

## BHCPR PEER GROUP DATA

Peer Group: 2  
Date: 06/30/2018

## Summary Ratios

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	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.31	3.23	3.29	3.22	3.22
+ Non-interest income	0.91	0.91	0.93	0.97	0.99
- Overhead expense	2.60	2.55	2.60	2.68	2.70
- Provision for loan and lease losses	0.12	0.11	0.11	0.12	0.11
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.54	1.53	1.55	1.47	1.44
Net operating income	1.20	1.04	0.95	1.00	0.95
Net income	1.20	1.04	0.95	1.00	0.95
Net income (sub-chapter S adjusted)	1.12	1.01	1.11	1.06	1.02
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.24	3.96	4.06	3.93	3.93
Interest expense	0.70	0.49	0.54	0.44	0.42
Net interest income (tax equivalent)	3.55	3.48	3.54	3.48	3.49
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.07	0.07	0.10	0.11	0.09
Earnings coverage of net losses (X)	18.58	33.94	0.97	9.22	11.53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	0.99	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.96	0.98	0.94	0.99	1.10
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.62	0.57	0.71	0.87
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.27	0.24	0.32	0.30	0.35
<b>Liquidity and Funding</b>					
Net noncore funding dependence	13.86	13.97	13.97	16.29	16.95
Net short-term noncore funding dependence	8.87	9.52	9.65	9.53	9.14
Net loans and leases / Total assets	73.03	71.95	72.64	71.18	69.95
<b>Capitalization</b>					
Tier 1 leverage ratio	10.19	10.01	10.04	9.84	10.02
Equity capital / Total assets	10.88	10.87	10.84	10.58	10.85
Equity capital + minority interest / Total assets	10.98	10.92	10.89	10.62	10.91
Tier 1 common equity capital / Total risk-weighted assets	12.27	11.91	11.90	11.79	12.13
Net Loans and leases / Equity capital (X)	6.86	6.75	6.82	6.80	6.56
Cash dividends / Net income	27.27	28.50	32.32	29.36	30.01
Cash dividends / Net income (sub-chapter S adjusted)	26.77	29.84	19.39	21.80	34.64
Retained earnings / Average equity capital	7.87	6.62	5.73	6.26	5.72
<b>Growth Rates</b>					
Assets	10.80	11.56	9.89	12.34	12.70
Equity capital	12.79	13.09	13.71	11.77	10.30
Net loans and leases	12.86	13.54	12.54	14.27	15.14
Noncore funding	14.33	-5.53	-3.35	12.03	12.05
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.03	0.02	0.02	0.03	0.02
Long-term debt / Equity capital	4.19	4.41	4.39	3.78	2.30
Equity investment in subs / Equity capital	104.42	105.12	105.17	105.23	103.38
Cash FR op + noncash + op expenses / Op expenses + dividends	112.12	96.28	100.80	111.02	123.42

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**Relative Income Statement and Margin Analysis**

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<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.95	3.68	3.78	3.64	3.63
Less: Interest expense	0.65	0.46	0.50	0.41	0.39
Equals: Net interest income (tax equivalent)	3.31	3.23	3.29	3.22	3.22
Plus: Non-interest income	0.91	0.91	0.93	0.97	0.99
Equals: adjusted operating income (tax equivalent)	4.28	4.18	4.26	4.24	4.26
Less: Overhead Expense	2.60	2.55	2.60	2.68	2.70
Less: Provision for loan and lease losses	0.12	0.11	0.11	0.12	0.11
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.00	0.01	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.54	1.53	1.55	1.47	1.44
Less: Applicable income taxes (tax equivalent)	0.33	0.49	0.59	0.48	0.48
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.20	1.04	0.95	1.00	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.20	1.04	0.95	1.00	0.95
Memo: Net income (last four quarters)	1.03	1.03	0.95	1.00	0.96
Net income-BHC and noncontrolling (minority) interest	1.21	1.04	0.95	1.00	0.96
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.41	93.27	93.19	92.80	92.49
Average interest-bearing funds / Average assets	70.22	69.93	70.06	70.45	70.40
Interest income (tax equivalent) / Average earning assets	4.24	3.96	4.06	3.93	3.93
Interest expense / Average earning assets	0.70	0.49	0.54	0.44	0.42
Net interest income (tax equivalent) / Average earning assets	3.55	3.48	3.54	3.48	3.49
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.70	4.41	4.52	4.41	4.48
Interest-bearing bank balances	1.61	0.86	1.13	0.54	0.29
Fed funds sold and reverse repos	1.50	0.73	0.83	0.51	0.36
Trading assets	0.43	0.47	0.48	0.65	0.91
Total earning assets	4.19	3.88	3.98	3.84	3.85
Investment securities (tax equivalent)	2.62	2.57	2.61	2.51	2.44
US Treasury and agency securities (excluding Mortgage-backed securities)	1.98	1.60	1.66	1.70	1.62
Mortgage-backed securities	2.36	2.17	2.19	2.07	2.14
All other securities	3.65	3.77	3.85	3.69	3.67
Interest-bearing deposits	0.71	0.47	0.52	0.42	0.39
Time deposits of \$250K or more	1.34				
Time deposits < \$250K	1.20				
Other domestic deposits	0.53			0.27	0.24
Foreign deposits	1.50	0.70	0.84	0.40	0.11
Fed funds purchased and repos	0.75	0.62	0.68	0.59	0.50
Other borrowed funds and trading liabilities	1.92	1.32	1.48	1.27	1.45
All interest-bearing funds	0.92	0.66	0.71	0.58	0.55

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**Non-interest Income & Expenses**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.74	2.03	1.89	2.10	2.62
Overhead expenses / Net Interest Income + non-interest income	61.60	62.01	62.21	64.03	64.98
<b>Percent of Average Assets</b>					
Total overhead expense	2.60	2.55	2.60	2.68	2.70
Personnel expense	1.48	1.45	1.47	1.48	1.46
Net occupancy expense	0.31	0.32	0.32	0.33	0.34
Other operating expenses	0.79	0.76	0.79	0.84	0.86
Overhead less non-interest income	1.66	1.62	1.65	1.64	1.67
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	60.83	60.84	61.01	62.83	63.92
Personnel expense	34.80	34.99	34.72	35.07	34.95
Net occupancy expense	7.41	7.58	7.51	7.80	8.22
Other operating expenses	17.85	17.94	18.30	19.30	19.90
Total non-interest income	20.43	21.31	21.24	22.44	22.42
Fiduciary activities income	1.99	2.00	1.95	1.96	1.87
Service charges on domestic deposit accounts	3.46	3.88	3.83	4.14	4.51
Trading revenue	0.05	0.08	0.07	0.10	0.06
Investment banking fees and commissions	0.85	0.95	0.92	0.95	1.02
Insurance activities revenue	0.51	0.48	0.44	0.54	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.57	0.36	0.40	0.37	0.31
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.80	2.25	2.38	2.88	2.77
Other non-interest income	7.10	7.37	7.34	7.65	7.50
Overhead less non-interest income	39.71	39.21	39.09	39.46	40.47
Applicable income taxes / Pretax net operating income (tax equivalent)	18.72	27.11	33.75	27.97	28.22
Applicable income tax + TE / Pretax net operating income + TE	21.84	32.75	38.57	33.62	33.73

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**Percent Composition of Assets**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Real estate loans	53.64	53.26	53.42	52.89	51.85
Commercial and industrial loans	11.30	10.67	10.82	10.48	10.47
Loans to individuals	2.44	2.30	2.58	2.57	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.46	0.47	0.51	0.40	0.42
Other loans and leases	2.62	2.52	2.62	2.31	2.09
Net loans and leases	73.03	71.95	72.64	71.18	69.95
Debt securities over 1 year	13.76	14.93	13.96	14.93	15.71
Mutual funds and equity securities	0.06	0.10	0.07	0.09	0.08
Subtotal	87.41	87.37	87.26	86.78	86.83
Interest-bearing bank balances	2.37	2.13	2.34	2.44	2.42
Federal funds sold and reverse repos	0.02	0.02	0.02	0.03	0.02
Debt securities 1 year or less	1.97	1.89	1.92	1.97	1.98
Trading assets	0.02	0.03	0.02	0.03	0.03
Total earning assets	92.33	92.16	92.22	91.95	91.93
Non-interest cash and due from depository institutions	1.18	1.24	1.26	1.26	1.20
Other real estate owned	0.05	0.07	0.06	0.09	0.14
All other assets	6.41	6.50	6.45	6.70	6.76
<b>Memoranda</b>					
Short-term investments	4.67	4.47	4.63	4.89	4.78
US Treasury securities	0.25	0.13	0.22	0.20	0.26
US agency securities (excluding Mortgage-backed securities)	1.52	1.60	1.50	1.53	1.85
Municipal securities	2.78	3.19	2.97	3.28	2.86
Mortgage-backed securities	9.26	9.84	9.19	9.71	10.36
Asset-backed securities	0.24	0.22	0.23	0.25	0.26
Other debt securities	0.47	0.57	0.48	0.57	0.62
Loans held-for-sale	0.28	0.39	0.32	0.48	0.33
Loans not held-for-sale	72.83	71.70	72.41	70.85	69.93
Real estate loans secured by 1-4 family	16.52	16.59	16.45	16.69	16.96
Revolving	2.48	2.79	2.71	2.89	2.96
Closed-end, secured by first liens	13.25	13.02	13.04	13.05	13.14
Closed-end, secured by junior liens	0.39	0.41	0.39	0.45	0.52
Commercial real estate loans	33.78	33.73	33.79	33.44	32.03
Construction and land development	4.72	4.65	4.55	4.74	4.27
Multifamily	5.21	4.95	5.31	4.89	4.26
Nonfarm nonresidential	22.22	22.53	22.31	22.24	21.51
Real estate loans secured by farmland	0.82	0.74	0.81	0.63	0.65

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

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	73.22	73.95	73.20	74.05	73.87
Real estate loans secured by 1-4 family	22.85	23.36	22.93	23.78	24.58
Revolving	3.41	3.91	3.76	4.05	4.21
Closed-end	18.90	18.97	18.69	19.29	19.90
Commercial real estate loans	46.33	46.91	46.38	46.86	45.56
Construction and land development	6.48	6.51	6.35	6.66	6.13
1-4 family	1.56	1.55	1.50	1.64	1.47
Other	4.83	4.89	4.76	4.97	4.56
Multifamily	6.94	6.76	7.12	6.67	5.95
Nonfarm nonresidential	30.65	31.46	30.85	31.41	30.89
Owner-occupied	10.41	10.91	10.55	11.41	11.63
Other	19.82	20.26	19.91	19.60	18.90
Real estate loans secured by farmland	1.18	1.11	1.19	0.97	1.02
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	16.05	15.28	15.51	15.29	15.47
Loans to individuals	3.58	3.42	3.90	4.01	4.08
Credit card loans	0.03	0.03	0.03	0.03	0.04
Agricultural loans	0.66	0.71	0.76	0.61	0.66
Other loans and leases	3.75	3.69	3.75	3.44	3.12
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	487.29	490.93	493.00	493.51	483.35
Real estate loans secured by 1-4 family	153.27	155.37	153.49	158.33	159.89
Revolving	23.31	26.55	25.65	27.64	28.31
Closed-end	126.33	125.46	124.95	128.16	129.21
Commercial real estate loans	306.24	310.77	312.02	312.00	300.67
Construction and land development	43.05	42.81	42.49	43.49	40.62
1-4 family	10.12	10.01	9.95	10.67	9.58
Other	32.14	32.07	31.92	32.30	30.24
Multifamily	47.26	45.27	48.75	44.34	39.61
Nonfarm nonresidential	203.57	208.49	207.39	208.50	202.84
Owner-occupied	68.51	71.50	70.07	74.92	76.05
Other	130.92	133.77	133.46	130.66	124.19
Real estate loans secured by farmland	7.41	6.81	7.39	6.01	6.09
Loans to depository institutions and acceptances of other banks	0.00	0.01	0.01	0.01	0.01
Commercial and industrial loans	102.29	99.21	100.26	97.82	98.77
Loans to individuals	21.79	20.70	23.15	24.08	24.48
Credit card loans	0.18	0.18	0.18	0.20	0.25
Agricultural loans	4.30	4.47	4.71	3.78	4.01
Other loans and leases	24.31	23.72	24.61	22.36	19.59
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	35.72	35.88	35.68	35.33	33.78
Non-owner occupied CRE loans / Total risk based capital	235.68	237.12	240.40	234.59	221.68
Construction and land development loans / Total risk based capital	43.05	42.81	42.49	43.49	40.62
Total CRE loans / Total risk based capital	308.97	313.58	314.87	314.88	303.67

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**Liquidity and Funding**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Short-term investments	4.67	4.47	4.63	4.89	4.78
Liquid assets	15.91	16.35	15.94	16.73	18.02
Investment securities	16.34	17.34	16.65	17.49	18.50
Net loans and leases	73.03	71.95	72.64	71.18	69.95
Net loans, leases and standby letters of credit	73.44	72.44	73.08	71.65	70.48
Core deposits	70.04	70.04	69.79	67.98	67.08
Noncore funding	16.80	16.73	17.09	19.16	19.76
Time deposits of \$250K or more	3.93	3.32	3.54		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.00	1.32	1.20	1.51	1.74
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.03	1.35	1.21	1.52	1.76
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	4.25	4.15	4.47	3.78	3.07
Earning assets repriceable in 1 year	32.38	32.72	33.41	32.07	31.07
Interest-bearing liabilities repriceable in 1 year	17.83	15.56	16.67	15.64	14.89
Long-term debt repriceable in 1 year	0.14	0.21	0.19	0.25	0.19
Net assets repriceable in 1 year	13.50	16.10	15.65	15.31	14.97
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	13.86	13.97	13.97	16.29	16.95
Net ST noncore funding dependence	8.87	9.52	9.65	9.53	9.14
Short-term investment / ST noncore funding	49.85	47.01	46.67	43.28	46.75
Liquid assets-ST noncore funding / Nonliquid assets	4.15	4.64	3.68	4.33	6.91
Net loans and leases / Total deposits	93.23	92.12	92.86	90.82	89.84
Net loans and leases / Core deposits	105.93	103.94	105.03	106.19	106.33
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.73	0.23	-0.05	-0.12	0.39
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.77	-0.03	-0.62	-1.01	0.25
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.02	-0.02	-0.02	0.00
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	12.02	13.72	13.07	13.87	14.46
Available-for-sale securities	87.38	86.28	86.93	86.13	85.54
US Treasury securities	1.48	0.81	1.33	1.24	1.42
US agency securities (excluding Mortgage-backed securities)	10.35	10.21	10.16	9.66	10.91
Municipal securities	16.62	18.31	17.86	18.74	16.22
Mortgage-backed securities	55.89	56.15	55.76	55.93	56.83
Asset-backed securities	1.39	1.23	1.31	1.48	1.41
Other debt securities	3.29	3.80	3.25	3.88	3.69
Mutual funds and equity securities	0.46	0.68	0.58	0.67	0.57
Debt securities 1 year or less	13.27	12.30	11.90	12.22	11.83
Debt securities 1 to 5 years	23.18	22.08	23.53	21.73	23.86
Debt securities over 5 years	59.57	62.25	60.73	62.51	59.79
Pledged securities	44.18	47.28	46.78	47.79	50.96
Structured notes, fair value	0.10	0.20	0.08	0.25	0.45
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	12.20	19.51	6.96	26.60	14.48
Investment securities	6.29	8.30	4.99	5.15	9.35
Core deposits	11.32	17.76	13.94	13.61	14.05
Noncore funding	14.33	-5.53	-3.35	12.03	12.05

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

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Loan commitments	17.27	17.42	17.28	17.08	16.91
Standby letters of credit	0.35	0.42	0.40	0.42	0.47
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.01	0.00	0.01	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.01	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	6.62	7.46	6.82	6.88	5.96
Interest rate contracts	6.51	7.33	6.72	6.74	5.78
Interest rate futures and forward contracts	0.40	0.47	0.28	0.37	0.32
Written options contracts (interest rate)	0.36	0.44	0.28	0.38	0.35
Purchased options contracts (interest rate)	0.07	0.07	0.08	0.06	0.05
Interest rate swaps	5.02	5.54	5.41	5.11	4.40
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments	24.61	25.47	25.74	26.08	26.34

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**Derivatives Analysis**

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<b>Percent of Notional Amount</b>					
Interest rate contracts	99.92	99.90	99.91	99.94	99.77
Foreign exchange contracts	0.02	0.05	0.04	0.02	0.04
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.01
<b>Futures and forwards</b>	<b>13.87</b>	<b>14.19</b>	<b>12.76</b>	<b>15.26</b>	<b>13.76</b>
Written options	10.96	12.11	9.73	11.61	13.26
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	10.86	11.89	9.46	11.28	12.89
Purchased options	1.54	0.97	1.44	1.00	1.25
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.50	0.82	1.27	0.67	1.04
Swaps	63.22	63.42	66.04	62.69	61.97
<b>Held for trading</b>	<b>13.58</b>	<b>14.95</b>	<b>16.18</b>	<b>15.21</b>	<b>12.71</b>
Interest rate contracts	13.48	15.49	16.40	15.71	13.36
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Non-traded</b>	<b>86.42</b>	<b>85.05</b>	<b>83.82</b>	<b>84.79</b>	<b>87.29</b>
Interest rate contracts	85.82	84.43	83.04	84.33	85.98
Foreign exchange contracts	0.00	0.00	0.01	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	<b>84.62</b>	<b>83.63</b>	<b>87.47</b>	<b>84.94</b>	<b>81.03</b>
One year or less	16.95	15.16	15.62	16.56	15.89
Over 1 year to 5 years	20.80	19.05	21.68	20.66	20.87
Over 5 years	34.73	36.96	37.90	35.04	30.11
Gross negative fair value (absolute value)	0.57	0.65	0.50	0.73	1.04
Gross positive fair value	1.41	0.93	0.92	1.08	1.03
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.01	0.01	0.00	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)	0.01	0.00	0.00	0.01	0.00
Current credit exposure (X)	0.01	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	0.08	0.06	0.05	0.05	0.05



**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 06/30/2018

**Allowance and Net Loan and Lease Losses**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.12	0.11	0.11	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.16	0.15	0.16	0.17	0.15
Provision for loan and lease losses / Net losses	216.83	293.60	110.75	158.54	144.72
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	0.99	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.96	0.98	0.94	0.99	1.10
Allowance for loan and lease losses / Net loans and leases losses (X)	26.91	29.62	16.23	16.56	13.90
Allowance for loan and lease losses / Nonaccrual assets	339.69	271.74	270.69	249.57	220.56
ALLL/90+ days past due + nonaccrual loans and leases	282.55	231.61	232.03	210.63	187.47
Gross loan and lease losses / Average loans and leases	0.12	0.13	0.16	0.19	0.18
Recoveries / Average loans and leases	0.05	0.06	0.06	0.07	0.08
Net losses / Average loans and leases	0.07	0.07	0.10	0.11	0.09
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	23.91	23.23	50.41	56.70	46.50
Earnings coverage of net losses (X)	18.58	33.94	0.97	9.22	11.53
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.00	0.01	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.01	0.02	0.03	0.04	0.07
Revolving	0.02	0.03	0.03	0.05	0.08
Closed-end	0.01	0.02	0.02	0.04	0.07
Commercial real estate loans	0.00	0.00	0.01	0.01	0.01
Construction and land development	-0.03	-0.03	-0.04	-0.06	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.03	-0.02	-0.04	-0.05	-0.04
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.01	0.01	0.02	0.03	0.02
Owner-occupied	0.00	0.00	0.01	0.01	0.02
Other	0.00	0.00	0.01	0.01	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	-0.01	0.01
Commercial and industrial loans	0.15	0.13	0.18	0.26	0.18
Loans to individuals	0.75	0.73	0.78	0.71	0.77
Credit card loans	1.63	1.17	1.60	1.25	1.61
Agricultural loans	0.02	0.06	0.06	0.05	0.01
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.21	0.19	0.27	0.32	0.21

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 06/30/2018

**Past Due and Nonaccrual Assets**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.27	0.24	0.32	0.30	0.35
90+ days past due loans and leases	0.04	0.04	0.04	0.06	0.07
Nonaccrual loans and leases	0.47	0.50	0.46	0.55	0.64
90+ days past due and nonaccrual loans and leases	0.53	0.58	0.55	0.64	0.75
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.10	0.13	0.10	0.13	0.17
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	0.27	0.24	0.32	0.30	0.35
90+ days past due assets	0.04	0.04	0.04	0.06	0.07
Nonaccrual assets	0.47	0.50	0.47	0.55	0.65
30+ days past due and nonaccrual assets	0.83	0.83	0.89	0.95	1.12
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.38	0.42	0.40	0.45	0.52
90+ past due and nonaccrual assets + other real estate owned	0.45	0.51	0.48	0.57	0.68
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.61	0.67	0.63	0.74	0.91
Allowance for loan and leases losses	94.53	105.38	100.14	117.25	132.65
Equity cap + allowance for loan and lease losses	5.35	5.95	5.57	6.57	8.13
Tier 1 cap + allowance for loan and lease losses	5.82	6.60	6.11	7.32	8.84
Loans and Leases + other real estate owned	0.84	0.93	0.86	1.05	1.32

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 06/30/2018

**Past Due and Nonaccrual Loans and Leases**

		06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.23	0.22	0.29	0.27	0.34
	90+ days past due	0.03	0.04	0.05	0.06	0.08
	Nonaccrual	0.44	0.45	0.43	0.50	0.64
Commercial and industrial	30-89 days past due	0.29	0.22	0.27	0.22	0.22
	90+ days past due	0.02	0.02	0.01	0.02	0.02
	Nonaccrual	0.57	0.69	0.60	0.79	0.76
Individuals	30-89 days past due	0.53	0.49	0.69	0.69	0.67
	90+ days past due	0.02	0.03	0.03	0.05	0.05
	Nonaccrual	0.16	0.21	0.21	0.18	0.23
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.27	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.16	0.09	0.15	0.09	0.12
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.55	0.26	0.31	0.27	0.27
Foreign governments	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Other loans and leases	30-89 days past due	0.13	0.10	0.12	0.14	0.11
	90+ days past due	0.00	0.01	0.00	0.01	0.00
	Nonaccrual	0.09	0.13	0.06	0.10	0.12

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: 2  
Date: 06/30/2018

		06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.37	0.36	0.56	0.49	0.61
	90+ days past due	0.04	0.06	0.06	0.07	0.11
	Nonaccrual	0.59	0.65	0.65	0.73	0.85
Revolving	30-89 days past due	0.31	0.28	0.29	0.33	0.42
	90+ days past due	0.02	0.02	0.02	0.03	0.05
	Nonaccrual	0.36	0.45	0.42	0.52	0.65
Closed-End	30-89 days past due	0.34	0.37	0.63	0.52	0.65
	90+ days past due	0.04	0.06	0.06	0.08	0.12
	Nonaccrual	0.61	0.69	0.68	0.78	0.91
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.04	0.05	0.07
Commercial real estate	30-89 days past due	0.15	0.14	0.15	0.14	0.20
	90+ days past due	0.02	0.03	0.02	0.04	0.06
	Nonaccrual	0.38	0.35	0.33	0.40	0.53
Construction and development	30-89 days past due	0.15	0.10	0.18	0.15	0.16
	90+ days past due	0.00	0.01	0.01	0.03	0.03
	Nonaccrual	0.16	0.24	0.21	0.35	0.63
1-4 family	30-89 days past due	0.04	0.02	0.05	0.05	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.04	0.04	0.05	0.08
Other	30-89 days past due	0.07	0.05	0.08	0.06	0.10
	90+ days past due	0.00	0.01	0.01	0.02	0.03
	Nonaccrual	0.10	0.16	0.12	0.24	0.45
Multifamily	30-89 days past due	0.03	0.07	0.04	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.04	0.11	0.05	0.14	0.17
Nonfarm non-residential	30-89 days past due	0.15	0.12	0.14	0.14	0.20
	90+ days past due	0.02	0.03	0.02	0.04	0.06
	Nonaccrual	0.42	0.41	0.40	0.46	0.56
Owner occupied	30-89 days past due	0.06	0.06	0.06	0.07	0.09
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.18	0.18	0.16	0.22	0.26
Other	30-89 days past due	0.07	0.05	0.06	0.05	0.08
	90+ days past due	0.01	0.01	0.01	0.01	0.03
	Nonaccrual	0.20	0.16	0.16	0.18	0.22
Farmland	30-89 days past due	0.17	0.09	0.10	0.13	0.19
	90+ days past due	0.01	0.01	0.00	0.04	0.04
	Nonaccrual	0.48	0.52	0.44	0.55	0.77
Credit card	30-89 days past due	0.60	0.65	0.83	0.77	0.86
	90+ days past due	0.16	0.30	0.22	0.29	0.33
	Nonaccrual	0.03	0.07	0.08	0.03	0.05

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

**BHCPR PEER GROUP DATA**Peer Group: 2  
Date: 06/30/2018**Regulatory Capital Components and Ratios**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	12.27	11.91	11.95	11.79	12.13
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	12.96	12.68	12.68	12.62	13.01
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	14.43	14.16	14.15	14.04	14.24
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.19	10.01	10.04	9.84	10.02

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 06/30/2018

**Insurance and Broker-Dealer Activities**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<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	66.67	75.00	75.00	71.43	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.33	25.00	25.00	28.57	40.00
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.51	0.48	0.44	0.54	0.59
Premium income / Insurance activities revenue	0.00	0.01	0.01	0.00	0.00
Credit related premium income / Total premium income	50.00	60.00	60.00	60.00	75.00
Other premium income / Total premium income	50.00	40.00	40.00	40.00	25.00
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)	50.46	7.43	31.81	17.03	14.13
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	98.05	182.43	136.34	131.29	116.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	2.86
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
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	12.52	14.48	14.86	14.28	13.29
<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: 06/30/2018

**Foreign Activities**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	1.50	0.70	0.84	0.40	0.11
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans	0.13	6.32	4.38	6.49	0.64
Foreign governments and institutions				0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	19.42	9,927.33	22.03	-11.24	371.22
Total selected assets	6.29	40.49	-5.54	-0.84	9.51
Deposits	29.86	-48.16	-22.72	34.84	170.33

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 06/30/2018

**Parent Company Analysis - Part 1**

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	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Profitability</b>					
Net income / Average equity capital	10.88	9.50	8.67	9.16	8.59
Bank net income / Average equity investment in banks	11.53	10.00	9.11	9.71	9.27
Nonbank net income / Average equity investment in nonbanks	11.43	9.59	9.81	8.84	8.91
Sub BHCs net income / Average equity investment in sub BHCs	9.66	8.99	8.81	5.87	5.48
Bank net income / Parent net income	104.95	103.89	104.64	103.55	104.08
Nonbank net income / Parent net income	1.03	0.91	1.13	0.96	1.08
Sub BHCs net income / Parent net income	90.20	100.28	90.33	104.04	105.29
<b>Leverage</b>					
Total liabilities / Equity capital	10.51	11.26	11.14	11.55	9.93
Total debt / Equity capital	4.43	4.67	4.62	3.97	2.56
Total debt + NP to subs that issued trust preferred / Equity capital	8.84	9.62	9.36	9.56	8.13
Total debt + Loans guaranteed for affiliate / Equity capital	4.45	4.73	4.64	4.04	2.60
Total debt / Equity capital - excess over fair value	4.43	4.67	4.62	3.97	2.57
Long-term debt / Equity capital	4.19	4.41	4.39	3.78	2.30
Short-term debt / Equity capital	0.03	0.02	0.02	0.03	0.02
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	0.00	0.00
Long-term debt / Consolidated long-term debt	17.16	16.67	17.83	12.90	8.22
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	104.42	105.12	105.17	105.23	103.38
Total investment in subs / Equity capital	104.86	105.57	105.55	105.68	103.91
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.37	0.46	0.56	0.54	0.31
Equity investment in subs - equity cap / Net income-div (X)	1.46	1.64	1.91	1.68	1.44
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	94.15	89.19	96.31	103.72	124.21
Cash flow from operations + noncash + op exchange / Op exchange + div	112.12	96.28	100.80	111.02	123.42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.60	99.82	101.42	107.09	106.61
Pretax operating income + interest expenses / Interest expense	1,034.13	965.68	1,955.22	4,206.40	15,981.35
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	806.80	931.49	1,082.59	1,091.94	1,952.45
Dividends + interest from subs / Interest expenses + dividends	109.13	86.32	107.07	124.92	146.44
Fees + other income from subs / Salary + other expenses	3.89	5.42	6.15	7.65	6.52
Net income / Current part of long-term debt + preferred dividends (X)	70.95	134.69	71.32	455.19	170.83
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	1.93	1.54	1.68	1.65	1.68
<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	0.59	0.00	0.46	0.00	4.62
Total	0.59	0.00	0.46	0.00	4.62
<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	0.16	0.14	0.15	0.18	0.19
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: 06/30/2018

**Parent Company Analysis - Part 2**

	06/30/2018	06/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	97.10	115.38	100.86	108.30	74.26
Dividends paid / Net income	27.35	28.50	32.32	29.36	30.01
Net income - dividends / Average equity	7.85	6.62	5.74	6.26	5.72
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	103.44	99.57	106.72	121.16	145.58
Dividends from nonbank subsidiaries	1.74	1.20	2.37	1.56	2.62
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	112.19	104.73	114.69	141.52	154.34
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	28.33	28.58	35.18	36.16	44.45
Interest income from bank subsidiaries	0.12	0.13	0.14	0.13	0.14
Mortgage and service fees from bank subsidiaries	0.36	0.64	0.94	0.78	0.98
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	30.75	31.80	41.35	40.03	50.83
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	64.53	56.67	129.02	63.59	76.47
Interest income from nonbank subsidiaries	0.19	0.04	0.63	0.02	0.54
Mortgage and serv fees from nonbank subsidiaries	0.34	0.21	0.60	0.28	0.68
Other income from nonbank subsidiaries	0.14	0.01	0.08	0.63	0.00
Operating income from nonbank subsidiaries	81.69	61.85	153.75	79.69	87.90
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	43.82	26.55	58.43	27.16	27.43
Interest income from subsidiary BHCs	0.01	0.01	0.07	0.02	0.02
Mortgage and service fees from subsidiary BHCs	0.00	-0.02	-0.14	-0.02	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	43.83	26.54	58.36	27.16	27.45
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	66.51	61.87	67.33	68.94	68.80
Interest income from bank subsidiaries	2.83	4.79	1.07	2.07	2.48
Mortgage and service fees from bank subsidiaries	1.32	1.87	2.14	1.63	1.96
Other income from bank subsidiaries	0.04	0.01	0.01	0.03	0.01
Operating income from bank subsidiaries	79.22	78.11	79.76	91.67	91.63
Dividends from nonbank subsidiaries	3.31	1.53	1.78	1.01	2.01
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.01
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	4.59	3.04	3.09	1.67	2.80
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	924.85	615.05	886.47	574.10	406.38
Loans and advances from subsidiaries / Total debt	70.71	65.23	74.60	78.25	112.92

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									147
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.31	2.31	2.64	2.98	3.36	3.63	3.91	4.19	147
+ Non-interest income	0.91	0.19	0.29	0.50	0.81	1.25	1.72	2.88	147
- Overhead expense	2.60	1.36	1.66	2.10	2.56	3.05	3.66	4.62	147
- Provision for loan and lease losses	0.12	-0.04	0.00	0.03	0.09	0.18	0.38	0.52	147
+ Securities gains (losses)	0.00	-0.01	-0.01	0.00	0.00	0.00	0.03	0.04	147
+ Other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	147
= Pretax net operating income (tax equivalent)	1.54	0.72	0.92	1.23	1.54	1.83	2.31	2.42	147
Net operating income	1.20	0.56	0.71	0.93	1.21	1.42	1.76	1.89	147
Net income	1.20	0.56	0.71	0.93	1.21	1.42	1.76	1.89	147
Net income (sub-chapter S adjusted)	1.12	0.77	0.82	0.85	0.95	1.22	1.60	1.92	13
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.24	3.51	3.69	3.91	4.24	4.53	4.92	5.24	147
Interest expense	0.70	0.23	0.31	0.51	0.68	0.89	1.10	1.24	147
Net interest income (tax equivalent)	3.55	2.38	2.79	3.16	3.63	3.90	4.19	4.43	147
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.07	-0.08	-0.04	0.00	0.04	0.11	0.26	0.49	147
Earnings coverage of net losses (X)	18.58	-501.19	-155.31	2.89	18.84	57.49	146.55	369.50	146
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	0.44	0.57	0.74	0.96	1.18	1.45	1.87	147
Allowance for loan and lease losses / Total loans and leases	0.96	0.39	0.55	0.72	0.95	1.18	1.41	1.76	147
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.07	0.13	0.25	0.49	0.82	1.32	1.73	147
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.27	0.02	0.05	0.13	0.20	0.42	0.63	1.00	147
<b>Liquidity and Funding</b>									
Net noncore funding dependence	13.86	-6.07	-1.29	7.16	13.98	21.15	28.06	31.50	147
Net short-term noncore funding dependence	8.87	-6.28	-4.37	2.99	9.57	15.24	20.38	23.12	147
Net loans and leases / Total assets	73.03	49.99	59.38	68.03	73.71	78.08	84.19	86.37	147
<b>Capitalization</b>									
Tier 1 leverage ratio	10.19	7.92	8.15	9.04	9.95	11.16	12.72	13.86	147
Equity capital / Total assets	10.88	7.71	8.31	9.17	10.65	12.57	13.63	15.34	147
Equity capital + minority interest / Total assets	10.98	7.71	8.34	9.33	10.81	12.60	14.06	15.36	147
Tier 1 common equity capital / Total risk-weighted assets	12.27	8.85	9.65	10.61	11.74	13.69	16.44	18.55	147
Net Loans and leases / Equity capital (X)	6.86	3.87	4.81	5.72	6.80	7.92	9.30	10.00	147
Cash dividends / Net income	27.27	0.00	0.00	8.18	31.08	42.42	59.88	75.44	146
Cash dividends / Net income (sub-chapter S adjusted)	26.77	-6.93	-4.83	3.56	28.58	49.22	60.91	63.11	13
Retained earnings / Average equity capital	7.87	1.32	3.38	5.67	7.76	9.82	13.22	16.11	147
<b>Growth Rates</b>									
Assets	10.80	-0.98	0.37	3.29	8.27	15.49	29.50	48.12	147
Equity capital	12.79	-1.26	0.55	3.24	7.72	19.42	38.45	72.34	147
Net loans and leases	12.86	-0.71	1.47	4.74	9.40	20.31	35.32	49.72	147
Noncore funding	14.33	-39.89	-18.96	-4.44	11.94	31.31	62.78	90.68	146
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.05	147
Long-term debt / Equity capital	4.19	0.00	0.00	0.00	0.00	9.19	16.95	19.03	147
Equity investment in subs / Equity capital	104.42	87.77	91.27	98.61	103.34	111.82	118.96	123.75	147
Cash FR op + noncash + op expenses / Op expenses + dividends	112.12	-12.31	7.17	64.76	103.72	135.47	205.77	470.26	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**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)	3.95	3.35	3.46	3.64	3.95	4.21	4.58	4.86	147
Less: Interest expense	0.65	0.22	0.29	0.47	0.63	0.84	1.04	1.21	147
Equals: Net interest income (tax equivalent)	3.31	2.31	2.64	2.98	3.36	3.63	3.91	4.19	147
Plus: Non-interest income	0.91	0.19	0.29	0.50	0.81	1.25	1.72	2.88	147
Equals: adjusted operating income (tax equivalent)	4.28	2.84	3.19	3.72	4.24	4.81	5.43	6.28	147
Less: Overhead Expense	2.60	1.36	1.66	2.10	2.56	3.05	3.66	4.62	147
Less: Provision for loan and lease losses	0.12	-0.04	0.00	0.03	0.09	0.18	0.38	0.52	147
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	147
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.01	-0.01	0.00	0.00	0.00	0.03	0.04	147
Plus: other tax equivalent adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	147
Equals: Pretax net operating income (tax equivalent)	1.54	0.72	0.92	1.23	1.54	1.83	2.31	2.42	147
Less: Applicable income taxes (tax equivalent)	0.33	0.03	0.11	0.24	0.33	0.43	0.50	0.63	147
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equals: Net operating income	1.20	0.56	0.71	0.93	1.21	1.42	1.76	1.89	147
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equals: Net income	1.20	0.56	0.71	0.93	1.21	1.42	1.76	1.89	147
Memo: Net income (last four quarters)	1.03	0.38	0.54	0.81	1.03	1.25	1.59	1.82	147
Net income-BHC and noncontrolling (minority) interest	1.21	0.57	0.72	0.93	1.21	1.42	1.78	1.90	147
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.41	88.72	90.16	91.31	93.58	95.30	96.89	97.71	147
Average interest-bearing funds / Average assets	70.22	52.73	57.59	63.88	70.60	77.15	83.33	86.26	147
Interest income (tax equivalent) / Average earning assets	4.24	3.51	3.69	3.91	4.24	4.53	4.92	5.24	147
Interest expense / Average earning assets	0.70	0.23	0.31	0.51	0.68	0.89	1.10	1.24	147
Net interest income (tax equivalent) / Average earning assets	3.55	2.38	2.79	3.16	3.63	3.90	4.19	4.43	147
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.70	3.81	4.01	4.35	4.65	4.99	5.52	6.03	147
Interest-bearing bank balances	1.61	0.53	0.75	1.21	1.53	1.98	2.66	3.81	147
Fed funds sold and reverse repos	1.50	0.00	0.00	0.85	1.59	2.05	3.18	6.66	62
Trading assets	0.43	0.00	0.00	0.00	0.00	0.72	2.26	3.17	40
Total earning assets	4.19	3.41	3.64	3.84	4.19	4.42	4.90	5.24	147
Investment securities (tax equivalent)	2.62	1.87	2.10	2.30	2.61	2.90	3.27	3.45	147
US Treasury and agency securities (excluding Mortgage-backed securities)	1.98	1.05	1.31	1.58	1.90	2.36	2.93	3.57	132
Mortgage-backed securities	2.36	1.93	2.03	2.18	2.35	2.51	2.75	2.98	144
All other securities	3.65	2.10	2.42	2.92	3.59	4.16	5.36	6.58	145
Interest-bearing deposits	0.71	0.23	0.32	0.47	0.70	0.91	1.20	1.40	147
Time deposits of \$250K or more	1.34	0.56	0.84	1.14	1.36	1.58	1.76	1.94	145
Time deposits < \$250K	1.20	0.44	0.66	0.98	1.23	1.45	1.62	1.71	145
Other domestic deposits	0.53	0.18	0.21	0.29	0.48	0.77	1.02	1.27	147
Foreign deposits	1.50	1.21	1.24	1.34	1.50	1.66	1.76	1.79	2
Fed funds purchased and repos	0.75	0.00	0.03	0.23	0.55	1.40	1.96	2.56	121
Other borrowed funds and trading liabilities	1.92	0.99	1.42	1.64	1.81	2.12	2.76	3.65	143
All interest-bearing funds	0.92	0.37	0.46	0.69	0.91	1.17	1.39	1.60	147

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Non-interest Income & Expenses**

Peer Group: 2  
Date: 06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.74	0.00	0.00	0.00	0.99	3.13	6.76	8.55	147
Overhead expenses / Net Interest Income + non-interest income	61.60	40.62	48.47	55.79	60.62	68.29	74.66	80.07	147
<b>Percent of Average Assets</b>									
Total overhead expense	2.60	1.36	1.66	2.10	2.56	3.05	3.66	4.62	147
Personnel expense	1.48	0.78	0.90	1.21	1.45	1.77	2.06	2.55	147
Net occupancy expense	0.31	0.14	0.18	0.24	0.31	0.38	0.44	0.54	147
Other operating expenses	0.79	0.38	0.47	0.59	0.74	0.95	1.28	1.57	147
Overhead less non-interest income	1.66	0.81	1.03	1.32	1.63	1.99	2.39	2.50	147
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	60.83	39.21	46.43	54.82	60.02	66.58	74.66	79.70	147
Personnel expense	34.80	21.55	24.97	30.99	35.38	38.24	44.15	47.44	147
Net occupancy expense	7.41	3.75	4.70	5.98	7.47	8.79	9.89	11.02	147
Other operating expenses	17.85	10.87	12.30	15.13	17.48	20.50	23.58	27.57	147
Total non-interest income	20.43	6.21	7.79	12.96	19.83	26.86	33.45	51.60	147
Fiduciary activities income	1.99	0.00	0.00	0.00	0.66	3.29	8.58	11.09	147
Service charges on domestic deposit accounts	3.46	0.21	0.69	2.06	3.37	4.77	6.32	7.71	147
Trading revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.38	0.73	147
Investment banking fees and commissions	0.85	0.00	0.00	0.00	0.46	1.44	3.13	5.57	147
Insurance activities revenue	0.51	0.00	0.00	0.00	0.01	0.39	3.14	6.23	147
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Net servicing fees	0.57	0.00	0.00	0.00	0.26	0.65	2.29	4.98	147
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Net gain (loss) - sales of loans, OREO, and other assets	1.80	-0.24	-0.01	0.17	1.12	2.57	5.59	12.20	147
Other non-interest income	7.10	2.37	2.85	4.40	6.61	8.70	13.92	18.62	147
Overhead less non-interest income	39.71	15.84	24.52	32.17	39.87	47.63	54.88	57.99	147
Applicable income taxes / Pretax net operating income (tax equivalent)	18.72	0.07	3.62	15.44	20.11	23.59	26.21	27.79	146
Applicable income tax + TE / Pretax net operating income + TE	21.84	3.07	9.45	19.50	22.87	25.97	28.34	29.20	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	53.64	23.20	33.15	44.26	54.08	64.60	73.08	76.76	147
Commercial and industrial loans	11.30	1.99	3.87	5.89	9.46	15.17	22.88	29.72	147
Loans to individuals	2.44	0.02	0.06	0.30	0.90	2.97	9.92	17.88	147
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	147
Agricultural loans	0.46	0.00	0.00	0.00	0.06	0.63	2.62	3.29	147
Other loans and leases	2.62	0.00	0.02	0.30	1.73	4.03	8.05	11.89	147
Net loans and leases	73.03	49.99	59.38	68.03	73.71	78.08	84.19	86.37	147
Debt securities over 1 year	13.76	3.35	4.04	8.28	12.71	18.29	24.52	33.61	147
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.01	0.09	0.25	0.40	147
Subtotal	87.41	76.12	79.98	84.52	88.31	90.46	92.51	93.19	147
Interest-bearing bank balances	2.37	0.11	0.30	0.65	1.61	3.62	7.05	10.21	147
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.23	147
Debt securities 1 year or less	1.97	0.02	0.07	0.37	1.10	2.74	6.94	11.14	147
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.30	147
Total earning assets	92.33	88.23	89.26	90.66	92.22	94.40	95.28	96.17	147
Non-interest cash and due from depository institutions	1.18	0.18	0.35	0.81	1.26	1.59	1.84	2.30	147
Other real estate owned	0.05	0.00	0.00	0.00	0.03	0.07	0.20	0.39	147
All other assets	6.41	3.04	3.62	4.82	6.35	7.91	9.39	10.13	147
<b>Memoranda</b>									
Short-term investments	4.67	0.65	0.98	1.84	3.12	6.93	11.54	15.05	147
US Treasury securities	0.25	0.00	0.00	0.00	0.00	0.15	1.20	4.32	147
US agency securities (excluding Mortgage-backed securities)	1.52	0.00	0.00	0.08	0.71	2.68	5.61	8.44	147
Municipal securities	2.78	0.00	0.01	0.39	1.97	4.00	8.24	12.66	147
Mortgage-backed securities	9.26	0.28	1.59	4.88	8.13	13.72	20.17	22.48	147
Asset-backed securities	0.24	0.00	0.00	0.00	0.00	0.01	1.40	4.92	147
Other debt securities	0.47	0.00	0.00	0.00	0.12	0.76	1.97	3.12	147
Loans held-for-sale	0.28	0.00	0.00	0.01	0.11	0.37	1.18	2.62	147
Loans not held-for-sale	72.83	44.53	58.01	68.35	73.66	78.45	84.44	86.85	147
Real estate loans secured by 1-4 family	16.52	1.72	4.61	8.85	14.53	22.80	33.91	42.52	147
Revolving	2.48	0.02	0.20	0.72	1.94	4.08	6.00	7.34	147
Closed-end, secured by first liens	13.25	1.21	3.38	6.34	11.12	19.34	30.03	34.29	147
Closed-end, secured by junior liens	0.39	0.01	0.04	0.13	0.31	0.56	0.93	1.47	147
Commercial real estate loans	33.78	12.33	17.59	26.26	33.01	42.17	52.68	61.47	147
Construction and land development	4.72	0.42	0.98	2.47	4.20	6.76	9.87	11.98	147
Multifamily	5.21	0.14	0.59	1.68	3.77	7.04	14.19	28.03	147
Nonfarm nonresidential	22.22	5.54	9.95	16.98	22.54	27.30	33.59	36.98	147
Real estate loans secured by farmland	0.82	0.00	0.00	0.01	0.26	1.42	3.55	5.66	147

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**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	73.22	40.30	52.18	62.37	73.65	84.83	91.99	96.73	147
Real estate loans secured by 1-4 family	22.85	4.07	7.04	12.28	20.73	30.26	46.28	53.91	147
Revolving	3.41	0.02	0.25	1.00	2.77	5.51	8.67	10.37	147
Closed-end	18.90	3.20	4.88	10.31	16.10	26.87	39.33	47.28	147
Commercial real estate loans	46.33	21.12	27.64	36.93	45.32	55.20	67.64	75.07	147
Construction and land development	6.48	0.56	1.31	3.60	5.61	9.35	13.89	15.14	147
1-4 family	1.56	0.00	0.06	0.52	0.98	2.27	4.10	5.19	147
Other	4.83	0.35	0.82	2.22	4.46	6.93	10.03	11.94	147
Multifamily	6.94	0.31	0.83	2.39	5.44	9.40	19.01	34.98	147
Nonfarm nonresidential	30.65	9.62	17.16	25.13	30.84	37.40	43.60	48.34	147
Owner-occupied	10.41	0.91	2.87	6.89	10.10	14.08	18.17	22.11	147
Other	19.82	5.35	9.22	14.24	19.28	25.29	31.77	37.51	147
Real estate loans secured by farmland	1.18	0.00	0.00	0.02	0.35	2.05	5.13	8.58	147
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	147
Commercial and industrial loans	16.05	2.37	5.58	8.79	13.72	21.86	31.64	38.31	147
Loans to individuals	3.58	0.02	0.08	0.41	1.14	4.57	15.54	25.96	147
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.39	147
Agricultural loans	0.66	0.00	0.00	0.00	0.07	0.94	3.64	5.14	147
Other loans and leases	3.75	0.00	0.02	0.46	2.20	5.60	11.21	17.45	147
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	487.29	204.76	299.81	380.28	481.89	582.94	716.29	744.12	147
Real estate loans secured by 1-4 family	153.27	18.74	38.39	76.43	130.98	214.85	347.11	435.81	147
Revolving	23.31	0.17	1.65	6.74	17.55	37.97	58.51	69.08	147
Closed-end	126.33	13.59	31.39	64.49	107.70	175.62	293.83	371.75	147
Commercial real estate loans	306.24	98.07	166.08	235.87	306.06	377.16	459.38	532.93	147
Construction and land development	43.05	3.25	6.91	20.89	40.35	61.59	94.01	107.90	147
1-4 family	10.12	0.00	0.42	3.52	6.46	14.87	26.35	33.71	147
Other	32.14	2.21	4.88	15.18	31.26	47.74	68.43	81.85	147
Multifamily	47.26	1.30	5.91	16.06	32.95	63.72	134.66	245.93	147
Nonfarm nonresidential	203.57	53.33	94.63	149.83	202.67	255.15	309.36	340.56	147
Owner-occupied	68.51	5.61	16.24	46.70	65.40	92.82	119.85	136.00	147
Other	130.92	25.34	52.03	91.42	125.64	173.81	215.92	256.75	147
Real estate loans secured by farmland	7.41	0.00	0.00	0.10	2.45	13.06	31.69	55.26	147
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	147
Commercial and industrial loans	102.29	17.81	34.34	57.31	89.85	140.07	198.07	248.87	147
Loans to individuals	21.79	0.14	0.58	2.87	7.70	27.38	96.40	157.12	147
Credit card loans	0.18	0.00	0.00	0.00	0.00	0.08	1.02	2.46	147
Agricultural loans	4.30	0.00	0.00	0.00	0.42	5.83	22.84	30.80	147
Other loans and leases	24.31	0.00	0.16	2.91	14.32	37.89	73.35	113.00	147
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	35.72	14.27	20.33	27.55	33.76	43.57	59.55	67.38	147
Non-owner occupied CRE loans / Total risk based capital	235.68	56.88	116.96	174.44	225.31	284.33	398.11	479.15	147
Construction and land development loans / Total risk based capital	43.05	3.25	6.91	20.89	40.35	61.59	94.01	107.90	147
Total CRE loans / Total risk based capital	308.97	99.37	171.42	236.32	308.47	378.03	460.10	532.93	147

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	4.67	0.65	0.98	1.84	3.12	6.93	11.54	15.05	147
Liquid assets	15.91	6.83	7.81	9.78	15.31	21.16	27.96	33.19	147
Investment securities	16.34	5.07	7.40	10.32	15.32	20.54	31.66	37.40	147
Net loans and leases	73.03	49.99	59.38	68.03	73.71	78.08	84.19	86.37	147
Net loans, leases and standby letters of credit	73.44	50.27	59.87	68.08	74.02	78.76	84.92	86.60	147
Core deposits	70.04	53.01	58.01	64.24	70.10	75.64	81.08	83.54	147
Noncore funding	16.80	3.16	5.31	10.93	15.88	22.84	30.04	32.63	147
Time deposits of \$250K or more	3.93	0.68	1.14	1.96	3.13	5.33	9.05	13.11	147
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Federal funds purchased and repos	1.00	0.00	0.00	0.00	0.45	1.90	3.96	5.04	147
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Net federal funds purchased (sold)	1.03	-0.09	0.00	0.00	0.43	1.88	3.96	4.96	147
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Other borrowings w/remaining maturity of 1 year or less	4.25	0.00	0.00	0.77	3.67	7.79	11.55	12.96	147
Earning assets repriceable in 1 year	32.38	10.10	14.33	21.43	30.78	42.27	52.87	61.55	147
Interest-bearing liabilities repriceable in 1 year	17.83	3.98	4.90	7.34	13.16	20.96	52.50	57.51	147
Long-term debt repriceable in 1 year	0.14	0.00	0.00	0.00	0.00	0.00	0.98	2.04	147
Net assets repriceable in 1 year	13.50	-30.55	-18.23	3.35	13.88	27.00	37.52	45.74	147
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	13.86	-6.07	-1.29	7.16	13.98	21.15	28.06	31.50	147
Net ST noncore funding dependence	8.87	-6.28	-4.37	2.99	9.57	15.24	20.38	23.12	147
Short-term investment / ST noncore funding	49.85	4.31	7.05	13.13	30.78	73.97	168.63	293.17	146
Liquid assets-ST noncore funding / Nonliquid assets	4.15	-15.27	-10.83	-4.19	3.85	10.18	25.52	33.89	147
Net loans and leases / Total deposits	93.23	59.51	72.39	87.10	93.47	102.76	108.70	118.08	147
Net loans and leases / Core deposits	105.93	66.12	75.36	94.65	104.23	118.31	133.81	145.36	147
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.73	-3.10	-2.35	-1.31	-0.39	-0.08	0.00	0.03	97
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.77	-7.75	-6.18	-4.21	-2.31	-1.20	-0.27	-0.04	146
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.49	-0.21	-0.02	-0.01	0.00	0.00	0.00	29
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	12.02	0.00	0.00	0.00	4.48	23.96	46.84	62.53	147
Available-for-sale securities	87.38	36.91	51.01	75.35	94.96	99.95	100.00	100.00	147
US Treasury securities	1.48	0.00	0.00	0.00	0.00	1.16	7.79	23.57	147
US agency securities (excluding Mortgage-backed securities)	10.35	0.00	0.00	0.66	5.06	19.32	36.22	51.02	147
Municipal securities	16.62	0.00	0.11	4.21	12.23	25.36	39.27	57.51	147
Mortgage-backed securities	55.89	4.98	17.58	40.06	58.67	75.43	85.50	90.85	147
Asset-backed securities	1.39	0.00	0.00	0.00	0.00	0.20	10.07	21.58	147
Other debt securities	3.29	0.00	0.00	0.00	0.76	5.46	14.91	21.86	147
Mutual funds and equity securities	0.46	0.00	0.00	0.00	0.06	0.58	2.57	3.11	147
Debt securities 1 year or less	13.27	0.24	0.53	2.53	8.32	20.55	43.42	65.07	147
Debt securities 1 to 5 years	23.18	0.68	1.92	8.61	21.86	37.50	48.19	59.59	147
Debt securities over 5 years	59.57	4.67	21.07	40.69	62.32	80.40	92.18	97.69	147
Pledged securities	44.18	0.63	4.70	23.36	42.85	69.01	79.43	88.95	147
Structured notes, fair value	0.10	0.00	0.00	0.00	0.00	0.00	0.59	2.58	147
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	12.20	-58.40	-36.12	-21.89	2.37	38.92	96.23	175.42	147
Investment securities	6.29	-16.28	-10.79	-4.55	3.26	13.89	32.42	60.36	147
Core deposits	11.32	-2.35	-0.01	3.28	7.33	17.37	33.14	43.17	147
Noncore funding	14.33	-39.89	-18.96	-4.44	11.94	31.31	62.78	90.68	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**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	17.27	4.98	6.74	13.40	16.78	21.43	28.18	31.31	147
Standby letters of credit	0.35	0.00	0.03	0.15	0.30	0.50	0.94	1.19	147
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.10	147
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Credit derivatives - notional amount (BHC as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.28	147
Credit derivatives - notional amount (BHC as beneficiary)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	147
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	147
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	147
Derivative contracts	6.62	0.00	0.00	0.70	4.61	11.15	20.86	30.67	147
Interest rate contracts	6.51	0.00	0.00	0.63	4.61	11.15	20.20	28.83	147
Interest rate futures and forward contracts	0.40	0.00	0.00	0.00	0.06	0.54	1.84	3.19	147
Written options contracts (interest rate)	0.36	0.00	0.00	0.00	0.11	0.66	1.29	3.01	147
Purchased options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.46	1.32	147
Interest rate swaps	5.02	0.00	0.00	0.00	2.75	9.56	18.20	25.12	147
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	147
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	147
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
<b>Percent of Average Loans and Leases</b>									
Loan commitments	24.61	6.61	9.86	19.38	24.05	31.39	38.73	43.17	147



# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
Date:06/30/2018

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.92	96.87	99.80	100.00	100.00	100.00	100.00	100.00	129
Foreign exchange contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.05	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
<b>Futures and forwards</b>									
Futures and forwards	13.87	0.00	0.00	0.00	3.54	28.03	53.88	76.89	129
<b>Written options</b>									
Written options	10.96	0.00	0.00	0.00	4.40	18.91	45.60	62.08	129
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Over-the-counter	10.86	0.00	0.00	0.00	4.40	18.91	45.60	62.08	129
<b>Purchased options</b>									
Purchased options	1.54	0.00	0.00	0.00	0.00	0.00	9.67	26.54	129
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Over-the-counter	1.50	0.00	0.00	0.00	0.00	0.00	9.67	26.54	129
<b>Swaps</b>									
Swaps	63.22	0.00	0.00	21.05	83.39	98.49	100.00	100.00	129
<b>Held for trading</b>									
Held for trading	13.58	0.00	0.00	0.00	0.00	5.26	91.21	100.00	129
Interest rate contracts	13.48	0.00	0.00	0.00	0.00	0.00	85.71	99.10	129
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
<b>Non-traded</b>									
Non-traded	86.42	0.00	8.79	94.74	100.00	100.00	100.00	100.00	129
Interest rate contracts	85.82	0.00	8.79	83.69	100.00	100.00	100.00	100.00	129
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
Derivative contracts (excluding futures and FX 14 days or less)	84.62	16.75	44.97	68.84	95.29	100.00	100.00	103.83	129
One year or less	16.95	0.00	0.00	0.72	7.96	34.68	57.55	94.00	129
Over 1 year to 5 years	20.80	0.00	0.00	0.00	13.23	39.74	61.89	82.39	129
Over 5 years	34.73	0.00	0.00	0.00	36.55	64.67	86.24	94.88	129
<b>Gross negative fair value (absolute value)</b>									
Gross negative fair value (absolute value)	0.57	0.00	0.00	0.07	0.45	1.01	1.57	2.03	129
<b>Gross positive fair value</b>									
Gross positive fair value	1.41	0.04	0.24	0.75	1.26	2.00	2.97	3.79	129
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	147
<b>Gross positive fair value (X)</b>									
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.05	147
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	147
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	147
<b>Current credit exposure (X)</b>									
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	147
<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	147
<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	147
<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	147
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.08	0.00	0.00	0.00	0.03	0.12	0.41	0.57	147

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**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	0.12	-0.04	0.00	0.03	0.09	0.18	0.38	0.52	147
Provision for loan and lease losses / Average loans and leases	0.16	-0.06	0.00	0.05	0.12	0.24	0.51	0.74	147
Provision for loan and lease losses / Net losses	216.83	-1254.85	-144.09	37.03	138.96	338.09	943.65	1847.26	146
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	0.44	0.57	0.74	0.96	1.18	1.45	1.87	147
Allowance for loan and lease losses / Total loans and leases	0.96	0.39	0.55	0.72	0.95	1.18	1.41	1.76	147
Allowance for loan and lease losses / Net loans and leases losses (X)	26.91	1.38	2.75	6.09	13.90	37.50	84.76	190.84	112
Allowance for loan and lease losses / Nonaccrual assets	339.69	61.97	75.02	121.35	223.01	420.42	883.69	1813.71	146
ALLL/90+ days past due + nonaccrual loans and leases	282.55	58.23	65.26	111.92	201.90	382.72	684.47	1312.97	146
Gross loan and lease losses / Average loans and leases	0.12	0.00	0.01	0.03	0.09	0.17	0.36	0.54	147
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.08	0.14	0.18	147
Net losses / Average loans and leases	0.07	-0.08	-0.04	0.00	0.04	0.11	0.26	0.49	147
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	147
Recoveries / Prior year-end losses	23.91	2.76	4.34	7.97	14.12	34.91	70.99	142.54	142
Earnings coverage of net losses (X)	18.58	-501.19	-155.31	2.89	18.84	57.49	146.55	369.50	146
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.00	-0.09	-0.05	-0.01	0.00	0.02	0.05	0.08	146
Real estate loans secured by 1-4 family	0.01	-0.11	-0.05	-0.01	0.00	0.03	0.08	0.14	146
Revolving	0.02	-0.21	-0.06	-0.01	0.00	0.06	0.16	0.28	141
Closed-end	0.01	-0.08	-0.04	-0.01	0.00	0.03	0.06	0.10	146
Commercial real estate loans	0.00	-0.12	-0.05	-0.02	0.00	0.01	0.06	0.09	146
Construction and land development	-0.03	-0.50	-0.21	-0.02	0.00	0.00	0.01	0.06	146
1-4 family	0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.01	146
Other	-0.03	-0.34	-0.19	-0.01	0.00	0.00	0.00	0.03	146
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.02	144
Nonfarm nonresidential	0.01	-0.06	-0.03	0.00	0.00	0.01	0.09	0.15	146
Owner-occupied	0.00	-0.04	-0.02	0.00	0.00	0.00	0.04	0.08	146
Other	0.00	-0.03	-0.02	0.00	0.00	0.00	0.02	0.06	146
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	115
Commercial and industrial loans	0.15	-0.44	-0.11	0.00	0.06	0.30	0.67	1.30	146
Loans to individuals	0.75	0.05	0.11	0.24	0.43	1.03	1.91	4.17	117
Credit card loans	1.63	-0.20	0.00	0.00	1.14	2.78	5.54	6.45	47
Agricultural loans	0.02	-0.04	0.00	0.00	0.00	0.00	0.10	0.42	92
Loans to foreign governments and institutions									
Other loans and leases	0.21	-0.05	0.00	0.00	0.00	0.20	1.00	2.35	138

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**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	0.27	0.02	0.05	0.13	0.20	0.42	0.63	1.00	147
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.04	0.20	0.38	147
Nonaccrual loans and leases	0.47	0.05	0.08	0.22	0.41	0.66	1.08	1.48	147
90+ days past due and nonaccrual loans and leases	0.53	0.08	0.10	0.27	0.43	0.74	1.30	1.63	147
<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	0.03	0.05	147
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	147
Nonaccrual restructured	0.10	0.00	0.00	0.02	0.08	0.17	0.29	0.43	147
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	147
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
<b>Percent of Total Assets</b>									
30-89 days past due assets	0.27	0.02	0.05	0.13	0.20	0.42	0.63	1.00	147
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.04	0.20	0.38	147
Nonaccrual assets	0.47	0.05	0.08	0.22	0.41	0.66	1.08	1.48	147
30+ days past due and nonaccrual assets	0.83	0.14	0.22	0.49	0.73	1.18	1.72	2.32	147
<b>+ OREO as Percent of:</b>									
Total Assets	0.61	0.11	0.17	0.31	0.55	0.83	1.33	1.61	147
Allowance for loan and leases losses	94.53	19.91	28.91	44.57	79.41	138.05	198.24	278.21	146
Equity cap + allowance for loan and lease losses	5.35	0.95	1.56	2.54	4.60	6.98	11.79	17.43	147
Tier 1 cap + allowance for loan and lease losses	5.82	1.09	1.52	2.80	4.98	7.93	12.71	17.63	147
Loans and Leases + other real estate owned	0.84	0.14	0.23	0.42	0.74	1.14	1.85	2.41	147

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**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	0.23	0.01	0.04	0.10	0.19	0.36	0.54	0.72	146
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.17	0.30	146
	Nonaccrual	0.44	0.02	0.05	0.19	0.38	0.65	0.96	1.44	146
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.04	0.15	0.51	0.96	1.86	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.24	146
	Nonaccrual	0.57	0.00	0.00	0.13	0.44	0.93	1.83	2.37	146
Individuals	30-89 days past due	0.53	0.00	0.00	0.08	0.34	0.81	1.84	2.90	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.33	146
	Nonaccrual	0.16	0.00	0.00	0.00	0.07	0.26	0.61	1.04	146
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.13	1.06	1.39	92
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.24	92
	Nonaccrual	0.55	0.00	0.00	0.00	0.00	0.57	2.79	5.56	92
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.15	0.62	1.37	138
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	138
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.03	0.47	1.39	138

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**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	0.37	0.00	0.04	0.14	0.33	0.52	0.90	1.22	146
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.23	0.37	146
	Nonaccrual	0.59	0.01	0.06	0.23	0.52	0.83	1.41	2.43	146
Revolving	30-89 days past due	0.31	0.00	0.00	0.04	0.21	0.50	0.97	1.85	141
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.27	141
	Nonaccrual	0.36	0.00	0.00	0.04	0.28	0.63	1.10	1.82	141
Closed-End	30-89 days past due	0.34	0.00	0.00	0.14	0.30	0.52	0.84	1.37	146
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.43	146
	Nonaccrual	0.61	0.00	0.05	0.26	0.52	0.86	1.44	2.34	146
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.13	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	146
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.14	0.21	146
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.02	0.10	0.25	0.48	0.78	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.28	146
	Nonaccrual	0.38	0.00	0.01	0.09	0.26	0.56	1.02	1.66	146
Construction and development	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.18	1.03	1.50	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	146
	Nonaccrual	0.16	0.00	0.00	0.00	0.03	0.34	0.68	1.13	146
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.25	0.47	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.54	146
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.06	0.36	1.04	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	146
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.15	0.51	0.75	146
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.51	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	144
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.05	0.23	0.55	144
Nonfarm non-residential	30-89 days past due	0.15	0.00	0.00	0.01	0.09	0.24	0.56	0.77	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.39	146
	Nonaccrual	0.42	0.00	0.00	0.09	0.30	0.70	1.37	1.95	146
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.04	0.11	0.19	0.29	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	146
	Nonaccrual	0.18	0.00	0.00	0.03	0.14	0.30	0.61	0.86	146
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.09	0.41	0.60	146
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.30	146
	Nonaccrual	0.20	0.00	0.00	0.00	0.07	0.41	0.86	1.34	146
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.21	0.77	1.54	115
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.16	115
	Nonaccrual	0.48	0.00	0.00	0.00	0.00	0.56	2.12	4.40	115
Credit card	30-89 days past due	0.60	0.00	0.00	0.00	0.20	0.99	2.60	3.14	47
	90+ days past due	0.16	0.00	0.00	0.00	0.00	0.02	0.57	2.03	47
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.07	0.70	47

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 06/30/2018

**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.27	8.85	9.65	10.61	11.74	13.69	16.44	18.55	147
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Tier 1 capital, column A	12.96	9.85	10.26	11.33	12.35	14.48	17.58	18.66	147
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Total capital, column A	14.43	11.23	12.07	12.69	13.84	15.82	19.20	20.26	147
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Tier 1 leverage	10.19	7.92	8.15	9.04	9.95	11.16	12.72	13.86	147



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Cost: Interest-bearing deposits	1.50	1.21	1.24	1.34	1.50	1.66	1.76	1.79	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans	0.13	0.10	0.11	0.12	0.13	0.15	0.16	0.16	2
Foreign governments and institutions									
<b>Growth Rates</b>									
Net loans and leases	19.42	-97.17	-74.20	-33.18	-15.50	17.40	310.57	324.69	24
Total selected assets	6.29	-100.00	-100.00	-25.15	-0.34	9.86	175.19	348.81	47
Deposits	29.86	9.86	12.09	18.75	29.86	40.97	47.63	49.85	2





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 06/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	97.10	0.00	17.50	62.68	95.07	115.36	185.06	263.90	106
Dividends paid / Net income	27.35	0.00	0.00	8.18	31.67	42.42	59.88	75.44	146
Net income - dividends / Average equity	7.85	1.32	3.38	5.59	7.70	9.82	13.22	16.11	147
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	103.44	0.00	0.00	60.20	109.21	150.24	253.76	332.48	121
Dividends from nonbank subsidiaries	1.74	0.00	0.00	0.00	0.00	0.43	12.16	24.42	121
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Dividends from all subsidiaries	112.19	0.00	0.00	73.93	112.40	154.57	272.02	370.01	121
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	28.33	0.00	0.00	0.00	30.37	50.01	70.34	97.74	141
Interest income from bank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.13	0.71	1.76	141
Mortgage and service fees from bank subsidiaries	0.36	0.00	0.00	0.00	0.00	0.00	1.90	9.36	141
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.41	141
Operating income from bank subsidiaries	30.75	0.00	0.00	2.76	32.37	51.89	72.83	141.03	141
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	64.53	0.00	0.00	0.00	70.13	100.00	134.53	420.58	75
Interest income from nonbank subsidiaries	0.19	0.00	0.00	0.00	0.00	0.00	0.00	5.27	75
Mortgage and serv fees from nonbank subsidiaries	0.34	0.00	0.00	0.00	0.00	0.00	0.00	11.10	75
Other income from nonbank subsidiaries	0.14	0.00	0.00	0.00	0.00	0.00	0.00	3.45	75
Operating income from nonbank subsidiaries	81.69	0.00	0.00	3.64	80.00	100.00	170.61	653.02	75
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	43.82	0.00	0.00	5.72	32.20	43.42	99.26	126.87	6
Interest income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.03	6
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Operating income from subsidiary BHCs	43.83	0.00	0.00	5.73	32.22	43.42	99.26	126.87	6
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	66.51	0.00	0.00	0.00	94.84	99.44	99.98	100.00	138
Interest income from bank subsidiaries	2.83	0.00	0.00	0.00	0.00	0.43	10.35	62.71	138
Mortgage and service fees from bank subsidiaries	1.32	0.00	0.00	0.00	0.00	0.00	2.78	46.61	138
Other income from bank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.04	1.34	138
Operating income from bank subsidiaries	79.22	0.00	0.00	81.08	99.16	99.97	100.00	100.00	138
Dividends from nonbank subsidiaries	3.31	0.00	0.00	0.00	0.00	0.42	16.76	53.92	138
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.21	138
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating income from nonbank subsidiaries	4.59	0.00	0.00	0.00	0.00	1.91	20.86	71.91	138
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138
Loans and advances from subsidiaries / Short term debt	924.85	4.76	16.94	135.36	434.26	1166.67	2397.15	3324.94	12
Loans and advances from subsidiaries / Total debt	70.71	0.00	0.00	0.00	36.60	118.62	237.65	464.17	73

# BHCPR Reporters for Quarter Ending 06/30/2018

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 03/31/2018 and Other Notes</u>
1199602	6,320,466	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1061679	3,560,187	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	4,146,225	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,727,925	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,072,036	ANB CORPORATION, THE	TERRELL, TX	Moved from Peer 3
1133286	7,622,965	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,221,874	BANCORP, INC., THE	WILMINGTON, DE	
3547999	4,273,475	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,768,393	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,539,059	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3846629	5,774,352	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
1246159	3,010,877	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3814310	9,539,504	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	4,412,954	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,632,713	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	7,304,894	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,394,203	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,434,833	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	4,805,280	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	3,705,120	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,193,782	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,376,653	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,071,346	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	3,697,977	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,100,928	CBTX, INC.	BEAUMONT, TX	
1022764	5,681,519	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
111108E	4,898,099	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,373,812	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	3,009,629	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	Moved from Peer 3
1060328	3,881,875	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	6,276,002	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,188,076	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,205,186	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	5,275,368	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	3,549,160	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,337,968	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1029222	8,093,863	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	6,253,175	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	8,910,247	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	6,589,592	DURANT BANCORP, INC.	DURANT, OK	
2652104	7,880,017	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	6,133,131	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	5,509,924	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	3,714,627	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	3,098,628	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	4,136,144	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,206,508	FB CORPORATION	CREVE COEUR, MO	
1132104	4,940,569	FB FINANCIAL CORPORATION	NASHVILLE, TN	

1081118	4,892,369	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	4,191,315	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	4,590,538	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	5,718,926	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	4,108,274	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	7,775,544	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,648,755	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3407598	3,276,284	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT	
3316917	3,039,574	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
1102312	7,685,470	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	5,972,261	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	3,115,773	FIRST INTERNET BANCORP	FISHERS, IN	Moved from Peer 3
1208559	9,736,345	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1206760	3,369,473	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	Moved from Peer 3
1048894	4,292,475	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,695,481	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,467,616	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	4,165,238	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	3,820,382	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,345,463	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	3,104,890	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,572,086	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,392,031	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,775,967	GUARANTY BANCORP	DENVER, CO	
2900261	5,415,202	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,386,997	HAPPY BANCSHARES, INC.	CANYON, TX	
2634874	3,123,207	HERITAGE COMMERCE CORP	SAN JOSE, CA	Moved from Peer 3
2166124	4,789,488	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,002,956	HILLS BANCORPORATION	HILLS, IA	
3843507	7,163,877	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,735,257	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,304,169	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	4,076,611	HORIZON BANCORP	MICHIGAN CITY, IN	
1136803	8,382,457	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	3,234,522	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	Moved from Peer 3
2112439	3,935,505	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,215,384	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,857,301	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	6,579,874	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,535,268	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,762,994	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	9,252,517	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3884863	3,472,967	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	6,510,233	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1135972	8,530,464	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,288,521	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,786,682	MERCHANTS BANCORP	CARMEL, IN	
1902651	5,677,830	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	4,169,260	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,736,839	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	5,730,600	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,276,277	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	5,647,256	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
3551389	3,214,367	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
1139279	9,467,138	NBT BANCORP INC.	NORWICH, NY	

3212091	6,185,731	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	8,018,616	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	4,188,158	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
4122722	9,647,411	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,780,031	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	7,754,268	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,501,562	OFG BANCORP	SAN JUAN, PR	
2233950	3,582,810	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	4,372,311	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,167,519	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
3489594	8,158,131	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1142336	7,462,156	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	4,265,174	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	3,972,091	PEOPLES BANCORP INC.	MARIETTA, OH	
3133637	9,732,912	PROVIDENT FINANCIAL SERVICES, INC.	BERSEY CITY, NJ	
2125813	4,106,883	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	3,118,199	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	Moved from Peer 3
1097025	5,265,945	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	7,097,346	S&T BANCORP, INC.	INDIANA, PA	
3365858	4,823,856	SALEM FIVE BANCORP	SALEM, MA	
1248304	8,152,600	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	5,922,681	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	7,084,562	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	7,654,892	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1245068	6,250,173	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
4036324	5,012,381	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA	
1417333	5,119,854	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,112,592	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	3,324,763	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,544,945	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,745,800	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,863,153	TRICO BANCSHARES	CHICO, CA	
3475074	5,233,936	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	3,794,631	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	4,941,593	TRUSTCO BANK CORP NY	GLENVILLE, NY	
2509413	7,212,880	UNITED FINANCIAL BANCORP, INC.	HARTFORD, CT	
1116609	4,749,181	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA	
1050712	3,069,226	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	3,133,627	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	6,225,729	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	4,738,834	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1025541	5,584,582	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	5,883,476	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	
3844269	7,112,547	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 2 has 147 bank holding companies.