

BHCPR PEER GROUP DATA

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Date: 03/31/2017

Summary Ratios

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.85	2.90	2.80	2.81	2.88
+ Non-interest income	1.33	1.33	1.39	1.45	1.50
- Overhead expense	2.68	2.74	2.72	2.85	2.93
- Provision for loan and lease losses	0.14	0.24	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)	1.37	1.30	1.36	1.33	1.42
Net operating income	0.92	0.86	0.90	0.91	0.96
Net income	0.93	0.86	0.90	0.92	0.96
Net income (sub-chapter S adjusted)	1.00	0.97	1.54	1.41	
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.63	3.66	3.57	3.57	3.71
Interest expense	0.52	0.47	0.49	0.46	0.49
Net interest income (tax equivalent)	3.11	3.18	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)	19.79	12.61	19.75	15.90	32.43
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.05	1.18	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.03	1.16	1.04	1.14	1.22
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.82	1.02	0.88	0.97	1.09
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.49	0.53	0.51	0.58	0.60
Liquidity and Funding					
Net noncore funding dependence	16.00	17.03	18.65	18.17	17.27
Net short-term noncore funding dependence	4.69	3.76	5.98	4.31	4.06
Net loans and leases / Total assets	62.17	63.16	61.97	62.72	61.49
Capitalization					
Tier 1 leverage ratio	9.63	9.64	9.40	9.68	9.82
Equity capital / Total assets	11.72	11.62	11.52	11.65	11.73
Equity capital + minority interest / Total assets	11.79	11.71	11.60	11.75	11.90
Tier 1 common equity capital / Total risk-weighted assets	12.30	11.90	12.16	12.08	11.92
Net Loans and leases / Equity capital (X)	5.30	5.44	5.37	5.42	5.27
Cash dividends / Net income	27.49	30.25	29.05	28.06	27.42
Cash dividends / Net income (sub-chapter S adjusted)	-53.15	124.72	-20.06	15.95	
Retained earnings / Average equity capital	5.60	4.93	5.34	5.29	5.69
Growth Rates					
Assets	8.38	6.70	8.31	7.61	9.24
Equity capital	8.78	6.32	7.99	5.87	9.53
Net loans and leases	8.58	8.84	8.51	9.31	11.05
Noncore funding	0.26	7.66	9.42	5.64	11.46
Parent Company Ratios					
Short-term debt / Equity capital	1.30	0.95	1.33	1.23	2.43
Long-term debt / Equity capital	12.15	12.62	12.53	12.95	10.76
Equity investment in subs / Equity capital	101.54	102.78	101.56	102.41	102.66
Cash FR op + noncash + op expenses / Op expenses + dividends	113.52	162.67	146.55	143.71	149.64

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.32	3.34	3.26	3.25	3.35
Less: Interest expense	0.48	0.43	0.45	0.42	0.44
Equals: Net interest income (tax equivalent)	2.85	2.90	2.80	2.81	2.88
Plus: Non-interest income	1.33	1.33	1.39	1.45	1.50
Equals: adjusted operating income (tax equivalent)	4.23	4.30	4.25	4.39	4.51
Less: Overhead Expense	2.68	2.74	2.72	2.85	2.93
Less: Provision for loan and lease losses	0.14	0.24	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)	1.37	1.30	1.36	1.33	1.42
Less: Applicable income taxes (tax equivalent)	0.44	0.44	0.45	0.44	0.47
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.92	0.86	0.90	0.91	0.96
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.93	0.86	0.90	0.92	0.96
Memo: Net income (last four quarters)	0.95	0.91	0.94	0.93	0.96
Net income-BHC and noncontrolling (minority) interest	0.94	0.86	0.91	0.92	0.97
Margin Analysis					
Average earning assets / Average assets	91.69	91.65	91.56	91.39	91.14
Average interest-bearing funds / Average assets	65.56	66.73	65.51	66.48	67.02
Interest income (tax equivalent) / Average earning assets	3.63	3.66	3.57	3.57	3.71
Interest expense / Average earning assets	0.52	0.47	0.49	0.46	0.49
Net interest income (tax equivalent) / Average earning assets	3.11	3.18	3.06	3.09	3.18
Yield or Cost					
Total loans and leases (tax equivalent)	4.35	4.36	4.31	4.30	4.50
Interest-bearing bank balances	0.74	0.48	0.51	0.28	0.28
Fed funds sold and reverse repos	0.83	0.54	0.72	0.48	0.43
Trading assets	1.15	1.00	1.21	0.94	1.04
Total earning assets	3.56	3.58	3.51	3.50	3.65
Investment securities (tax equivalent)	2.41	2.44	2.42	2.33	2.41
US Treasury and agency securities (excluding Mortgage-backed securities)	1.49	1.48	1.51	1.41	1.29
Mortgage-backed securities	2.18	2.27	2.13	2.25	2.32
All other securities	3.65	3.61	3.70	3.46	3.66
Interest-bearing deposits	0.41	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	0.43	0.29	0.36	0.26	0.28
Fed funds purchased and repos	0.73	0.55	0.64	0.48	0.57
Other borrowed funds and trading liabilities	1.58	1.63	1.55	1.56	1.64
All interest-bearing funds	0.72	0.63	0.69	0.62	0.59

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Non-interest Income & Expenses

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Analysis Ratios					
Mutual fund fee income / Non-interest income	2.98	3.14	2.86	3.34	3.11
Overhead expenses / Net Interest Income + non-interest income	64.13	65.04	64.64	66.99	66.44
Percent of Average Assets					
Total overhead expense	2.68	2.74	2.72	2.85	2.93
Personnel expense	1.42	1.42	1.41	1.40	1.43
Net occupancy expense	0.29	0.31	0.29	0.32	0.33
Other operating expenses	0.94	0.98	0.99	1.09	1.16
Overhead less non-interest income	1.33	1.40	1.32	1.34	1.35
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	63.25	64.09	63.78	66.06	65.66
Personnel expense	33.89	33.90	33.57	33.64	32.38
Net occupancy expense	6.96	7.40	6.99	7.47	7.59
Other operating expenses	21.43	21.99	22.41	24.44	24.98
Total non-interest income	31.17	30.10	32.47	33.40	32.68
Fiduciary activities income	2.21	2.63	2.27	2.69	2.67
Service charges on domestic deposit accounts	4.23	4.63	4.32	4.66	4.81
Trading revenue	0.98	1.36	0.98	0.99	1.19
Investment banking fees and commissions	3.61	2.43	3.67	2.86	2.67
Insurance activities revenue	0.58	0.81	0.56	0.91	0.79
Venture capital revenue	0.02	0.00	0.01	0.05	0.08
Net servicing fees	0.78	0.06	0.60	0.73	0.56
Net securitization income	0.00	0.00	0.02	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	1.70	1.34	2.21	1.99	1.44
Other non-interest income	9.99	11.10	10.85	11.38	10.41
Overhead less non-interest income	31.38	33.27	31.53	32.60	32.51
Applicable income taxes / Pretax net operating income (tax equivalent)	27.84	29.40	29.45	28.10	29.20
Applicable income tax + TE / Pretax net operating income + TE	32.50	34.68	33.84	32.77	33.11

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Percent Composition of Assets

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Real estate loans	35.59	34.15	34.33	33.17	33.06
Commercial and industrial loans	12.55	13.67	12.69	13.80	13.65
Loans to individuals	4.24	5.07	4.37	5.19	5.05
Loans to depository institutions and acceptances of other banks	0.08	0.08	0.09	0.08	0.11
Agricultural loans	0.16	0.16	0.16	0.16	0.13
Other loans and leases	4.89	5.04	5.15	5.24	4.81
Net loans and leases	62.17	63.16	61.97	62.72	61.49
Debt securities over 1 year	14.72	15.35	14.77	15.36	15.71
Mutual funds and equity securities	0.06	0.09	0.06	0.10	0.10
Subtotal	78.79	79.91	78.74	79.49	78.78
Interest-bearing bank balances	3.93	4.24	3.68	4.02	4.63
Federal funds sold and reverse repos	1.89	0.81	1.86	0.84	0.68
Debt securities 1 year or less	1.85	2.09	1.89	2.20	2.08
Trading assets	1.41	0.83	1.43	0.74	0.77
Total earning assets	90.08	90.14	89.90	89.83	89.59
Non-interest cash and due from depository institutions	1.09	1.06	1.16	1.15	1.24
Other real estate owned	0.07	0.10	0.07	0.10	0.14
All other assets	8.78	8.76	8.87	8.99	9.09
Memoranda					
Short-term investments	9.21	8.46	9.01	8.39	8.39
US Treasury securities	1.10	1.02	1.14	1.12	1.06
US agency securities (excluding Mortgage-backed securities)	0.72	1.00	0.70	1.07	1.19
Municipal securities	1.52	1.52	1.49	1.39	1.31
Mortgage-backed securities	10.89	11.51	10.88	11.38	11.49
Asset-backed securities	0.31	0.37	0.33	0.40	0.43
Other debt securities	0.34	0.46	0.34	0.53	0.53
Loans held-for-sale	0.36	0.44	0.46	0.48	0.37
Loans not held-for-sale	62.08	63.16	61.73	62.53	61.78
Real estate loans secured by 1-4 family	13.49	14.22	13.46	14.33	15.21
Revolving	2.60	2.77	2.53	2.77	3.14
Closed-end, secured by first liens	10.21	10.67	10.21	10.78	11.10
Closed-end, secured by junior liens	0.34	0.41	0.35	0.43	0.47
Commercial real estate loans	19.55	17.74	18.43	16.85	15.88
Construction and land development	3.07	2.52	2.77	2.35	2.00
Multifamily	2.65	2.55	2.59	2.36	2.13
Nonfarm nonresidential	12.88	11.82	12.08	11.27	10.78
Real estate loans secured by farmland	0.29	0.27	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	55.19	53.51	53.68	52.17	52.96
Real estate loans secured by 1-4 family	22.00	23.11	22.07	23.24	25.22
Revolving	4.13	4.46	4.07	4.46	5.22
Closed-end	17.56	18.25	17.66	18.41	19.49
Commercial real estate loans	29.66	27.12	28.06	25.83	24.50
Construction and land development	4.72	3.95	4.31	3.70	3.18
1-4 family	0.86	0.65	0.75	0.61	0.54
Other	3.73	3.21	3.45	2.99	2.57
Multifamily	4.01	3.86	3.95	3.58	3.27
Nonfarm nonresidential	19.47	18.07	18.36	17.31	16.67
Owner-occupied	7.52	6.90	6.98	6.84	6.24
Other	12.01	11.04	11.37	10.48	9.66
Real estate loans secured by farmland	0.45	0.44	0.43	0.40	0.37
Loans to depository institutions and acceptances of other banks	0.24	0.18	0.27	0.20	0.22
Commercial and industrial loans	20.79	22.39	21.10	22.76	22.49
Loans to individuals	7.40	8.19	7.66	8.38	8.43
Credit card loans	1.07	1.62	1.19	1.71	1.78
Agricultural loans	0.26	0.27	0.26	0.27	0.23
Other loans and leases	10.01	9.45	10.48	9.88	9.18
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	341.05	328.61	327.21	320.13	306.02
Real estate loans secured by 1-4 family	130.24	136.94	128.66	138.11	133.95
Revolving	25.14	27.37	24.62	27.00	29.49
Closed-end	103.23	107.22	102.17	108.47	101.16
Commercial real estate loans	186.74	171.35	174.93	162.53	157.21
Construction and land development	28.93	24.10	26.34	22.52	21.28
1-4 family	5.45	4.13	4.78	3.86	3.65
Other	22.70	19.51	20.96	18.15	16.95
Multifamily	25.30	24.87	24.97	23.21	19.72
Nonfarm nonresidential	123.50	115.10	115.14	110.03	110.04
Owner-occupied	46.72	42.73	43.26	42.26	44.37
Other	74.22	69.10	70.38	64.97	62.22
Real estate loans secured by farmland	2.68	2.61	2.53	2.32	2.46
Loans to depository institutions and acceptances of other banks	0.86	0.74	0.96	0.79	1.07
Commercial and industrial loans	115.74	127.65	116.39	126.48	135.29
Loans to individuals	40.14	47.09	40.97	48.24	47.99
Credit card loans	4.92	8.22	5.49	8.77	6.65
Agricultural loans	1.43	1.42	1.39	1.39	1.30
Other loans and leases	47.91	48.59	49.66	49.46	45.59
Supplemental					
Non-owner occupied CRE loans / Gross loans	22.76	20.70	21.70	19.52	18.04
Non-owner occupied CRE loans / Total risk based capital	141.58	130.15	133.52	122.23	113.36
Construction and land development loans / Total risk based capital	28.93	24.10	26.34	22.52	21.28
Total CRE loans / Total risk based capital	192.26	177.05	180.50	167.95	162.79

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Liquidity and Funding

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Short-term investments	9.21	8.46	9.01	8.39	8.39
Liquid assets	24.55	23.75	24.58	23.79	24.24
Investment securities	17.28	18.12	17.40	18.21	18.50
Net loans and leases	62.17	63.16	61.97	62.72	61.49
Net loans, leases and standby letters of credit	63.46	64.62	63.32	64.21	63.48
Core deposits	61.35	60.85	59.17	59.80	59.99
Noncore funding	22.13	23.02	24.19	23.80	22.93
Time deposits of \$100K or more		5.64	5.26	5.40	5.83
Foreign deposits	0.56	0.63	0.60	0.67	0.84
Federal funds purchased and repos	2.38	1.88	2.40	2.03	2.40
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.69	0.86	0.79	0.99	1.51
Commercial paper	0.02	0.02	0.01	0.03	0.08
Other borrowings w/remaining maturity of 1 year or less	3.34	3.06	3.69	3.31	3.23
Earning assets repriceable in 1 year	41.78	40.97	41.98	40.67	39.53
Interest-bearing liabilities repriceable in 1 year	8.20	9.07	8.17	8.89	10.44
Long-term debt repriceable in 1 year	1.51	1.58	1.62	1.86	1.23
Net assets repriceable in 1 year	30.51	29.05	30.56	28.43	26.63
Other Liquidity and Funding Ratios					
Net noncore funding dependence	16.00	17.03	18.65	18.17	17.27
Net ST noncore funding dependence	4.69	3.76	5.98	4.31	4.06
Short-term investment / ST noncore funding	78.85	84.57	69.07	83.89	83.08
Liquid assets-ST noncore funding / Nonliquid assets	18.75	18.80	18.39	18.01	17.97
Net loans and leases / Total deposits	88.79	87.95	88.81	90.12	87.66
Net loans and leases / Core deposits	104.28	107.30	107.40	110.21	107.23
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.25	1.28	-0.33	0.31	0.76
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.71	1.66	-1.03	0.21	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.09	-0.04	-0.13	-0.04	-0.03
Percent of Investment Securities					
Held-to-maturity securities	17.37	18.93	18.12	18.61	16.91
Available-for-sale securities	82.63	81.07	81.88	81.39	83.09
US Treasury securities	7.52	6.48	7.82	7.34	6.74
US agency securities (excluding Mortgage-backed securities)	4.24	6.03	4.36	6.23	6.60
Municipal securities	8.70	8.97	8.51	7.85	6.64
Mortgage-backed securities	65.17	65.56	64.90	65.00	65.73
Asset-backed securities	1.85	2.01	2.21	2.11	2.31
Other debt securities	2.44	2.64	2.56	2.89	2.85
Mutual funds and equity securities	0.60	0.87	0.70	0.82	0.81
Debt securities 1 year or less	11.80	12.56	11.53	13.34	12.79
Debt securities 1 to 5 years	19.07	19.91	19.40	19.08	20.30
Debt securities over 5 years	64.18	63.43	64.38	63.57	62.20
Pledged securities	34.72	37.30	34.59	36.61	39.58
Structured notes, fair value	0.07	0.10	0.08	0.13	0.15
Percent Change from Prior Like Quarter					
Short-term investments	10.98	10.69	14.53	3.93	24.99
Investment securities	13.95	6.58	12.21	9.03	5.89
Core deposits	12.97	7.81	10.21	9.37	9.83
Noncore funding	0.26	7.66	9.42	5.64	11.46

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Derivatives and Off-Balance-Sheet Transactions

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Loan commitments	24.34	27.09	24.39	26.90	25.54
Standby letters of credit	1.05	1.20	1.10	1.21	1.56
Commercial and similar letters of credit	0.03	0.03	0.03	0.04	0.05
Securities lent	0.47	0.21	0.54	0.22	0.36
Credit derivatives - notional amount (BHC as guarantor)	0.25	0.50	0.32	0.53	0.62
Credit derivatives - notional amount (BHC as beneficiary)	0.50	0.53	0.59	0.56	0.65
Credit derivative contracts w/ purchased credit protection - invest grade	0.18	0.21	0.30	0.22	0.36
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.75	0.28	0.81	0.27	0.25
Derivative contracts	70.89	68.36	70.58	65.88	57.62
Interest rate contracts	50.19	49.63	50.43	46.97	40.11
Interest rate futures and forward contracts	16.21	9.96	15.98	8.38	4.46
Written options contracts (interest rate)	3.00	3.30	2.56	2.79	1.76
Purchased options contracts (interest rate)	2.13	2.12	2.12	1.88	1.68
Interest rate swaps	26.45	31.24	27.06	31.72	33.04
Foreign exchange contracts	9.41	13.64	9.39	14.23	13.88
Futures and forward foreign exchange contracts	5.97	7.77	5.31	8.72	7.93
Written options contracts (foreign exchange)	0.10	0.30	0.10	0.29	0.38
Purchased options contracts (foreign exchange)	0.10	0.28	0.10	0.28	0.38
Foreign exchange rate swaps	1.40	1.75	1.53	1.53	1.52
Equity, commodity, and other derivative contracts	3.24	2.35	3.30	2.34	1.63
Commodity and other futures and forward contracts	0.31	0.20	0.26	0.19	0.15
Written options contracts (commodity and other)	1.11	0.85	1.15	0.66	0.60
Purchased options contracts (commodity and other)	0.93	0.72	1.01	0.70	0.49
Commodity and other swaps	0.23	0.30	0.23	0.30	0.35
Percent of Average Loans and Leases					
Loan commitments	45.95	49.84	47.81	51.36	50.70

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	91.96	92.11	91.68	90.78	90.01
Foreign exchange contracts	4.26	5.56	4.36	6.66	6.99
Equity, commodity, and other contracts	1.91	1.57	1.95	1.69	1.99
Futures and forwards	17.01	16.97	17.54	18.93	16.52
Written options	8.42	8.52	7.63	7.51	7.76
Exchange-traded	0.29	0.19	0.21	0.11	0.11
Over-the-counter	7.25	7.98	6.56	7.13	7.40
Purchased options	4.66	3.98	4.71	4.21	4.58
Exchange-traded	0.54	0.24	0.49	0.21	0.19
Over-the-counter	3.29	3.29	3.45	3.49	4.01
Swaps	62.13	64.79	62.97	66.25	65.97
Held for trading	43.07	42.08	43.56	43.29	45.84
Interest rate contracts	34.96	34.57	35.08	35.28	36.80
Foreign exchange contracts	2.28	2.94	2.42	3.36	3.70
Equity, commodity, and other contracts	0.83	0.58	0.86	0.58	0.82
Non-traded	56.93	57.92	56.44	56.71	54.16
Interest rate contracts	52.29	53.44	51.72	51.40	48.86
Foreign exchange contracts	0.67	1.00	0.64	1.22	1.56
Equity, commodity, and other contracts	0.30	0.49	0.30	0.54	0.50
Derivative contracts (excluding futures and FX 14 days or less)	93.85	90.26	92.81	91.19	87.15
One year or less	31.52	25.70	30.73	27.34	23.71
Over 1 year to 5 years	30.16	33.79	32.85	33.98	34.15
Over 5 years	29.47	23.97	32.85	24.87	22.74
Gross negative fair value (absolute value)	0.78	1.69	0.99	1.21	1.45
Gross positive fair value	0.86	1.57	1.13	1.23	1.53
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.08	0.11	0.09	0.08	0.11
Gross positive fair value (X)	0.08	0.12	0.10	0.09	0.12
Held for trading (X)	0.06	0.09	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	0.05	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	0.57	0.66	0.81	0.55	0.76

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2017

Allowance and Net Loan and Lease Losses

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.14	0.24	0.17	0.17	0.14
Provision for loan and lease losses / Average loans and leases	0.24	0.40	0.31	0.28	0.23
Provision for loan and lease losses / Net losses	108.28	163.64	141.39	109.07	105.06
Allowance for loan and lease losses / Total loans and leases not held for sale	1.05	1.18	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	1.03	1.16	1.04	1.14	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	9.02	7.16	8.27	9.29	11.58
Allowance for loan and lease losses / Nonaccrual assets	179.54	153.93	167.13	165.86	164.85
ALLL/90+ days past due + nonaccrual loans and leases	132.72	125.22	123.63	127.52	129.92
Gross loan and lease losses / Average loans and leases	0.32	0.41	0.37	0.44	0.45
Recoveries / Average loans and leases	0.10	0.13	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	8.10	9.88	40.49	39.29	33.44
Earnings coverage of net losses (X)	19.79	12.61	19.75	15.90	32.43
Net Loan and Lease Losses By Type					
Real estate loans	0.03	0.04	0.03	0.09	0.17
Real estate loans secured by 1-4 family	0.03	0.10	0.06	0.12	0.22
Revolving	0.06	0.18	0.13	0.19	0.30
Closed-end	0.02	0.07	0.04	0.10	0.18
Commercial real estate loans	0.01	-0.01	0.00	0.00	0.07
Construction and land development	-0.05	-0.03	-0.04	-0.07	0.06
1-4 family	0.00	-0.01	-0.01	-0.01	-0.01
Other	-0.04	-0.03	-0.02	-0.06	0.08
Multifamily	-0.01	-0.01	0.00	-0.01	0.02
Nonfarm nonresidential	0.02	0.00	0.01	0.02	0.09
Owner-occupied	0.01	0.01	0.01	0.02	0.04
Other	0.00	0.00	0.00	0.00	0.04
Real estate loans secured by farmland	0.00	-0.01	-0.02	-0.01	0.04
Commercial and industrial loans	0.33	0.36	0.41	0.24	0.17
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	1.48	1.31	1.28	1.18	1.34
Credit card loans	3.47	2.90	2.67	2.66	2.46
Agricultural loans	0.06	0.06	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	0.12	0.14	0.19	0.16

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2017

Past Due and Nonaccrual Assets

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Loans and Leases					
30-89 days past due loans and leases	0.49	0.53	0.51	0.58	0.60
90+ days past due loans and leases	0.22	0.29	0.23	0.30	0.29
Nonaccrual loans and leases	0.70	0.84	0.76	0.77	0.84
90+ days past due and nonaccrual loans and leases	0.99	1.22	1.06	1.17	1.22
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.49	0.54	0.51	0.58	0.61
90+ days past due assets	0.22	0.29	0.23	0.30	0.29
Nonaccrual assets	0.72	0.85	0.77	0.79	0.85
30+ days past due and nonaccrual assets	1.53	1.79	1.63	1.79	1.92
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.60	0.73	0.64	0.70	0.72
90+ past due and nonaccrual assets + other real estate owned	0.67	0.83	0.72	0.80	0.86
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.81	1.02	0.86	1.00	1.11
Allowance for loan and leases losses	133.48	150.18	139.29	154.82	154.12
Equity cap + allowance for loan and lease losses	6.58	8.39	7.07	8.12	8.87
Tier 1 cap + allowance for loan and lease losses	8.14	10.56	8.71	10.48	10.56
Loans and Leases + other real estate owned	1.30	1.65	1.38	1.60	1.81

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2017

Past Due and Nonaccrual Loans and Leases

		03/31/2017	03/31/2016	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	0.46	0.53	0.48	0.56	0.60
	90+ days past due	0.29	0.41	0.31	0.43	0.46
	Nonaccrual	0.75	0.94	0.81	1.04	1.25
Commercial and industrial	30-89 days past due	0.36	0.32	0.33	0.29	0.26
	90+ days past due	0.05	0.05	0.05	0.05	0.04
	Nonaccrual	1.11	1.21	1.19	0.85	0.59
Individuals	30-89 days past due	0.81	0.91	1.08	1.08	1.08
	90+ days past due	0.21	0.19	0.21	0.20	0.22
	Nonaccrual	0.22	0.22	0.22	0.26	0.37
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.34	0.30	0.20	0.16	0.10
	90+ days past due	0.05	0.02	0.03	0.01	0.01
	Nonaccrual	0.88	0.83	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	0.03	0.01	0.03	0.03	0.00
Other loans and leases	30-89 days past due	0.16	0.23	0.16	0.22	0.20
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.15	0.15	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: 03/31/2017

		03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.68	0.81	0.82	0.84	0.88
	90+ days past due	0.59	0.72	0.69	0.75	0.71
	Nonaccrual	1.07	1.31	1.19	1.33	1.57
Revolving	30-89 days past due	0.51	0.53	0.60	0.57	0.63
	90+ days past due	0.08	0.07	0.07	0.08	0.12
	Nonaccrual	1.27	1.31	1.30	1.43	1.24
Closed-End	30-89 days past due	0.73	0.90	0.91	0.93	1.00
	90+ days past due	0.69	0.86	0.79	0.89	0.88
	Nonaccrual	1.07	1.32	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	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.08	0.11	0.09	0.11	0.13
Commercial real estate	30-89 days past due	0.19	0.20	0.16	0.19	0.23
	90+ days past due	0.05	0.07	0.05	0.06	0.11
	Nonaccrual	0.36	0.52	0.40	0.55	0.83
Construction and development	30-89 days past due	0.25	0.26	0.22	0.28	0.29
	90+ days past due	0.04	0.09	0.04	0.10	0.20
	Nonaccrual	0.29	0.50	0.34	0.52	1.33
1-4 family	30-89 days past due	0.05	0.06	0.04	0.06	0.07
	90+ days past due	0.00	0.01	0.01	0.02	0.02
	Nonaccrual	0.03	0.07	0.03	0.07	0.16
Other	30-89 days past due	0.18	0.17	0.15	0.20	0.18
	90+ days past due	0.03	0.07	0.03	0.07	0.14
	Nonaccrual	0.23	0.39	0.27	0.40	1.08
Multifamily	30-89 days past due	0.11	0.13	0.07	0.12	0.15
	90+ days past due	0.02	0.04	0.02	0.03	0.06
	Nonaccrual	0.11	0.21	0.12	0.23	0.31
Nonfarm non-residential	30-89 days past due	0.18	0.18	0.16	0.18	0.21
	90+ days past due	0.05	0.06	0.05	0.06	0.10
	Nonaccrual	0.40	0.60	0.45	0.56	0.91
Owner occupied	30-89 days past due	0.08	0.08	0.08	0.08	0.09
	90+ days past due	0.02	0.03	0.02	0.03	0.04
	Nonaccrual	0.22	0.29	0.24	0.29	0.37
Other	30-89 days past due	0.08	0.09	0.07	0.09	0.11
	90+ days past due	0.02	0.03	0.02	0.03	0.05
	Nonaccrual	0.16	0.23	0.18	0.24	0.42
Farmland	30-89 days past due	0.24	0.28	0.14	0.16	0.11
	90+ days past due	0.08	0.20	0.06	0.19	0.20
	Nonaccrual	0.90	0.60	0.73	0.71	0.74
Credit card	30-89 days past due	1.21	1.10	1.21	1.16	1.09
	90+ days past due	0.77	0.69	0.75	0.69	0.59
	Nonaccrual	0.13	0.08	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: 03/31/2017

	03/31/2017			03/31/2016			12/31/2016			12/31/2015			12/31/2014		
Capital Ratios															
Tier 1 leverage ratio	9.63			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	12.30			11.90			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 DATA

Peer Group: 1
Date: 03/31/2017

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

	03/31/2017		03/31/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A	12.27		11.86		12.16		12.00		13.19	
Common equity tier 1 capital, column B	0.45		0.62		0.47		0.63		7.01	
Tier 1 capital, column A	13.10		12.68		12.93		12.82		14.59	
Tier 1 capital, column B	0.53		0.70		0.55		0.70		7.74	
Total capital, column A	14.75		14.53		14.65		14.65		17.34	
Total capital, column B	0.58		0.78		0.61		0.79		8.66	
Tier 1 leverage	9.63		9.64		9.40		9.68		8.74	

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2017

Insurance and Broker-Dealer Activities

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.02	0.03	0.02	0.06	0.05
Insurance underwriting assets (P/C) / Total insurance underwriting assets	49.50	56.19	49.62	53.85	55.18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.50	43.81	50.38	46.15	44.82
Seperate account assets (L/H) / Total life assets	2.27	2.23	2.15	1.54	1.23
Insurance activities revenue / Adjusted operating income	0.58	0.81	0.56	0.91	0.79
Premium income / Insurance activities revenue	4.99	6.26	6.07	8.55	8.34
Credit related premium income / Total premium income	49.12	59.90	52.96	59.76	65.25
Other premium income / Total premium income	50.88	40.10	47.04	40.24	34.75
Insurance underwriting net income / Consolidated net income	0.09	0.15	0.12	0.12	0.17
Insurance net income (P/C) / Equity (P/C)	6.99	7.60	5.19	7.00	5.38
Insurance net income (L/H) / Equity (L/H)	7.18	55.89	4.69	2.70	8.34
Insurance benefits, losses, expenses / Insurance premiums	130.07	115.50	246.60	234.21	229.08
Reinsurance recovery (P/C) / Total assets (P/C)	0.41	0.45	0.41	0.86	1.00
Reinsurance recovery (L/H) / Total assets (L/H)	1.84	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	9.35	10.28	9.31	10.03	10.07
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	1.49	0.68	1.46	0.75	0.54

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2017

Foreign Activities

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Yield: Foreign loans	1.12	1.04	1.22	1.13	1.18
Cost: Interest-bearing deposits	0.43	0.29	0.36	0.26	0.28
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	102.07	0.09	67.21	5.92	0.27
Commercial and industrial loans	13.66	2.69	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	5.31	2.11	6.88	-0.33	36.01
Total selected assets	21.61	2.07	12.65	0.96	86.15
Deposits	-15.90	-27.17	47.76	-31.67	-5.47

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2017

Parent Company Analysis - Part 1

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	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Profitability					
Net income / Average equity capital	8.08	7.43	7.97	7.95	8.23
Bank net income / Average equity investment in banks	9.11	8.44	9.09	8.42	8.55
Nonbank net income / Average equity investment in nonbanks	5.31	5.91	5.56	6.36	6.24
Sub BHCs net income / Average equity investment in sub BHCs	7.61	7.01	7.12	7.06	7.14
Bank net income / Parent net income	76.80	80.65	80.11	78.59	72.88
Nonbank net income / Parent net income	8.54	8.09	6.37	6.83	7.61
Sub BHCs net income / Parent net income	74.62	79.56	76.68	76.51	83.54
Leverage					
Total liabilities / Equity capital	20.66	20.34	21.58	21.12	21.84
Total debt / Equity capital	13.63	13.99	14.01	14.46	14.14
Total debt + NP to subs that issued trust preferred / Equity capital	16.10	16.62	16.40	17.04	17.05
Total debt + Loans guaranteed for affiliate / Equity capital	13.92	14.34	14.23	14.83	14.75
Total debt / Equity capital - excess over fair value	13.78	14.13	14.17	14.60	14.28
Long-term debt / Equity capital	12.15	12.62	12.53	12.95	10.76
Short-term debt / Equity capital	1.30	0.95	1.33	1.23	2.43
Current portion of long-term debt / Equity capital	0.21	0.38	0.39	0.26	0.33
Excess cost over fair value / Equity capital	0.17	0.18	0.20	0.16	0.13
Long-term debt / Consolidated long-term debt	27.40	23.91	27.38	24.05	23.14
Double Leverage					
Equity investment in subs / Equity capital	101.54	102.78	101.56	102.41	102.66
Total investment in subs / Equity capital	110.76	108.92	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)	0.21	0.46	0.28	0.40	0.40
Equity investment in subs - equity cap / Net income-div (X)	1.49	2.07	1.75	1.65	2.30
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	119.35	160.55	137.82	147.01	145.21
Cash flow from operations + noncash + op exchange / Op exchange + div	113.52	162.67	146.55	143.71	149.64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.62	105.37	128.25	107.20	129.25
Pretax operating income + interest expenses / Interest expense	834.00	2,575.17	2,107.41	1,797.65	1,632.11
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	791.53	1,450.24	1,414.34	1,263.41	1,142.02
Dividends + interest from subs / Interest expenses + dividends	127.42	169.65	157.81	161.35	159.36
Fees + other income from subs / Salary + other expenses	14.96	17.72	14.75	14.52	14.59
Net income / Current part of long-term debt + preferred dividends (X)	16.74	13.79	55.02	56.52	43.35
Other Ratios					
Net assets repriceable in 1 year / Total assets	4.16	4.98	4.84	4.88	4.22
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.10	0.17	1.57	0.02	0.08
Nonaccrual	16.00	5.38	15.05	7.58	8.31
Total	16.10	5.77	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	0.17	0.24	0.11	0.25	0.46
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.17	0.28	0.11	0.29	0.56
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	5.96	3.58	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: 03/31/2017

Parent Company Analysis - Part 2

	03/31/2017	03/31/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	88.34	66.76	78.24	83.05	69.31
Dividends paid / Net income	27.49	30.30	29.05	28.06	27.42
Net income - dividends / Average equity	5.60	4.93	5.34	5.29	5.69
Percent of Dividends Paid					
Dividends from bank subsidiaries	106.07	135.87	116.31	114.67	117.63
Dividends from nonbank subsidiaries	3.49	3.98	11.99	7.85	16.50
Dividends from subsidiary BHCs	8.54	12.48	13.56	13.24	19.97
Dividends from all subsidiaries	142.20	203.02	190.88	167.07	198.41
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	38.40	54.30	44.62	45.41	46.43
Interest income from bank subsidiaries	0.73	0.67	0.54	0.61	0.82
Mortgage and service fees from bank subsidiaries	2.31	2.99	2.35	2.95	3.75
Other income from bank subsidiaries	0.00	0.00	0.00	0.02	0.01
Operating income from bank subsidiaries	47.27	67.00	53.32	53.32	55.85
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	37.95	60.24	60.44	67.71	46.97
Interest income from nonbank subsidiaries	14.67	5.34	7.00	5.61	4.33
Mortgage and serv fees from nonbank subsidiaries	0.74	1.45	1.34	1.87	2.10
Other income from nonbank subsidiaries	0.64	0.83	0.72	0.49	0.43
Operating income from nonbank subsidiaries	82.19	95.52	97.54	116.28	67.86
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	25.53	47.54	39.67	65.66	48.92
Interest income from subsidiary BHCs	1.94	0.26	0.33	0.20	0.96
Mortgage and service fees from subsidiary BHCs	0.42	0.51	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	28.76	51.72	42.09	109.82	66.14
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	48.05	49.82	52.71	52.69	53.75
Interest income from bank subsidiaries	1.15	1.86	1.13	0.84	0.78
Mortgage and service fees from bank subsidiaries	2.70	3.40	2.70	3.21	2.64
Other income from bank subsidiaries	0.17	0.41	0.03	0.09	0.06
Operating income from bank subsidiaries	62.00	65.37	63.25	63.11	64.63
Dividends from nonbank subsidiaries	3.02	3.18	3.92	5.22	3.54
Interest income from nonbank subsidiaries	5.69	2.62	3.89	2.20	0.91
Mortgage and service fees from nonbank subsidiaries	0.07	0.08	0.06	0.16	0.29
Other income from nonbank subsidiaries	0.13	0.18	0.19	0.12	0.13
Operating income from nonbank subsidiaries	15.25	10.95	13.55	11.67	8.96
Dividends from subsidiary BHCs	2.65	7.40	6.07	7.18	8.65
Interest income from subsidiary BHCs	0.08	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	4.29	8.23	7.37	7.90	9.52
Loans and advances from subsidiaries / Short term debt	65.01	120.15	152.87	118.43	100.26
Loans and advances from subsidiaries / Total debt	30.68	30.82	30.56	30.54	26.79

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									105
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.85	0.97	1.57	2.41	2.96	3.21	4.05	4.41	105
+ Non-interest income	1.33	0.25	0.38	0.77	1.14	1.94	2.48	3.15	105
- Overhead expense	2.68	1.55	1.71	2.20	2.62	3.06	3.82	4.04	105
- Provision for loan and lease losses	0.14	-0.04	-0.01	0.04	0.11	0.20	0.37	0.82	105
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	105
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	105
= Pretax net operating income (tax equivalent)	1.37	0.57	0.79	1.14	1.35	1.62	1.87	2.48	105
Net operating income	0.92	0.35	0.54	0.78	0.91	1.10	1.30	1.65	105
Net income	0.93	0.39	0.57	0.79	0.91	1.11	1.30	1.65	105
Net income (sub-chapter S adjusted)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.63	1.94	2.66	3.21	3.66	4.02	4.92	5.44	105
Interest expense	0.52	0.15	0.19	0.32	0.44	0.70	0.99	1.42	105
Net interest income (tax equivalent)	3.11	1.13	1.70	2.71	3.21	3.54	4.43	5.07	105
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.23	-0.02	0.00	0.04	0.15	0.32	0.67	1.71	105
Earnings coverage of net losses (X)	19.79	-83.87	1.56	4.94	11.20	26.01	77.11	175.49	103
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.05	0.31	0.47	0.73	1.03	1.26	1.76	2.41	105
Allowance for loan and lease losses / Total loans and leases	1.03	0.30	0.47	0.72	1.02	1.26	1.55	2.40	105
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.82	0.14	0.24	0.53	0.77	1.12	1.44	2.46	105
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.49	0.08	0.11	0.24	0.39	0.70	1.14	1.83	105
Liquidity and Funding									
Net noncore funding dependence	16.00	-6.14	-0.51	4.69	13.21	23.81	41.36	51.18	105
Net short-term noncore funding dependence	4.69	-39.20	-11.34	-1.02	4.77	13.55	19.00	24.23	105
Net loans and leases / Total assets	62.17	16.78	30.32	53.03	66.90	73.21	78.10	80.86	105
Capitalization									
Tier 1 leverage ratio	9.63	6.68	7.38	8.62	9.51	10.34	11.92	13.19	105
Equity capital / Total assets	11.72	8.22	8.77	10.05	11.53	13.41	15.02	15.79	105
Equity capital + minority interest / Total assets	11.79	8.24	8.92	10.06	11.74	13.45	15.17	16.05	105
Tier 1 common equity capital / Total risk-weighted assets	12.30	9.37	9.70	10.45	11.71	14.15	17.33	18.19	104
Net Loans and leases / Equity capital (X)	5.30	1.59	2.59	4.37	5.36	6.53	7.61	8.07	105
Cash dividends / Net income	27.49	0.00	0.00	11.98	29.68	41.85	67.10	77.26	105
Cash dividends / Net income (sub-chapter S adjusted)	-53.15	-53.15	-53.15	-53.15	-53.15	-53.15	-53.15	-53.15	1
Retained earnings / Average equity capital	5.60	1.38	2.01	4.13	5.46	7.00	9.33	11.50	105
Growth Rates									
Assets	8.38	-3.74	-0.73	3.18	5.74	12.34	26.94	37.01	99
Equity capital	8.78	-2.42	-0.65	1.68	5.17	12.90	33.67	46.15	99
Net loans and leases	8.58	-2.43	-1.32	2.71	6.73	13.36	28.46	37.78	99
Noncore funding	0.26	-40.21	-34.06	-20.33	1.04	14.98	43.98	98.09	99
Parent Company Ratios									
Short-term debt / Equity capital	1.30	0.00	0.00	0.00	0.00	0.64	8.10	16.42	105
Long-term debt / Equity capital	12.15	0.00	0.00	0.00	7.75	21.77	52.39	67.52	105
Equity investment in subs / Equity capital	101.54	78.78	88.21	97.01	101.79	107.56	111.69	122.55	105
Cash FR op + noncash + op expenses / Op expenses + dividends	113.52	-53.76	-18.53	45.97	104.54	170.43	277.69	352.94	103

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2017

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.32	1.79	2.47	3.03	3.32	3.70	4.55	4.94	105
Less: Interest expense	0.48	0.14	0.18	0.28	0.40	0.66	0.95	1.35	105
Equals: Net interest income (tax equivalent)	2.85	0.97	1.57	2.41	2.96	3.21	4.05	4.41	105
Plus: Non-interest income	1.33	0.25	0.38	0.77	1.14	1.94	2.48	3.15	105
Equals: adjusted operating income (tax equivalent)	4.23	2.70	3.25	3.77	4.16	4.58	5.31	7.30	105
Less: Overhead Expense	2.68	1.55	1.71	2.20	2.62	3.06	3.82	4.04	105
Less: Provision for loan and lease losses	0.14	-0.04	-0.01	0.04	0.11	0.20	0.37	0.82	105
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	105
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	105
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	105
Equals: Pretax net operating income (tax equivalent)	1.37	0.57	0.79	1.14	1.35	1.62	1.87	2.48	105
Less: Applicable income taxes (tax equivalent)	0.44	0.07	0.18	0.33	0.44	0.58	0.69	0.89	105
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	105
Equals: Net operating income	0.92	0.35	0.54	0.78	0.91	1.10	1.30	1.65	105
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Equals: Net income	0.93	0.39	0.57	0.79	0.91	1.11	1.30	1.65	105
Memo: Net income (last four quarters)	0.95	0.50	0.58	0.81	0.94	1.11	1.31	1.64	99
Net income-BHC and noncontrolling (minority) interest	0.94	0.42	0.58	0.79	0.92	1.11	1.31	1.65	105
Margin Analysis									
Average earning assets / Average assets	91.69	86.14	87.53	89.52	91.86	93.76	95.62	97.03	105
Average interest-bearing funds / Average assets	65.56	51.92	54.42	58.43	64.45	71.03	81.40	84.32	105
Interest income (tax equivalent) / Average earning assets	3.63	1.94	2.66	3.21	3.66	4.02	4.92	5.44	105
Interest expense / Average earning assets	0.52	0.15	0.19	0.32	0.44	0.70	0.99	1.42	105
Net interest income (tax equivalent) / Average earning assets	3.11	1.13	1.70	2.71	3.21	3.54	4.43	5.07	105
Yield or Cost									
Total loans and leases (tax equivalent)	4.35	2.87	3.49	3.90	4.21	4.71	5.75	7.39	105
Interest-bearing bank balances	0.74	0.23	0.41	0.57	0.72	0.87	1.13	1.42	105
Fed funds sold and reverse repos	0.83	0.00	0.00	0.38	0.89	1.24	1.63	2.29	69
Trading assets	1.15	0.00	0.00	0.00	0.89	2.15	3.31	3.78	75
Total earning assets	3.56	1.94	2.66	3.10	3.57	4.00	4.69	5.30	105
Investment securities (tax equivalent)	2.41	1.48	1.77	2.06	2.41	2.68	3.09	3.45	103
US Treasury and agency securities (excluding Mortgage-backed securities)	1.49	0.16	0.78	1.07	1.49	1.84	2.22	2.66	96
Mortgage-backed securities	2.18	1.62	1.67	1.89	2.17	2.45	2.75	2.90	103
All other securities	3.65	1.30	1.95	2.75	3.43	4.51	5.51	8.54	102
Interest-bearing deposits	0.41	0.08	0.13	0.23	0.38	0.57	0.82	1.03	104
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.43	0.02	0.05	0.17	0.30	0.66	0.86	1.09	31
Fed funds purchased and repos	0.73	0.06	0.10	0.28	0.56	0.87	1.69	3.35	94
Other borrowed funds and trading liabilities	1.58	0.67	0.78	1.08	1.57	1.95	2.63	3.06	104
All interest-bearing funds	0.72	0.25	0.33	0.47	0.62	0.96	1.35	1.81	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2017

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.98	0.00	0.00	0.55	2.28	4.74	8.89	10.85	105
Overhead expenses / Net Interest Income + non-interest income	64.13	42.66	48.80	58.04	64.48	69.33	77.70	82.98	105
Percent of Average Assets									
Total overhead expense	2.68	1.55	1.71	2.20	2.62	3.06	3.82	4.04	105
Personnel expense	1.42	0.76	0.86	1.16	1.41	1.67	2.13	2.31	105
Net occupancy expense	0.29	0.12	0.16	0.22	0.28	0.37	0.42	0.49	105
Other operating expenses	0.94	0.52	0.56	0.68	0.84	1.11	1.64	1.98	105
Overhead less non-interest income	1.33	-0.09	0.41	1.06	1.36	1.67	2.13	2.47	105
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	63.25	42.07	47.81	57.10	63.61	68.71	77.12	81.98	105
Personnel expense	33.89	19.59	23.57	28.47	34.88	39.22	42.82	46.70	105
Net occupancy expense	6.96	2.41	3.56	5.42	7.06	8.48	10.38	12.07	105
Other operating expenses	21.43	14.27	14.75	16.90	19.90	24.90	31.55	41.42	105
Total non-interest income	31.17	8.04	10.53	18.58	27.31	41.41	68.05	78.11	105
Fiduciary activities income	2.21	0.00	0.00	0.00	1.45	3.61	7.72	14.18	105
Service charges on domestic deposit accounts	4.23	0.00	0.17	1.46	4.48	6.54	7.87	9.43	105
Trading revenue	0.98	-0.46	0.00	0.00	0.13	1.14	5.00	6.27	105
Investment banking fees and commissions	3.61	0.00	0.00	0.48	1.71	3.36	14.20	34.57	105
Insurance activities revenue	0.58	0.00	0.00	0.00	0.11	0.58	2.60	7.78	105
Venture capital revenue	0.02	-0.08	0.00	0.00	0.00	0.00	0.14	0.37	105
Net servicing fees	0.78	0.00	0.00	0.03	0.48	1.38	2.83	3.46	105
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	105
Net gain (loss) - sales of loans, OREO, and other assets	1.70	-0.86	-0.20	0.16	0.85	2.71	4.98	12.15	105
Other non-interest income	9.99	2.93	3.74	6.23	8.75	13.26	19.47	22.18	105
Overhead less non-interest income	31.38	-2.09	10.12	22.78	33.45	39.47	48.18	50.75	105
Applicable income taxes / Pretax net operating income (tax equivalent)	27.84	8.72	19.54	23.18	28.58	33.04	35.66	36.56	105
Applicable income tax + TE / Pretax net operating income + TE	32.50	12.90	24.56	29.16	33.70	36.20	38.79	40.80	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	35.59	0.30	5.92	22.31	37.21	49.82	61.28	64.66	105
Commercial and industrial loans	12.55	0.69	1.64	5.83	11.30	19.57	25.06	29.48	105
Loans to individuals	4.24	0.04	0.09	0.42	2.00	7.36	12.73	20.65	105
Loans to depository institutions and acceptances of other banks	0.08	0.00	0.00	0.00	0.00	0.05	0.54	1.04	105
Agricultural loans	0.16	0.00	0.00	0.00	0.03	0.20	0.79	1.46	105
Other loans and leases	4.89	0.18	0.41	2.08	4.67	7.40	10.14	13.48	105
Net loans and leases	62.17	16.78	30.32	53.03	66.90	73.21	78.10	80.86	105
Debt securities over 1 year	14.72	0.08	3.96	9.45	14.04	19.56	25.14	35.20	105
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.12	0.23	0.35	105
Subtotal	78.79	33.71	45.09	76.85	83.45	87.10	89.76	91.32	105
Interest-bearing bank balances	3.93	0.38	0.48	0.96	2.78	6.61	11.03	15.40	105
Federal funds sold and reverse repos	1.89	0.00	0.00	0.00	0.00	0.63	10.52	34.73	105
Debt securities 1 year or less	1.85	0.01	0.04	0.27	1.03	3.00	5.72	9.59	105
Trading assets	1.41	0.00	0.00	0.00	0.13	0.78	10.66	15.43	105
Total earning assets	90.08	81.44	85.33	88.10	90.19	92.68	94.28	95.67	105
Non-interest cash and due from depository institutions	1.09	0.31	0.47	0.79	1.04	1.35	1.78	1.94	105
Other real estate owned	0.07	0.00	0.00	0.02	0.05	0.10	0.19	0.33	105
All other assets	8.78	3.48	4.49	6.27	8.61	10.73	13.41	17.57	105
Memoranda									
Short-term investments	9.21	0.92	1.45	2.59	5.21	12.23	30.25	44.38	105
US Treasury securities	1.10	0.00	0.00	0.00	0.23	2.13	4.59	7.03	105
US agency securities (excluding Mortgage-backed securities)	0.72	0.00	0.00	0.00	0.22	1.24	2.81	5.52	105
Municipal securities	1.52	0.00	0.00	0.04	1.03	2.80	5.47	7.00	105
Mortgage-backed securities	10.89	0.04	2.26	6.04	10.84	15.25	19.64	24.31	105
Asset-backed securities	0.31	0.00	0.00	0.00	0.00	0.42	1.46	4.07	105
Other debt securities	0.34	0.00	0.00	0.00	0.07	0.55	1.48	3.07	105
Loans held-for-sale	0.36	0.00	0.00	0.04	0.15	0.50	1.22	2.78	105
Loans not held-for-sale	62.08	17.08	30.48	52.40	66.83	73.71	79.47	81.44	105
Real estate loans secured by 1-4 family	13.49	0.22	1.78	6.48	13.42	19.47	26.07	33.78	105
Revolving	2.60	0.00	0.03	0.59	2.39	4.39	6.21	7.56	105
Closed-end, secured by first liens	10.21	0.09	1.41	5.09	9.28	14.38	21.54	31.20	105
Closed-end, secured by junior liens	0.34	0.00	0.00	0.08	0.25	0.52	0.96	1.46	105
Commercial real estate loans	19.55	0.01	0.59	8.75	19.75	31.39	38.07	44.61	105
Construction and land development	3.07	0.00	0.04	0.78	2.42	4.65	7.37	8.64	105
Multifamily	2.65	0.00	0.02	0.69	1.87	3.42	6.84	12.80	105
Nonfarm nonresidential	12.88	0.00	0.35	5.07	11.91	20.98	25.19	28.37	105
Real estate loans secured by farmland	0.29	0.00	0.00	0.00	0.05	0.43	1.44	2.14	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	55.19	2.59	21.04	39.97	54.71	72.38	82.41	89.44	105
Real estate loans secured by 1-4 family	22.00	0.51	4.59	12.79	22.38	29.31	38.66	52.22	105
Revolving	4.13	0.00	0.05	1.23	3.80	6.37	9.50	10.25	105
Closed-end	17.56	0.45	4.13	8.64	16.37	24.45	35.39	50.02	105
Commercial real estate loans	29.66	0.07	2.44	14.74	30.42	43.52	51.33	62.11	105
Construction and land development	4.72	0.00	0.10	1.61	3.73	7.08	10.99	12.31	105
1-4 family	0.86	0.00	0.00	0.08	0.53	1.69	2.96	4.24	105
Other	3.73	0.00	0.00	1.38	3.34	5.73	8.10	9.35	105
Multifamily	4.01	0.00	0.04	1.36	2.78	5.47	10.46	18.21	105
Nonfarm nonresidential	19.47	0.01	1.69	9.61	19.18	31.37	34.22	38.73	105
Owner-occupied	7.52	0.00	0.00	2.43	6.75	11.23	15.33	18.00	105
Other	12.01	0.01	1.03	5.25	11.73	18.02	23.53	25.94	105
Real estate loans secured by farmland	0.45	0.00	0.00	0.00	0.09	0.63	2.39	3.90	105
Loans to depository institutions and acceptances of other banks	0.24	0.00	0.00	0.00	0.00	0.08	1.56	4.29	105
Commercial and industrial loans	20.79	1.03	4.11	12.91	18.71	29.27	39.58	42.69	105
Loans to individuals	7.40	0.05	0.14	1.00	3.76	12.16	21.56	43.36	105
Credit card loans	1.07	0.00	0.00	0.00	0.12	0.90	5.13	20.69	105
Agricultural loans	0.26	0.00	0.00	0.00	0.05	0.33	1.34	2.31	105
Other loans and leases	10.01	0.22	0.62	3.00	7.46	14.88	26.04	48.29	105
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	341.05	7.10	76.80	192.75	321.53	501.87	578.57	623.82	104
Real estate loans secured by 1-4 family	130.24	3.56	29.22	63.62	118.94	182.48	276.32	330.14	104
Revolving	25.14	0.00	0.33	6.72	22.82	39.24	64.34	70.86	104
Closed-end	103.23	3.33	24.32	46.69	89.55	145.63	227.95	314.22	104
Commercial real estate loans	186.74	0.38	6.72	83.78	197.00	308.46	352.19	417.16	104
Construction and land development	28.93	0.00	1.15	7.98	23.15	43.79	70.23	77.42	104
1-4 family	5.45	0.00	0.00	0.46	3.53	11.47	19.52	22.75	104
Other	22.70	0.00	0.09	6.40	19.66	33.88	51.41	56.83	104
Multifamily	25.30	0.00	0.25	7.39	19.31	32.64	65.17	145.68	104
Nonfarm nonresidential	123.50	0.11	4.17	46.98	119.16	205.71	243.93	274.23	104
Owner-occupied	46.72	0.00	0.06	15.83	40.81	74.11	109.21	118.08	104
Other	74.22	0.11	3.03	29.70	78.26	116.35	163.09	189.15	104
Real estate loans secured by farmland	2.68	0.00	0.00	0.01	0.53	4.16	12.75	22.18	104
Loans to depository institutions and acceptances of other banks	0.86	0.00	0.00	0.00	0.00	0.50	6.67	10.47	104
Commercial and industrial loans	115.74	5.99	20.57	63.55	108.27	176.69	233.50	253.95	104
Loans to individuals	40.14	0.29	1.00	4.40	17.68	71.02	121.63	182.27	104
Credit card loans	4.92	0.00	0.00	0.00	0.61	5.40	26.81	65.19	104
Agricultural loans	1.43	0.00	0.00	0.00	0.26	1.81	8.14	12.45	104
Other loans and leases	47.91	2.09	4.13	20.63	43.61	70.32	109.60	141.81	104
Supplemental									
Non-owner occupied CRE loans / Gross loans	22.76	0.07	1.96	12.71	22.16	31.58	43.33	48.79	105
Non-owner occupied CRE loans / Total risk based capital	141.58	0.38	8.86	65.55	142.37	211.22	277.24	355.54	104
Construction and land development loans / Total risk based capital	28.93	0.00	1.15	7.98	23.15	43.79	70.23	77.42	104
Total CRE loans / Total risk based capital	192.26	0.38	10.83	89.31	198.09	310.48	355.33	417.56	104

BHCPR PERCENTILE DISTRIBUTION REPORT

Liquidity and Funding

Peer Group: 1
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	9.21	0.92	1.45	2.59	5.21	12.23	30.25	44.38	105
Liquid assets	24.55	7.76	12.14	14.62	19.48	31.19	52.02	68.76	105
Investment securities	17.28	0.21	5.13	11.85	15.84	23.14	35.14	38.09	105
Net loans and leases	62.17	16.78	30.32	53.03	66.90	73.21	78.10	80.86	105
Net loans, leases and standby letters of credit	63.46	17.05	33.55	55.68	68.38	74.06	79.12	81.01	105
Core deposits	61.35	14.53	28.35	52.85	65.83	74.11	78.76	82.58	105
Noncore funding	22.13	5.66	7.04	11.16	17.79	32.10	50.09	57.32	105
Time deposits of \$100K or more									
Foreign deposits	0.56	0.00	0.00	0.00	0.00	0.16	4.58	7.28	105
Federal funds purchased and repos	2.38	0.00	0.00	0.24	1.16	3.10	9.08	22.38	105
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Net federal funds purchased (sold)	0.69	-5.17	-1.25	0.00	0.50	1.68	3.09	4.78	105
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.53	105
Other borrowings w/remaining maturity of 1 year or less	3.34	0.00	0.03	0.66	2.79	5.72	8.12	16.46	105
Earning assets repriceable in 1 year	41.78	17.91	24.34	34.31	40.57	49.05	61.38	69.56	105
Interest-bearing liabilities repriceable in 1 year	8.20	0.97	2.19	4.18	7.33	10.60	17.45	25.66	105
Long-term debt repriceable in 1 year	1.51	0.00	0.00	0.00	0.25	3.83	5.54	9.23	105
Net assets repriceable in 1 year	30.51	6.08	11.90	18.28	32.57	40.53	50.47	58.89	105
Other Liquidity and Funding Ratios									
Net noncore funding dependence	16.00	-6.14	-0.51	4.69	13.21	23.81	41.36	51.18	105
Net ST noncore funding dependence	4.69	-39.20	-11.34	-1.02	4.77	13.55	19.00	24.23	105
Short-term investment / ST noncore funding	78.85	5.81	9.77	23.45	62.19	109.44	213.68	372.58	105
Liquid assets-ST noncore funding / Nonliquid assets	18.75	-12.10	-6.02	1.98	14.33	29.50	62.18	90.61	105
Net loans and leases / Total deposits	88.79	46.42	61.82	79.13	88.86	97.37	122.36	137.17	104
Net loans and leases / Core deposits	104.28	66.59	74.08	86.50	100.32	114.40	160.31	178.19	104
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.25	-2.24	-1.69	-0.64	-0.04	0.04	0.61	1.68	86
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.71	-3.25	-2.23	-1.48	-0.67	0.02	1.05	1.73	103
Structured notes appreciation (depreciation) / T1 cap	-0.09	-0.60	-0.36	-0.05	0.00	0.00	0.01	0.02	18
Percent of Investment Securities									
Held-to-maturity securities	17.37	0.00	0.00	0.41	14.19	35.17	48.48	56.51	103
Available-for-sale securities	82.63	43.49	51.52	64.83	85.81	99.59	100.00	100.00	103
US Treasury securities	7.52	0.00	0.00	0.00	2.19	15.11	29.09	35.63	103
US agency securities (excluding Mortgage-backed securities)	4.24	0.00	0.00	0.01	1.18	8.38	15.42	25.54	103
Municipal securities	8.70	0.00	0.00	0.37	5.18	15.86	25.70	44.01	103
Mortgage-backed securities	65.17	15.69	32.72	50.51	68.59	82.52	93.43	97.62	103
Asset-backed securities	1.85	0.00	0.00	0.00	0.01	3.05	8.47	18.14	103
Other debt securities	2.44	0.00	0.00	0.01	0.55	3.79	11.62	17.14	103
Mutual funds and equity securities	0.60	0.00	0.00	0.01	0.16	0.83	1.83	11.47	103
Debt securities 1 year or less	11.80	0.15	0.68	2.82	7.90	19.41	32.68	47.20	103
Debt securities 1 to 5 years	19.07	0.28	1.16	5.79	14.46	31.74	50.26	57.36	103
Debt securities over 5 years	64.18	11.47	25.75	41.55	71.25	83.41	92.88	96.13	103
Pledged securities	34.72	2.57	8.95	14.68	33.54	50.34	70.34	76.92	103
Structured notes, fair value	0.07	0.00	0.00	0.00	0.00	0.00	0.60	1.45	103
Percent Change from Prior Like Quarter									
Short-term investments	10.98	-60.24	-41.31	-17.39	6.34	40.10	86.51	121.59	99
Investment securities	13.95	-8.60	-5.19	-0.32	7.15	24.87	49.47	71.42	98
Core deposits	12.97	-4.06	0.35	5.30	10.31	19.91	39.33	47.40	99
Noncore funding	0.26	-40.21	-34.06	-20.33	1.04	14.98	43.98	98.09	99

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	24.34	5.19	9.99	15.66	20.73	31.42	43.79	64.82	105
Standby letters of credit	1.05	0.00	0.04	0.27	0.68	1.43	3.04	4.59	105
Commercial and similar letters of credit	0.03	0.00	0.00	0.00	0.01	0.04	0.11	0.17	105
Securities lent	0.47	0.00	0.00	0.00	0.00	0.00	1.23	18.21	105
Credit derivatives - notional amount (BHC as guarantor)	0.25	0.00	0.00	0.00	0.00	0.21	0.96	7.08	105
Credit derivatives - notional amount (BHC as beneficiary)	0.50	0.00	0.00	0.00	0.00	0.23	1.17	20.01	105
Credit derivative contracts w/ purchased credit protection - invest grade	0.18	0.00	0.00	0.00	0.00	0.08	0.56	7.53	105
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.75	0.00	0.00	0.00	0.00	0.01	1.40	20.45	105
Derivative contracts	70.89	0.60	1.62	5.43	16.62	53.94	316.90	1362.41	105
Interest rate contracts	50.19	0.30	1.51	5.14	15.54	46.60	114.92	1023.96	105
Interest rate futures and forward contracts	16.21	0.00	0.00	0.02	0.51	6.00	89.64	282.78	105
Written options contracts (interest rate)	3.00	0.00	0.00	0.11	0.65	2.43	8.50	41.70	105
Purchased options contracts (interest rate)	2.13	0.00	0.00	0.00	0.20	2.21	8.36	49.01	105
Interest rate swaps	26.45	0.00	0.20	3.82	10.59	25.28	54.42	667.65	105
Foreign exchange contracts	9.41	0.00	0.00	0.00	0.15	2.45	10.96	277.98	105
Futures and forward foreign exchange contracts	5.97	0.00	0.00	0.00	0.10	1.79	6.89	177.72	105
Written options contracts (foreign exchange)	0.10	0.00	0.00	0.00	0.00	0.00	0.26	4.16	105
Purchased options contracts (foreign exchange)	0.10	0.00	0.00	0.00	0.00	0.00	0.29	4.20	105
Foreign exchange rate swaps	1.40	0.00	0.00	0.00	0.00	0.10	1.84	71.55	105
Equity, commodity, and other derivative contracts	3.24	0.00	0.00	0.00	0.00	1.43	12.05	64.57	105
Commodity and other futures and forward contracts	0.31	0.00	0.00	0.00	0.00	0.00	1.50	8.15	105
Written options contracts (commodity and other)	1.11	0.00	0.00	0.00	0.00	0.11	3.84	25.68	105
Purchased options contracts (commodity and other)	0.93	0.00	0.00	0.00	0.00	0.12	3.05	21.13	105
Commodity and other swaps	0.23	0.00	0.00	0.00	0.00	0.11	1.64	3.34	105
Percent of Average Loans and Leases									
Loan commitments	45.95	8.36	15.71	25.38	36.33	61.61	112.83	151.55	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	91.96	39.74	68.70	86.58	97.61	100.00	100.00	100.00	104
Foreign exchange contracts	4.26	0.00	0.00	0.00	0.75	6.09	19.15	43.00	104
Equity, commodity, and other contracts	1.91	0.00	0.00	0.00	0.00	3.47	8.55	25.09	104
Futures and forwards									
	17.01	0.00	0.00	2.96	9.63	29.73	56.97	70.12	104
Written options									
	8.42	0.00	0.00	1.43	5.03	13.40	29.78	42.96	104
Exchange-traded	0.29	0.00	0.00	0.00	0.00	0.00	1.53	5.71	104
Over-the-counter	7.25	0.00	0.00	1.13	3.75	11.35	28.23	42.96	104
Purchased options									
	4.66	0.00	0.00	0.00	2.49	8.24	17.51	24.61	104
Exchange-traded	0.54	0.00	0.00	0.00	0.00	0.01	5.40	6.86	104
Over-the-counter	3.29	0.00	0.00	0.00	1.21	5.87	12.03	19.22	104
Swaps									
	62.13	0.36	6.14	38.38	69.52	91.08	97.08	99.96	104
Held for trading									
	43.07	0.00	0.00	0.00	50.69	90.14	97.44	99.68	104
Interest rate contracts	34.96	0.00	0.00	0.00	35.81	72.41	87.55	92.60	104
Foreign exchange contracts	2.28	0.00	0.00	0.00	0.00	2.52	14.37	23.60	104
Equity, commodity, and other contracts	0.83	0.00	0.00	0.00	0.00	0.19	5.14	9.17	104
Non-traded									
	56.93	0.32	2.56	9.86	49.31	100.00	100.00	100.00	104
Interest rate contracts	52.29	0.00	0.55	7.80	39.95	99.29	100.00	100.00	104
Foreign exchange contracts	0.67	0.00	0.00	0.00	0.00	0.72	4.23	8.50	104
Equity, commodity, and other contracts	0.30	0.00	0.00	0.00	0.00	0.00	2.04	6.10	104
Derivative contracts (excluding futures and FX 14 days or less)									
	93.85	51.85	57.08	85.29	95.57	100.00	115.43	211.54	104
One year or less	31.52	0.00	2.54	9.05	19.55	50.64	88.13	117.87	104
Over 1 year to 5 years	30.16	0.00	0.08	15.10	33.06	47.16	62.87	94.47	104
Over 5 years	29.47	0.00	0.08	11.24	24.48	52.03	76.87	93.68	104
Gross negative fair value (absolute value)									
	0.78	0.10	0.26	0.42	0.77	1.01	1.46	1.90	104
Gross positive fair value									
	0.86	0.18	0.26	0.57	0.81	1.09	1.58	2.25	104
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
	0.08	0.00	0.00	0.00	0.01	0.04	0.32	2.02	104
Gross positive fair value (X)									
	0.08	0.00	0.00	0.00	0.01	0.05	0.28	2.03	104
Held for trading (X)	0.06	0.00	0.00	0.00	0.01	0.03	0.27	1.98	104
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	104
Current credit exposure (X)									
	0.04	0.00	0.00	0.00	0.01	0.04	0.18	0.43	104
Credit losses on derivative contracts									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
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	104
90+ days past due									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104
Other Ratios									
Current credit exposure / Risk-weighted assets									
	0.57	0.00	0.00	0.03	0.13	0.45	3.07	7.00	104

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 03/31/2017

	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	-0.01	0.04	0.11	0.20	0.37	0.82	105
Provision for loan and lease losses / Average loans and leases	0.24	-0.09	-0.04	0.08	0.19	0.32	0.62	2.10	105
Provision for loan and lease losses / Net losses	108.28	-264.15	-61.85	76.80	111.11	145.44	269.15	428.32	103
Allowance for loan and lease losses / Total loans and leases not held for sale	1.05	0.31	0.47	0.73	1.03	1.26	1.76	2.41	105
Allowance for loan and lease losses / Total loans and leases	1.03	0.30	0.47	0.72	1.02	1.26	1.55	2.40	105
Allowance for loan and lease losses / Net loans and leases losses (X)	9.02	1.18	1.78	2.91	5.30	12.23	28.81	37.55	93
Allowance for loan and lease losses / Nonaccrual assets	179.54	55.28	63.57	103.71	155.26	219.75	363.89	618.90	104
ALLL/90+ days past due + nonaccrual loans and leases	132.72	37.96	51.92	78.85	113.56	175.16	293.26	334.92	104
Gross loan and lease losses / Average loans and leases	0.32	0.01	0.05	0.09	0.24	0.42	0.83	2.03	105
Recoveries / Average loans and leases	0.10	0.00	0.01	0.04	0.08	0.14	0.26	0.37	105
Net losses / Average loans and leases	0.23	-0.02	0.00	0.04	0.15	0.32	0.67	1.71	105
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	0.01	105
Recoveries / Prior year-end losses	8.10	0.27	2.53	4.12	7.16	10.62	17.34	20.67	105
Earnings coverage of net losses (X)	19.79	-83.87	1.56	4.94	11.20	26.01	77.11	175.49	103
Net Loan and Lease Losses By Type									
Real estate loans	0.03	-0.05	-0.04	-0.01	0.01	0.06	0.14	0.17	104
Real estate loans secured by 1-4 family	0.03	-0.12	-0.04	0.00	0.01	0.08	0.13	0.20	103
Revolving	0.06	-0.30	-0.08	-0.01	0.04	0.18	0.27	0.38	98
Closed-end	0.02	-0.10	-0.05	0.00	0.00	0.05	0.12	0.15	103
Commercial real estate loans	0.01	-0.10	-0.07	-0.01	0.00	0.02	0.10	0.20	103
Construction and land development	-0.05	-0.41	-0.20	-0.08	0.00	0.00	0.01	0.08	96
1-4 family	0.00	-0.06	-0.02	0.00	0.00	0.00	0.00	0.01	96
Other	-0.04	-0.29	-0.18	-0.07	0.00	0.00	0.01	0.08	96
Multifamily	-0.01	-0.13	-0.06	-0.01	0.00	0.00	0.00	0.04	97
Nonfarm nonresidential	0.02	-0.06	-0.04	-0.01	0.00	0.03	0.15	0.34	101
Owner-occupied	0.01	-0.03	-0.02	0.00	0.00	0.01	0.08	0.14	101
Other	0.00	-0.07	-0.04	-0.01	0.00	0.00	0.06	0.20	101
Real estate loans secured by farmland	0.00	-0.14	-0.07	0.00	0.00	0.00	0.08	0.15	81
Commercial and industrial loans	0.33	-0.07	-0.03	0.02	0.21	0.52	1.11	1.70	102
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Loans to individuals	1.48	0.13	0.25	0.60	1.24	2.10	3.39	4.20	82
Credit card loans	3.47	0.00	1.05	2.46	3.43	4.14	5.37	7.10	64
Agricultural loans	0.06	-0.13	-0.03	0.00	0.00	0.02	0.40	0.72	75
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	-0.03	-0.01	0.00	0.04	0.25	0.61	1.07	103

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 03/31/2017

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.49	0.08	0.11	0.24	0.39	0.70	1.14	1.83	105
90+ days past due loans and leases	0.22	0.00	0.00	0.01	0.06	0.38	0.84	1.55	105
Nonaccrual loans and leases	0.70	0.07	0.17	0.40	0.62	0.98	1.38	2.35	105
90+ days past due and nonaccrual loans and leases	0.99	0.22	0.29	0.56	0.83	1.36	2.00	3.13	105
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.13	105
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.14	105
Nonaccrual restructured	0.22	0.00	0.01	0.07	0.18	0.37	0.50	0.68	105
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	105
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	105
Nonaccrual loans held for sale	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.07	105
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.49	0.08	0.11	0.24	0.39	0.70	1.14	1.83	105
90+ days past due assets	0.22	0.00	0.00	0.02	0.06	0.38	0.84	1.54	105
Nonaccrual assets	0.72	0.08	0.20	0.40	0.62	0.99	1.39	2.35	105
30+ days past due and nonaccrual assets	1.53	0.40	0.58	0.91	1.34	2.03	3.15	6.00	105
Total Assets	0.81	0.06	0.19	0.53	0.79	1.12	1.41	1.67	105
Allowance for loan and leases losses	133.48	42.01	49.77	88.49	130.82	170.76	239.28	330.05	105
Equity cap + allowance for loan and lease losses	6.58	0.66	2.00	3.81	6.31	8.59	11.71	13.71	105
Tier 1 cap + allowance for loan and lease losses	8.14	1.00	2.34	4.92	7.85	11.22	14.36	17.27	105
Loans and Leases + other real estate owned	1.30	0.27	0.45	0.83	1.23	1.76	2.28	3.23	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2017

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.46	0.03	0.07	0.20	0.36	0.63	1.30	1.98	104
	90+ days past due	0.29	0.00	0.00	0.00	0.05	0.38	1.45	2.34	104
	Nonaccrual	0.75	0.03	0.09	0.32	0.63	1.01	1.79	2.84	104
Commercial and industrial	30-89 days past due	0.36	0.00	0.04	0.12	0.26	0.46	1.03	1.31	102
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.07	0.25	0.42	102
	Nonaccrual	1.11	0.00	0.05	0.32	0.89	1.70	2.61	3.32	102
Individuals	30-89 days past due	0.81	0.00	0.02	0.32	0.69	1.14	1.81	2.52	104
	90+ days past due	0.21	0.00	0.00	0.00	0.08	0.43	0.72	1.23	104
	Nonaccrual	0.22	0.00	0.00	0.03	0.13	0.36	0.74	1.21	104
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	53
Agricultural	30-89 days past due	0.34	0.00	0.00	0.00	0.00	0.60	1.26	2.73	75
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.25	0.66	75
	Nonaccrual	0.88	0.00	0.00	0.00	0.23	1.42	3.88	6.31	75
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	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.17	14
Other loans and leases	30-89 days past due	0.16	0.00	0.00	0.00	0.05	0.25	0.69	1.07	103
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.11	103
	Nonaccrual	0.15	0.00	0.00	0.00	0.04	0.23	0.72	0.89	103

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: 03/31/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.68	0.09	0.13	0.28	0.55	0.95	1.62	2.84	103
	90+ days past due	0.59	0.00	0.00	0.00	0.07	0.71	3.47	5.66	103
	Nonaccrual	1.07	0.06	0.11	0.33	0.85	1.64	2.47	3.83	103
Revolving	30-89 days past due	0.51	0.00	0.09	0.22	0.41	0.71	1.11	1.61	98
	90+ days past due	0.08	0.00	0.00	0.00	0.00	0.12	0.34	0.66	98
	Nonaccrual	1.27	0.00	0.06	0.29	0.60	1.79	4.13	5.96	98
Closed-End	30-89 days past due	0.73	0.04	0.10	0.27	0.57	1.02	1.84	3.01	103
	90+ days past due	0.69	0.00	0.00	0.00	0.09	0.82	3.94	5.98	103
	Nonaccrual	1.07	0.04	0.10	0.31	0.97	1.57	2.55	3.66	103
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.01	0.02	0.05	0.09	0.12	103
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	103
	Nonaccrual	0.08	0.00	0.00	0.01	0.05	0.12	0.28	0.42	103
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.05	0.14	0.34	0.52	0.65	103
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.08	0.23	0.30	103
	Nonaccrual	0.36	0.00	0.01	0.14	0.32	0.53	0.71	1.13	103
Construction and development	30-89 days past due	0.25	0.00	0.00	0.00	0.11	0.50	0.90	1.56	96
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.32	96
	Nonaccrual	0.29	0.00	0.00	0.04	0.19	0.46	1.06	1.64	96
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.24	0.34	96
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	96
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.27	96
Other	30-89 days past due	0.18	0.00	0.00	0.00	0.07	0.21	0.73	1.45	96
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.30	96
	Nonaccrual	0.23	0.00	0.00	0.00	0.14	0.41	0.68	1.40	96
Multifamily	30-89 days past due	0.11	0.00	0.00	0.00	0.03	0.14	0.47	1.05	97
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.30	97
	Nonaccrual	0.11	0.00	0.00	0.00	0.05	0.16	0.44	0.66	97
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.05	0.15	0.31	0.50	0.75	101
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.09	0.24	0.38	101
	Nonaccrual	0.40	0.00	0.00	0.17	0.39	0.63	0.84	1.55	101
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.01	0.06	0.16	0.24	0.28	101
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.23	101
	Nonaccrual	0.22	0.00	0.00	0.07	0.19	0.39	0.61	0.71	101
Other	30-89 days past due	0.08	0.00	0.00	0.01	0.05	0.14	0.30	0.60	101
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.18	101
	Nonaccrual	0.16	0.00	0.00	0.02	0.11	0.26	0.50	0.71	101
Farmland	30-89 days past due	0.24	0.00	0.00	0.00	0.01	0.37	1.22	2.05	81
	90+ days past due	0.08	0.00	0.00	0.00	0.00	0.00	0.66	1.24	81
	Nonaccrual	0.90	0.00	0.00	0.00	0.20	1.50	3.24	8.75	81
Credit card	30-89 days past due	1.21	0.03	0.53	0.86	1.11	1.48	1.99	2.13	64
	90+ days past due	0.77	0.00	0.00	0.17	0.87	1.28	1.86	2.17	64
	Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.10	0.99	1.24	64

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 03/31/2017**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.27	9.17	9.64	10.44	11.65	14.15	17.30	18.18	105
Common equity tier 1 capital, column B	0.45	0.00	0.00	0.00	0.00	0.00	0.00	11.72	105
Tier 1 capital, column A	13.10	9.95	10.46	11.27	12.57	14.70	17.93	19.62	105
Tier 1 capital, column B	0.53	0.00	0.00	0.00	0.00	0.00	0.00	13.79	105
Total capital, column A	14.75	11.84	12.23	12.98	14.07	16.12	19.31	20.52	105
Total capital, column B	0.58	0.00	0.00	0.00	0.00	0.00	0.00	15.47	105
Tier 1 leverage	9.63	6.68	7.38	8.62	9.51	10.34	11.92	13.19	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2017

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.45	105
Insurance underwriting assets (P/C) / Total insurance underwriting assets	49.50	0.00	0.00	0.00	43.79	100.00	100.00	100.00	30
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.50	0.00	0.00	0.00	56.21	100.00	100.00	100.00	30
Seperate account assets (L/H) / Total life assets	2.27	0.00	0.00	0.00	0.00	0.00	0.00	45.34	21
Insurance activities revenue / Adjusted operating income	0.58	0.00	0.00	0.00	0.11	0.58	2.60	7.78	105
Premium income / Insurance activities revenue	4.99	0.00	0.00	0.00	0.00	0.71	31.68	63.73	79
Credit related premium income / Total premium income	49.12	0.00	0.00	0.00	20.46	100.00	100.00	100.00	23
Other premium income / Total premium income	50.88	0.00	0.00	0.00	79.54	100.00	100.00	100.00	23
Insurance underwriting net income / Consolidated net income	0.09	0.00	0.00	0.00	0.00	0.00	0.40	2.75	105
Insurance net income (P/C) / Equity (P/C)	6.99	-2.26	-0.45	0.00	2.21	5.19	30.23	54.99	20
Insurance net income (L/H) / Equity (L/H)	7.18	-0.12	0.00	0.82	2.55	10.34	26.32	53.49	19
Insurance benefits, losses, expenses / Insurance premiums	130.07	6.75	27.12	48.77	82.14	130.88	436.03	447.96	23
Reinsurance recovery (P/C) / Total assets (P/C)	0.41	0.00	0.00	0.00	0.00	0.25	2.00	3.41	20
Reinsurance recovery (L/H) / Total assets (L/H)	1.84	0.00	0.00	0.00	0.00	0.00	0.00	36.84	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	105
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.35	0.00	0.00	2.11	9.41	16.03	22.49	24.54	105
Broker-dealer Activities									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.09	13.44	22.10	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	1.12	0.00	0.00	0.00	0.00	2.08	4.96	6.48	76
Cost: Interest-bearing deposits	0.43	0.02	0.05	0.17	0.30	0.66	0.86	1.09	31
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	102.07	10.26	20.46	51.07	102.07	153.08	183.68	193.88	2
Commercial and industrial loans	13.66	0.05	0.08	0.16	0.59	1.18	11.43	66.51	14
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	5.31	-73.13	-62.70	-22.52	-1.96	9.21	95.52	221.41	69
Total selected assets	21.61	-78.40	-53.85	-17.42	-0.57	25.05	156.94	465.95	75
Deposits	-15.90	-100.00	-92.90	-32.81	1.83	10.91	16.61	24.71	33

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 03/31/2017

Parent Company Analysis - Part 1

 FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	8.08	3.42	4.76	6.67	7.89	9.58	11.59	13.68	105
Bank net income / Average equity investment in banks	9.11	3.71	4.89	6.99	8.47	11.03	15.24	20.31	91
Nonbank net income / Average equity investment in nonbanks	5.31	-8.05	-2.00	0.00	3.38	9.55	17.58	26.13	93
Sub BHCs net income / Average equity investment in sub BHCs	7.61	0.72	2.24	4.61	7.59	9.26	12.77	16.64	26
Bank net income / Parent net income	76.80	0.00	0.00	69.35	98.74	105.41	110.96	117.80	105
Nonbank net income / Parent net income	8.54	0.00	0.00	0.03	1.27	7.99	37.50	83.00	84
Sub BHCs net income / Parent net income	74.62	1.03	2.51	36.65	96.35	101.91	108.18	108.79	25
Leverage									
Total liabilities / Equity capital	20.66	0.16	0.52	5.36	12.44	28.87	77.63	112.75	105
Total debt / Equity capital	13.63	0.00	0.00	0.00	7.81	22.50	58.42	97.53	105
Total debt + NP to subs that issued trust preferred / Equity capital	16.10	0.00	0.00	4.09	11.50	25.20	58.86	97.69	105
Total debt + Loans guaranteed for affiliate / Equity capital	13.92	0.00	0.00	0.00	7.81	22.50	61.08	98.32	105
Total debt / Equity capital - excess over fair value	13.78	0.00	0.00	0.00	8.10	22.59	59.30	97.56	105
Long-term debt / Equity capital	12.15	0.00	0.00	0.00	7.75	21.77	52.39	67.52	105
Short-term debt / Equity capital	1.30	0.00	0.00	0.00	0.00	0.64	8.10	16.42	105
Current portion of long-term debt / Equity capital	0.21	0.00	0.00	0.00	0.00	0.00	1.25	5.50	105
Excess cost over fair value / Equity capital	0.17	0.00	0.00	0.00	0.00	0.01	0.74	3.82	105
Long-term debt / Consolidated long-term debt	27.40	0.00	0.00	0.00	21.12	50.85	79.18	86.96	104
Double Leverage									
Equity investment in subs / Equity capital	101.54	78.78	88.21	97.01	101.79	107.56	111.69	122.55	105
Total investment in subs / Equity capital	110.76	92.19	96.25	99.52	106.43	113.53	153.94	183.90	105
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)	0.21	-3.78	-1.70	-0.32	0.27	0.90	1.75	3.20	105
Equity investment in subs - equity cap / Net income-div (X)	1.49	0.05	0.15	0.49	1.15	1.98	3.62	5.96	62
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	119.35	13.72	30.61	63.97	101.93	171.81	262.18	303.03	103
Cash flow from operations + noncash + op exchange / Op exchange + div	113.52	-53.76	-18.53	45.97	104.54	170.43	277.69	352.94	103
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	102.62	-275.93	-63.18	36.83	99.55	147.29	321.49	474.34	103
Pretax operating income + interest expenses / Interest expense	834.00	-392.22	-117.14	72.72	361.35	1040.31	1963.82	8548.12	73
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	791.53	-148.09	-77.83	74.08	441.34	1147.39	2120.03	4376.97	93
Dividends + interest from subs / Interest expenses + dividends	127.42	0.15	3.10	45.49	103.75	210.42	295.70	367.62	100
Fees + other income from subs / Salary + other expenses	14.96	0.00	0.00	0.00	0.00	25.16	75.94	92.97	102
Net income / Current part of long-term debt + preferred dividends (X)	16.74	0.24	0.37	1.71	14.22	25.03	37.25	60.45	55
Other Ratios									
Net assets repriceable in 1 year / Total assets	4.16	-9.02	-3.15	0.00	3.06	8.52	15.57	19.23	105
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.10	0.00	0.00	0.00	0.00	0.00	0.28	0.77	17
Nonaccrual	16.00	0.00	0.00	0.00	0.00	4.52	61.01	100.00	17
Total	16.10	0.00	0.00	0.00	0.00	4.52	61.01	100.00	17
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	105
To nonbank subsidiaries	0.17	0.00	0.00	0.00	0.00	0.00	0.00	5.79	105
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Total	0.17	0.00	0.00	0.00	0.00	0.00	0.00	5.79	105
As a Percent of Consolidated BHC Assets									
Nonbank assets of nonbank subsidiaries	5.96	0.00	0.00	0.00	0.21	2.77	29.42	63.49	105
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Combined foreign nonbank sub assets	0.11	0.00	0.00	0.00	0.00	0.02	0.38	2.82	105

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 03/31/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	88.34	0.00	15.36	31.98	74.35	106.80	164.93	360.41	77
Dividends paid / Net income	27.49	0.00	0.00	11.98	29.68	41.85	67.10	77.26	105
Net income - dividends / Average equity	5.60	1.38	2.01	4.13	5.46	7.00	9.33	11.50	105
Percent of Dividends Paid									
Dividends from bank subsidiaries	106.07	0.00	0.00	0.00	101.93	162.18	337.81	466.94	91
Dividends from nonbank subsidiaries	3.49	0.00	0.00	0.00	0.00	0.67	22.22	52.09	91
Dividends from subsidiary BHCs	8.54	0.00	0.00	0.00	0.00	0.00	47.71	197.07	91
Dividends from all subsidiaries	142.20	0.00	0.00	39.99	108.79	238.18	355.42	527.21	91
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	38.40	0.00	0.00	0.00	33.27	69.78	103.06	134.28	89
Interest income from bank subsidiaries	0.73	0.00	0.00	0.00	0.03	0.96	2.66	11.49	89
Mortgage and service fees from bank subsidiaries	2.31	0.00	0.00	0.00	0.00	1.14	12.77	27.85	89
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Operating income from bank subsidiaries	47.27	0.00	0.00	7.69	42.51	76.52	125.43	200.34	89
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	37.95	0.00	0.00	0.00	2.97	100.00	124.69	176.36	66
Interest income from nonbank subsidiaries	14.67	0.00	0.00	0.00	0.00	9.61	45.03	230.01	66
Mortgage and serv fees from nonbank subsidiaries	0.74	0.00	0.00	0.00	0.00	0.00	1.67	15.96	66
Other income from nonbank subsidiaries	0.64	0.00	0.00	0.00	0.00	0.00	1.71	19.34	66
Operating income from nonbank subsidiaries	82.19	0.00	0.08	4.18	46.31	112.18	221.75	689.70	66
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	25.53	0.00	0.00	0.00	0.00	61.07	91.85	96.98	25
Interest income from subsidiary BHCs	1.94	0.00	0.00	0.00	0.00	0.03	8.76	24.57	25
Mortgage and service fees from subsidiary BHCs	0.42	0.00	0.00	0.00	0.00	0.00	0.00	8.02	25
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating income from subsidiary BHCs	28.76	0.00	0.00	0.00	4.17	68.37	91.87	96.99	25
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	48.05	0.00	0.00	0.00	70.69	96.84	99.90	100.00	103
Interest income from bank subsidiaries	1.15	0.00	0.00	0.00	0.03	1.22	4.80	17.12	103
Mortgage and service fees from bank subsidiaries	2.70	0.00	0.00	0.00	0.00	0.00	16.01	35.07	103
Other income from bank subsidiaries	0.17	0.00	0.00	0.00	0.00	0.00	0.01	6.05	103
Operating income from bank subsidiaries	62.00	0.00	0.00	5.33	92.72	99.56	99.96	100.00	103
Dividends from nonbank subsidiaries	3.02	0.00	0.00	0.00	0.00	0.49	18.49	40.03	103
Interest income from nonbank subsidiaries	5.69	0.00	0.00	0.00	0.00	1.62	39.67	90.21	103
Mortgage and service fees from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.09	3.44	103
Other income from nonbank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.00	0.23	5.11	103
Operating income from nonbank subsidiaries	15.25	0.00	0.00	0.00	0.30	24.06	92.40	97.28	103
Dividends from subsidiary BHCs	2.65	0.00	0.00	0.00	0.00	0.00	2.25	77.39	103
Interest income from subsidiary BHCs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.96	103
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Operating income from subsidiary BHCs	4.29	0.00	0.00	0.00	0.00	0.00	27.25	83.78	103
Loans and advances from subsidiaries / Short term debt	65.01	0.00	0.00	0.25	43.97	83.26	223.09	288.44	28
Loans and advances from subsidiaries / Total debt	30.68	0.00	0.00	0.00	8.78	37.74	119.74	294.13	73

BHCPR Reporters for Quarter Ending 03/31/2017

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2016 and Other Notes</u>
1562859	162,101,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,768,697	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	17,072,208	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	29,109,857	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	14,342,610	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
3153130	11,052,085	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1097614	14,869,618	BANCORPSOUTH, INC.	TUPELO, MS	
1073757	2,249,046,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	16,664,215	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	337,536,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
1097089	19,152,212	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
4028712	27,988,731	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	10,068,378	BANNER CORPORATION	WALLA WALLA, WA	Moved from Peer 2
5006575	200,477,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	220,500,518	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	87,309,233	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	127,696,829	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	136,616,779	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	33,058,084	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,457,069	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4160939	10,104,435	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	Moved from Peer 2
2277860	348,549,339	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	14,223,957	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	13,031,747	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	17,636,973	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1036967	63,094,385	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,821,635,000	CITIGROUP INC.	NEW YORK, NY	
1132449	150,690,016	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	73,169,721	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,329,288	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1574834	225,483,660	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	30,563,189	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2816906	185,155,000	DB USA CORPORATION	NEW YORK, NY	
3846375	94,795,139	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	55,879,348	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	35,348,696	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	10,254,830	EASTERN BANK CORPORATION	BOSTON, MA	Moved from Peer 2
3838857	27,776,579	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	30,190,695	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	140,199,626	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	11,890,398	FIRST BANCORP	SAN JUAN, PR	
1075612	34,018,405	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1094640	29,619,404	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1208184	13,773,471	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	19,272,983	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	17,342,574	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	15,377,080	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	19,120,715	FULTON FINANCIAL CORPORATION	LANCASTER, PA	

2380443	894,091,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	11,356,841	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	25,492,923	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	12,338,427	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	10,717,468	HOME BANCSHARES, INC.	CONWAY, AR	Moved from Peer 2
2961879	13,465,863	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	295,078,604	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	100,045,506	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	22,008,479	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	11,965,858	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	23,899,592	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	33,481,559	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,546,290,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	134,972,587	KEYCORP	CLEVELAND, OH	
1037003	123,223,251	M&T BANK CORPORATION	BUFFALO, NY	
1090987	19,146,062	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	14,917,937	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
5034792	41,782,000	MIZUHO AMERICAS LLC	NEW YORK, NY	
1378434	149,684,076	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	48,824,564	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	121,488,675	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	14,869,731	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	21,927,259	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	40,315,461	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
2925657	11,724,601	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	371,278,327	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	40,259,000	POPULAR, INC.	SAN JUAN, PR	
1839319	20,416,218	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	22,481,666	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3226762	147,180,305	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	124,739,162	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	135,109,476	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1133437	11,150,070	SOUTH STATE CORPORATION	COLUMBIA, SC	Moved from Peer 2
1111435	236,805,204	STATE STREET CORPORATION	BOSTON, MA	
3083291	14,681,679	STERLING BANCORP	MONTEBELLO, NY	
1131787	205,949,928	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	46,419,773	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	89,050,082	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	30,679,589	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	21,848,246	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	353,617,381	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	20,864,874	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	13,406,145	THIRD FEDERAL SAVINGS AND LOAN OF CLEVELAND, MHC	CLEVELAND, OH	
1079562	13,490,361	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	449,522,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	140,367,771	UBS AMERICAS HOLDING LLC	NEW YORK, NY	
1049828	20,576,137	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	24,861,480	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	14,762,315	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	10,733,390	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	23,220,456	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,960,676	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	26,009,826	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,951,564,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	18,122,506	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	

2260406	25,782,093	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	65,462,677	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 105 bank holding companies.