14	-0.04	0.00	0.05	0.11	0.19	0.32	0.72	106
Provision for loan and lease losses / Average loans and leases	0.24	-0.08	-0.02	0.08	0.19	0.31	0.53	2.05	106
Provision for loan and lease losses / Net losses	124.19	-134.25	-10.83	80.21	111.49	146.84	282.87	496.30	104
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	0.27	0.43	0.73	1.00	1.19	1.53	2.48	106
Allowance for loan and lease losses / Total loans and leases	0.99	0.27	0.42	0.73	0.99	1.17	1.44	2.47	106
Allowance for loan and lease losses / Net loans and leases losses (X)	10.47	1.25	1.65	3.13	5.50	11.87	32.30	77.04	96
Allowance for loan and lease losses / Nonaccrual assets	179.72	42.88	59.77	107.40	154.81	228.27	410.33	662.54	104
ALLL/90+ days past due + nonaccrual loans and leases	135.04	33.02	50.38	78.94	116.68	177.33	299.58	384.26	106
Gross loan and lease losses / Average loans and leases	0.32	0.02	0.06	0.10	0.25	0.43	0.72	2.18	106
Recoveries / Average loans and leases	0.10	0.00	0.02	0.04	0.08	0.14	0.24	0.38	106
Net losses / Average loans and leases	0.23	0.00	0.00	0.04	0.15	0.30	0.60	1.83	106
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	106
Recoveries / Prior year-end losses	16.39	1.93	4.95	9.66	15.01	20.90	34.36	48.47	105
Earnings coverage of net losses (X)	27.78	-18.64	2.18	6.39	11.55	32.13	120.32	201.61	104
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.06	-0.03	-0.01	0.01	0.06	0.10	0.14	104
Real estate loans secured by 1-4 family	0.03	-0.09	-0.04	0.00	0.02	0.08	0.14	0.20	104
Revolving	0.05	-0.48	-0.16	-0.01	0.04	0.15	0.29	0.55	99
Closed-end	0.02	-0.06	-0.04	0.00	0.01	0.06	0.11	0.19	104
Commercial real estate loans	0.00	-0.08	-0.06	-0.02	0.00	0.02	0.07	0.13	103
Construction and land development	-0.04	-0.29	-0.22	-0.07	-0.01	0.00	0.04	0.06	97
1-4 family	-0.01	-0.08	-0.04	-0.01	0.00	0.00	0.00	0.02	97
Other	-0.03	-0.24	-0.18	-0.05	0.00	0.00	0.04	0.05	97
Multifamily	-0.01	-0.08	-0.04	-0.01	0.00	0.00	0.01	0.03	98
Nonfarm nonresidential	0.02	-0.05	-0.03	-0.01	0.00	0.04	0.15	0.23	101
Owner-occupied	0.01	-0.02	-0.02	0.00	0.00	0.01	0.06	0.10	101
Other	0.01	-0.04	-0.03	-0.01	0.00	0.01	0.05	0.22	101
Real estate loans secured by farmland	0.01	-0.07	-0.04	0.00	0.00	0.00	0.10	0.26	83
Commercial and industrial loans	0.34	-0.07	-0.01	0.06	0.25	0.55	0.92	1.80	103
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Loans to individuals	1.37	0.11	0.22	0.53	1.01	1.94	3.52	4.39	90
Credit card loans	3.31	0.08	0.92	2.45	3.27	4.03	5.37	7.04	64
Agricultural loans	0.09	-0.15	0.00	0.00	0.00	0.05	0.42	1.09	78
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Other loans and leases	0.14	-0.01	0.00	0.00	0.04	0.22	0.54	1.05	104

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 06/30/2017

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.43	0.06	0.10	0.22	0.32	0.63	0.98	1.61	106
90+ days past due loans and leases	0.22	0.00	0.00	0.02	0.09	0.33	0.79	1.11	106
Nonaccrual loans and leases	0.67	0.06	0.17	0.34	0.63	0.93	1.33	2.20	106
90+ days past due and nonaccrual loans and leases	0.91	0.23	0.29	0.54	0.78	1.24	1.82	2.67	106
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	0.04	0.10	0.12	106
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.12	106
Nonaccrual restructured	0.22	0.00	0.01	0.06	0.19	0.34	0.52	0.62	106
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	106
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	106
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	106
Percent of Total Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.43	0.06	0.11	0.22	0.33	0.63	0.98	1.64	106
90+ days past due assets	0.22	0.00	0.00	0.02	0.09	0.33	0.79	1.11	106
Nonaccrual assets	0.68	0.07	0.20	0.37	0.63	0.93	1.33	2.20	106
30+ days past due and nonaccrual assets	1.38	0.33	0.51	0.82	1.24	1.86	2.96	4.08	106
+ OREO as Percent of:									
Total Assets	0.77	0.06	0.20	0.43	0.78	1.05	1.32	1.66	106
Allowance for loan and leases losses	133.22	38.82	54.97	80.33	121.72	171.97	261.04	346.17	106
Equity cap + allowance for loan and lease losses	6.24	0.54	1.62	3.89	5.74	8.27	11.47	13.00	106
Tier 1 cap + allowance for loan and lease losses	7.81	0.77	2.24	4.71	7.52	10.97	13.63	16.13	106
Loans and Leases + other real estate owned	1.24	0.24	0.41	0.73	1.26	1.64	2.20	3.31	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2017

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.40	0.03	0.06	0.19	0.30	0.54	1.05	1.79	104
	90+ days past due	0.25	0.00	0.00	0.01	0.04	0.37	1.22	2.06	104
	Nonaccrual	0.73	0.03	0.09	0.30	0.59	1.01	1.68	2.76	104
Commercial and industrial	30-89 days past due	0.30	0.00	0.01	0.06	0.21	0.42	0.77	1.36	103
	90+ days past due	0.05	0.00	0.00	0.00	0.02	0.07	0.26	0.41	103
	Nonaccrual	1.02	0.00	0.03	0.27	0.85	1.70	2.37	2.81	103
Individuals	30-89 days past due	0.87	0.00	0.02	0.38	0.73	1.19	2.02	2.65	105
	90+ days past due	0.22	0.00	0.00	0.00	0.10	0.40	0.80	1.80	105
	Nonaccrual	0.21	0.00	0.00	0.01	0.12	0.34	0.78	1.24	105
Depository institution loans	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.30	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	52
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.14	52
Agricultural	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.47	1.07	1.41	78
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.24	78
	Nonaccrual	0.80	0.00	0.00	0.00	0.05	0.85	3.35	6.21	78
Foreign governments	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	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.28	14
Other loans and leases	30-89 days past due	0.12	0.00	0.00	0.00	0.04	0.19	0.55	0.89	104
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.07	0.23	104
	Nonaccrual	0.14	0.00	0.00	0.00	0.03	0.27	0.57	1.09	104

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: 06/30/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.60	0.02	0.11	0.21	0.46	0.90	1.55	2.42	104
	90+ days past due	0.50	0.00	0.00	0.01	0.08	0.54	2.74	4.80	104
	Nonaccrual	1.01	0.01	0.11	0.32	0.80	1.59	2.48	3.70	104
Revolving	30-89 days past due	0.49	0.00	0.06	0.17	0.41	0.72	1.11	1.95	99
	90+ days past due	0.08	0.00	0.00	0.00	0.00	0.13	0.35	0.70	99
	Nonaccrual	1.21	0.00	0.04	0.28	0.58	1.76	4.20	6.22	99
Closed-End	30-89 days past due	0.65	0.00	0.09	0.21	0.45	0.98	1.61	2.55	104
	90+ days past due	0.58	0.00	0.00	0.00	0.09	0.70	3.25	5.42	104
	Nonaccrual	1.02	0.01	0.10	0.34	0.88	1.51	2.45	3.70	104
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.01	0.02	0.05	0.09	0.10	104
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	104
	Nonaccrual	0.07	0.00	0.00	0.00	0.05	0.14	0.23	0.38	104
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.04	0.13	0.24	0.43	0.61	103
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.21	0.30	103
	Nonaccrual	0.35	0.00	0.01	0.14	0.31	0.49	0.73	1.06	103
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.11	0.26	0.56	0.85	97
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.33	97
	Nonaccrual	0.26	0.00	0.00	0.02	0.16	0.36	0.81	1.74	97
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.08	0.22	0.32	97
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	97
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.17	97
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.04	0.19	0.39	0.69	97
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.32	97
	Nonaccrual	0.22	0.00	0.00	0.00	0.12	0.36	0.65	1.44	97
Multifamily	30-89 days past due	0.09	0.00	0.00	0.00	0.02	0.11	0.44	0.57	98
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.10	98
	Nonaccrual	0.09	0.00	0.00	0.00	0.04	0.16	0.36	0.50	98
Nonfarm non-residential	30-89 days past due	0.16	0.00	0.00	0.04	0.13	0.24	0.48	0.72	101
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.08	0.20	0.34	101
	Nonaccrual	0.40	0.00	0.00	0.18	0.40	0.61	1.04	1.54	101
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.05	0.12	0.23	0.31	101
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.23	101
	Nonaccrual	0.23	0.00	0.00	0.08	0.19	0.40	0.60	0.81	101
Other	30-89 days past due	0.07	0.00	0.00	0.01	0.04	0.11	0.29	0.44	101
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.15	101
	Nonaccrual	0.14	0.00	0.00	0.03	0.10	0.26	0.45	0.61	101
Farmland	30-89 days past due	0.20	0.00	0.00	0.00	0.04	0.44	0.75	1.08	83
	90+ days past due	0.08	0.00	0.00	0.00	0.00	0.00	0.83	1.24	83
	Nonaccrual	0.79	0.00	0.00	0.00	0.16	1.44	2.55	6.44	83
Credit card	30-89 days past due	1.11	0.14	0.50	0.84	1.10	1.31	1.82	2.05	64
	90+ days past due	0.72	0.00	0.00	0.20	0.81	1.21	1.67	1.75	64
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.30	1.14	64

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 06/30/2017**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.33	9.21	9.61	10.42	11.88	13.77	17.16	18.35	106
Common equity tier 1 capital, column B	0.46	0.00	0.00	0.00	0.00	0.00	0.00	11.98	106
Tier 1 capital, column A	13.16	9.77	10.38	11.30	12.65	15.13	17.50	19.61	106
Tier 1 capital, column B	0.54	0.00	0.00	0.00	0.00	0.00	0.00	14.20	106
Total capital, column A	14.82	11.76	12.12	12.92	14.27	16.46	18.79	21.24	106
Total capital, column B	0.59	0.00	0.00	0.00	0.00	0.00	0.00	15.90	106
Tier 1 leverage	9.61	6.76	7.45	8.66	9.36	10.40	11.99	13.04	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2017

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	0.44	106
Insurance underwriting assets (P/C) / Total insurance underwriting assets	49.74	0.00	0.00	0.00	48.32	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.26	0.00	0.00	0.00	51.68	100.00	100.00	100.00	30
Seperate account assets (L/H) / Total life assets	2.33	0.00	0.00	0.00	0.00	0.00	0.00	46.51	21
Insurance activities revenue / Adjusted operating income	0.59	0.00	0.00	0.01	0.09	0.60	2.47	7.50	106
Premium income / Insurance activities revenue	4.87	0.00	0.00	0.00	0.00	0.64	36.67	59.25	84
Credit related premium income / Total premium income	48.42	0.00	0.00	0.00	19.83	100.00	100.00	100.00	23
Other premium income / Total premium income	51.58	0.00	0.00	0.00	80.17	100.00	100.00	100.00	23
Insurance underwriting net income / Consolidated net income	0.05	0.00	0.00	0.00	0.00	0.00	0.20	1.02	106
Insurance net income (P/C) / Equity (P/C)	5.85	-9.83	-2.83	-0.01	1.90	5.93	30.32	34.40	20
Insurance net income (L/H) / Equity (L/H)	2.85	-6.63	-0.36	0.78	2.22	9.38	23.33	25.91	19
Insurance benefits, losses, expenses / Insurance premiums	126.51	1.51	7.57	54.95	78.81	158.88	348.37	586.41	23
Reinsurance recovery (P/C) / Total assets (P/C)	0.26	0.00	0.00	0.00	0.00	0.00	1.72	2.45	20
Reinsurance recovery (L/H) / Total assets (L/H)	1.81	0.00	0.00	0.00	0.00	0.00	0.00	36.11	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	106
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.59	0.00	0.00	2.28	9.42	15.77	22.74	23.90	106
Broker-dealer Activities									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.06	14.28	21.63	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.02	0.00	0.00	0.00	0.00	2.14	4.97	6.21	79
Cost: Interest-bearing deposits	0.46	0.01	0.06	0.21	0.37	0.77	0.86	1.07	31
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	106.80	10.73	21.41	53.43	106.80	160.17	192.20	202.87	2
Commercial and industrial loans	1.22	0.01	0.06	0.21	0.43	1.78	4.84	12.11	19
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Growth Rates									
Net loans and leases	12.80	-64.67	-49.18	-14.65	1.61	27.69	113.23	265.93	71
Total selected assets	28.58	-62.11	-44.58	-12.52	0.77	26.87	139.64	436.80	77
Deposits	-16.86	-100.00	-94.65	-36.04	3.34	15.60	21.99	42.97	33

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 06/30/2017

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	8.28	4.20	5.23	6.51	8.13	9.94	11.77	13.81	106
Bank net income / Average equity investment in banks	9.17	2.64	4.94	7.11	8.56	11.00	15.41	19.46	92
Nonbank net income / Average equity investment in nonbanks	5.33	-23.83	-2.44	0.00	4.18	9.93	17.11	26.35	93
Sub BHCs net income / Average equity investment in sub BHCs	8.42	0.80	2.69	5.55	8.17	11.93	15.69	17.48	26
Bank net income / Parent net income	76.92	0.00	0.00	72.94	100.14	104.88	108.97	115.81	104
Nonbank net income / Parent net income	8.82	0.00	0.00	0.05	1.34	6.39	55.22	90.62	85
Sub BHCs net income / Parent net income	76.48	2.82	9.43	33.76	98.07	102.29	110.75	123.91	25
Leverage									
Total liabilities / Equity capital	20.62	0.14	0.49	5.43	11.78	30.22	74.90	122.79	106
Total debt / Equity capital	13.50	0.00	0.00	0.00	7.84	22.20	58.00	72.01	106
Total debt + NP to subs that issued trust preferred / Equity capital	15.88	0.00	0.00	4.04	10.51	25.82	58.00	72.84	106
Total debt + Loans guaranteed for affiliate / Equity capital	13.90	0.00	0.00	0.00	7.84	23.79	60.93	75.43	106
Total debt / Equity capital - excess over fair value	13.66	0.00	0.00	0.00	7.94	22.38	59.11	72.24	106
Long-term debt / Equity capital	12.52	0.00	0.00	0.00	7.71	20.36	51.50	63.46	106
Short-term debt / Equity capital	0.99	0.00	0.00	0.00	0.00	0.01	7.02	12.53	106
Current portion of long-term debt / Equity capital	0.13	0.00	0.00	0.00	0.00	0.00	0.72	2.83	106
Excess cost over fair value / Equity capital	0.17	0.00	0.00	0.00	0.00	0.00	0.70	3.79	106
Long-term debt / Consolidated long-term debt	27.27	0.00	0.00	0.00	20.18	51.02	80.84	86.63	105
Double Leverage									
Equity investment in subs / Equity capital	101.47	78.38	89.51	96.72	102.33	106.90	112.31	123.70	106
Total investment in subs / Equity capital	110.18	91.18	95.48	99.63	105.62	113.70	153.01	186.05	106
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)	0.20	-3.66	-1.19	-0.29	0.31	0.85	1.69	2.95	105
Equity investment in subs - equity cap / Net income-div (X)	1.73	0.16	0.35	0.65	1.19	2.39	4.95	9.67	61
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	134.11	29.77	48.67	84.78	107.76	187.93	245.19	357.64	105
Cash flow from operations + noncash + op exchange / Op exchange + div	135.82	14.94	52.11	89.12	114.90	179.92	272.86	345.39	105
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.28	-234.90	-116.13	47.81	102.59	143.77	257.89	426.84	105
Pretax operating income + interest expenses / Interest expense	1433.93	-123.75	-49.88	165.75	621.96	1160.27	6078.09	13295.41	75
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1254.01	-42.61	-3.93	177.13	734.98	1481.11	4860.56	8655.87	95
Dividends + interest from subs / Interest expenses + dividends	150.77	3.56	38.02	87.80	116.63	225.86	321.43	396.84	102
Fees + other income from subs / Salary + other expenses	16.71	0.00	0.00	0.00	0.00	30.38	77.84	95.89	104
Net income / Current part of long-term debt + preferred dividends (X)	19.97	0.47	1.39	7.38	18.19	25.50	40.93	93.10	57
Other Ratios									
Net assets repriceable in 1 year / Total assets	4.16	-9.68	-2.92	0.00	3.14	8.34	15.58	19.94	106
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.22	0.00	0.00	0.00	0.00	0.00	0.39	1.26	15
Nonaccrual	9.13	0.00	0.00	0.00	0.00	1.07	20.20	51.90	15
Total	9.36	0.00	0.00	0.00	0.00	2.14	20.20	51.90	15
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	106
To nonbank subsidiaries	0.18	0.00	0.00	0.00	0.00	0.00	0.00	6.23	106
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106
Total	0.18	0.00	0.00	0.00	0.00	0.00	0.00	6.23	106
As a Percent of Consolidated BHC Assets									
Nonbank assets of nonbank subsidiaries	5.86	0.00	0.00	0.00	0.21	3.05	26.98	64.59	106
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	106
Combined foreign nonbank sub assets	0.11	0.00	0.00	0.00	0.00	0.02	0.39	3.09	106

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 06/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	74.73	0.00	16.28	31.75	77.67	102.95	167.49	218.61	85
Dividends paid / Net income	27.72	0.00	0.00	16.09	30.37	40.91	61.68	72.23	105
Net income - dividends / Average equity	5.73	1.27	2.20	4.39	5.75	7.16	9.24	10.73	106
Percent of Dividends Paid									
Dividends from bank subsidiaries	123.89	0.00	0.00	42.16	105.42	204.81	329.12	445.92	94
Dividends from nonbank subsidiaries	9.33	0.00	0.00	0.00	0.02	5.67	29.36	174.36	94
Dividends from subsidiary BHCs	11.46	0.00	0.00	0.00	0.00	0.00	57.72	234.86	94
Dividends from all subsidiaries	188.34	0.00	13.33	99.65	135.61	269.24	454.07	583.80	94
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	46.09	0.00	0.00	18.66	43.80	75.81	100.90	118.42	89
Interest income from bank subsidiaries	0.62	0.00	0.00	0.00	0.03	1.08	2.87	5.01	89
Mortgage and service fees from bank subsidiaries	2.31	0.00	0.00	0.00	0.00	1.26	13.08	24.96	89
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	89
Operating income from bank subsidiaries	52.84	0.00	3.19	22.83	48.57	81.74	118.14	157.57	89
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	55.64	0.00	0.00	0.00	21.77	100.00	184.19	280.39	69
Interest income from nonbank subsidiaries	12.96	0.00	0.00	0.00	0.01	14.54	48.12	190.01	69
Mortgage and serv fees from nonbank subsidiaries	0.85	0.00	0.00	0.00	0.00	0.00	2.32	17.73	69
Other income from nonbank subsidiaries	0.74	0.00	0.00	0.00	0.00	0.00	3.56	14.95	69
Operating income from nonbank subsidiaries	99.26	0.00	0.00	3.96	86.99	139.57	238.10	712.13	69
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	27.29	0.00	0.00	0.00	0.00	63.76	77.07	83.68	25
Interest income from subsidiary BHCs	1.79	0.00	0.00	0.00	0.00	0.13	8.53	19.97	25
Mortgage and service fees from subsidiary BHCs	0.44	0.00	0.00	0.00	0.00	0.00	0.00	8.47	25
Other income from subsidiary BHCs	0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.12	25
Operating income from subsidiary BHCs	32.52	0.00	0.00	0.00	20.19	66.15	82.62	85.98	25
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	56.80	0.00	0.00	0.00	81.74	96.60	99.84	99.99	104
Interest income from bank subsidiaries	0.88	0.00	0.00	0.00	0.05	1.41	4.12	10.40	104
Mortgage and service fees from bank subsidiaries	2.34	0.00	0.00	0.00	0.00	0.05	16.15	28.63	104
Other income from bank subsidiaries	0.14	0.00	0.00	0.00	0.00	0.00	0.16	4.17	104
Operating income from bank subsidiaries	65.37	0.00	0.00	19.01	93.72	99.35	99.92	100.00	104
Dividends from nonbank subsidiaries	3.74	0.00	0.00	0.00	0.00	4.01	22.36	42.36	104
Interest income from nonbank subsidiaries	4.16	0.00	0.00	0.00	0.00	1.64	19.95	79.15	104
Mortgage and service fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.11	1.32	104
Other income from nonbank subsidiaries	0.15	0.00	0.00	0.00	0.00	0.00	0.39	4.15	104
Operating income from nonbank subsidiaries	14.03	0.00	0.00	0.00	0.57	21.14	80.39	97.88	104
Dividends from subsidiary BHCs	3.01	0.00	0.00	0.00	0.00	0.00	14.00	75.92	104
Interest income from subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	4.05	104
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Operating income from subsidiary BHCs	4.80	0.00	0.00	0.00	0.00	0.00	28.36	80.23	104
Loans and advances from subsidiaries / Short term debt	141.53	0.00	0.00	0.23	39.41	92.20	367.05	1511.11	28
Loans and advances from subsidiaries / Total debt	31.83	0.00	0.00	0.00	7.18	31.33	107.40	330.28	74

BHCPR Reporters for Quarter Ending 06/30/2017

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 03/31/2017 and Other Notes</u>
1562859	164,345,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,850,989	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	17,311,771	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	29,769,025	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	14,148,340	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
3153130	10,365,768	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1097614	14,853,446	BANCORPSOUTH, INC.	TUPELO, MS	
1073757	2,256,095,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	16,981,292	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	354,815,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	28,993,736	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	10,199,820	BANNER CORPORATION	WALLA WALLA, WA	
5006575	179,007,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	221,192,000	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	87,003,919	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	130,338,914	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	139,734,517	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	32,515,199	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,854,709	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4160939	10,100,100	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	
2277860	350,592,894	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	14,336,785	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,807,279	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	18,781,405	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
5014141	25,630,310	CIBC HOLDCO INC.	NEW YORK, NY	New Y-9C/BHCPR reporter
1036967	50,478,905	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,864,063,000	CITIGROUP INC.	NEW YORK, NY	
1132449	151,993,220	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	71,630,277	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,103,719	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,884,046	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	Moved from Peer 2
1574834	215,029,032	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	30,233,543	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	10,883,620	CUSTOMERS BANCORP, INC	WYOMISSING, PA	Moved from Peer 2
2816906	190,921,000	DB USA CORPORATION	NEW YORK, NY	
3846375	93,756,555	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	58,752,906	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	35,926,782	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	10,575,531	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	30,753,726	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	141,066,725	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	11,913,800	FIRST BANCORP	SAN JUAN, PR	
1075612	34,769,850	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1094640	29,372,722	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	12,234,645	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	Moved from Peer 2
1208184	13,969,140	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	19,592,309	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	17,337,331	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	

3852022	15,969,162	FLAGSTAR BANCORP, INC.	TROY, MI
1117129	19,571,511	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2380443	906,536,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
4809920	11,466,184	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD
1086533	26,641,954	HANCOCK HOLDING COMPANY	GULFPORT, MS
3838727	13,288,573	HILLTOP HOLDINGS, INC	DALLAS, TX
1491409	10,872,228	HOME BANCSHARES, INC.	CONWAY, AR
2961879	13,859,217	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	307,796,506	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	101,406,779	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
2291914	21,790,727	IBERIABANK CORPORATION	LAFAYETTE, LA
1104231	12,035,222	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
2477754	24,334,331	INVESTORS BANCORP, INC.	SHORT HILLS, NJ
3843075	34,546,897	JOHN DEERE CAPITAL CORPORATION	RENO, NV
1039502	2,563,174,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	136,362,224	KEYCORP	CLEVELAND, OH
1037003	120,896,567	M&T BANK CORPORATION	BUFFALO, NY
1090987	19,965,057	MB FINANCIAL, INC.	CHICAGO, IL
2568278	14,579,900	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
5034792	42,508,000	MIZUHO AMERICAS LLC	NEW YORK, NY
1378434	150,578,246	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
2132932	48,347,658	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY
1199611	125,605,692	NORTHERN TRUST CORPORATION	CHICAGO, IL
1098303	14,957,312	OLD NATIONAL BANCORP	EVANSVILLE, IN
2875332	22,246,890	PACWEST BANCORP	BEVERLY HILLS, CA
3650152	43,022,924	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT
2925657	20,886,154	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	372,356,961	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	41,243,000	POPULAR, INC.	SAN JUAN, PR
1109599	22,301,267	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
3226762	147,045,325	RBC USA HOLDCO CORPORATION	NEW YORK, NY
3242838	124,778,399	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
3981856	134,755,695	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1133437	11,154,441	SOUTH STATE CORPORATION	COLUMBIA, SC
1111435	238,275,985	STATE STREET CORPORATION	BOSTON, MA
3083291	15,381,499	STERLING BANCORP	MONTEBELLO, NY
1131787	207,318,106	SUNTRUST BANKS, INC.	ATLANTA, GA
1031449	48,435,297	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	91,139,816	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	30,687,966	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
2389941	22,070,813	TCF FINANCIAL CORPORATION	WAYZATA, MN
3606542	348,630,222	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	23,119,713	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	13,525,531	THIRD FEDERAL SAVINGS AND LOAN OF CLEVELAND, MHC	CLEVELAND, OH
1079562	13,909,138	TRUSTMARK CORPORATION	JACKSON, MS
1119794	463,844,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	142,770,493	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	20,353,599	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	25,257,784	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	19,035,600	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	10,840,568	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	23,449,350	VALLEY NATIONAL BANCORP	WAYNE, NJ
3065617	15,083,998	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	26,187,130	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,930,871,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA

2349815	18,844,745	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	26,931,198	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	65,446,163	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 106 bank holding companies.