

BHCPR PEER GROUP DATA

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 Date: 03/31/2018

Summary Ratios

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	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.99	2.85	2.92	2.80	2.81
+ Non-interest income	1.32	1.33	1.35	1.39	1.45
- Overhead expense	2.72	2.68	2.72	2.72	2.85
- Provision for loan and lease losses	0.14	0.14	0.16	0.17	0.17
+ Securities gains (losses)	0.00	0.01	0.01	0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.51	1.37	1.43	1.36	1.33
Net operating income	1.17	0.92	0.89	0.90	0.91
Net income	1.17	0.93	0.90	0.90	0.92
Net income (sub-chapter S adjusted)	1.16	1.00	0.99	1.54	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.98	3.63	3.80	3.57	3.57
Interest expense	0.70	0.52	0.60	0.49	0.46
Net interest income (tax equivalent)	3.28	3.11	3.19	3.06	3.09
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.21	0.23	0.24	0.27	0.31
Earnings coverage of net losses (X)	22.69	19.79	19.69	19.75	15.90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.96	1.05	0.98	1.07	1.16
Allowance for loan and lease losses / Total loans and leases	0.95	1.03	0.96	1.04	1.14
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.69	0.82	0.71	0.88	0.97
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.45	0.49	0.47	0.51	0.58
Liquidity and Funding					
Net noncore funding dependence	16.04	15.91	17.02	18.62	18.17
Net short-term noncore funding dependence	3.91	4.79	4.86	5.92	4.31
Net loans and leases / Total assets	63.63	62.17	62.73	61.97	62.72
Capitalization					
Tier 1 leverage ratio	9.62	9.63	9.53	9.40	9.68
Equity capital / Total assets	11.91	11.72	11.94	11.52	11.65
Equity capital + minority interest / Total assets	12.00	11.79	12.01	11.60	11.75
Tier 1 common equity capital / Total risk-weighted assets	12.02	12.30	12.19	12.16	12.08
Net Loans and leases / Equity capital (X)	5.36	5.30	5.27	5.37	5.42
Cash dividends / Net income	25.74	27.49	31.29	29.05	28.06
Cash dividends / Net income (sub-chapter S adjusted)	-0.59	-53.15	47.52	-20.06	15.95
Retained earnings / Average equity capital	7.07	5.60	5.03	5.34	5.29
Growth Rates					
Assets	8.43	8.38	8.28	8.31	7.61
Equity capital	9.13	8.78	10.18	7.99	5.87
Net loans and leases	10.80	8.58	9.67	8.51	9.31
Noncore funding	15.04	-0.06	5.58	9.36	5.64
Parent Company Ratios					
Short-term debt / Equity capital	1.56	1.54	1.07	1.59	1.23
Long-term debt / Equity capital	12.92	13.02	12.69	13.44	12.95
Equity investment in subs / Equity capital	103.12	101.54	102.09	101.56	102.41
Cash FR op + noncash + op expenses / Op expenses + dividends	150.76	113.68	148.28	144.09	143.73

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.64	3.32	3.47	3.26	3.25
Less: Interest expense	0.65	0.48	0.55	0.45	0.42
Equals: Net interest income (tax equivalent)	2.99	2.85	2.92	2.80	2.81
Plus: Non-interest income	1.32	1.33	1.35	1.39	1.45
Equals: adjusted operating income (tax equivalent)	4.38	4.24	4.33	4.25	4.39
Less: Overhead Expense	2.72	2.68	2.72	2.72	2.85
Less: Provision for loan and lease losses	0.14	0.14	0.16	0.17	0.17
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	0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.51	1.37	1.43	1.36	1.33
Less: Applicable income taxes (tax equivalent)	0.33	0.44	0.55	0.45	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.17	0.92	0.89	0.90	0.91
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.17	0.93	0.90	0.90	0.92
Memo: Net income (last four quarters)	0.96	0.95	0.91	0.94	0.93
Net income-BHC and noncontrolling (minority) interest	1.18	0.94	0.91	0.91	0.92
Margin Analysis					
Average earning assets / Average assets	91.56	91.70	91.61	91.56	91.39
Average interest-bearing funds / Average assets	65.56	65.50	65.77	65.40	66.48
Interest income (tax equivalent) / Average earning assets	3.98	3.63	3.80	3.57	3.57
Interest expense / Average earning assets	0.70	0.52	0.60	0.49	0.46
Net interest income (tax equivalent) / Average earning assets	3.28	3.11	3.19	3.06	3.09
Yield or Cost					
Total loans and leases (tax equivalent)	4.68	4.35	4.54	4.31	4.30
Interest-bearing bank balances	1.37	0.75	1.05	0.52	0.28
Fed funds sold and reverse repos	1.63	0.83	1.41	0.71	0.49
Trading assets	1.00	1.10	1.11	1.21	0.94
Total earning assets	3.94	3.56	3.73	3.51	3.50
Investment securities (tax equivalent)	2.56	2.41	2.47	2.42	2.33
US Treasury and agency securities (excluding Mortgage-backed securities)	1.84	1.49	1.62	1.51	1.41
Mortgage-backed securities	2.40	2.18	2.23	2.13	2.25
All other securities	3.91	3.64	3.77	3.70	3.46
Interest-bearing deposits	0.61	0.42	0.49	0.39	0.35
Time deposits of \$250K or more	1.18				
Time deposits < \$250K	1.00				
Other domestic deposits	0.49			0.27	0.23
Foreign deposits	0.66	0.43	0.51	0.36	0.26
Fed funds purchased and repos	1.24	0.73	0.93	0.65	0.48
Other borrowed funds and trading liabilities	1.98	1.59	1.77	1.55	1.56
All interest-bearing funds	0.97	0.72	0.82	0.69	0.62

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Non-interest Income & Expenses

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Mutual fund fee income / Non-interest income	3.03	2.98	2.85	2.86	3.34
Overhead expenses / Net Interest Income + non-interest income	61.95	64.13	63.61	64.64	66.99
Percent of Average Assets					
Total overhead expense	2.72	2.68	2.72	2.72	2.85
Personnel expense	1.47	1.42	1.42	1.41	1.40
Net occupancy expense	0.29	0.29	0.29	0.29	0.32
Other operating expenses	0.94	0.94	1.00	0.99	1.09
Overhead less non-interest income	1.39	1.33	1.34	1.32	1.34
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.41	63.27	62.73	63.78	66.06
Personnel expense	33.71	33.90	32.93	33.57	33.64
Net occupancy expense	6.64	6.97	6.72	6.99	7.47
Other operating expenses	20.54	21.49	22.39	22.41	24.44
Total non-interest income	29.13	31.16	31.08	32.47	33.40
Fiduciary activities income	2.15	2.21	2.39	2.27	2.69
Service charges on domestic deposit accounts	4.13	4.26	4.28	4.37	4.66
Trading revenue	1.02	0.93	0.90	0.98	0.99
Investment banking fees and commissions	3.34	3.61	3.61	3.68	2.86
Insurance activities revenue	0.51	0.59	0.55	0.56	0.91
Venture capital revenue	0.02	0.02	0.01	0.01	0.05
Net servicing fees	0.94	0.78	0.60	0.59	0.73
Net securitization income	0.01	0.00	0.01	0.02	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.32	1.68	1.67	2.20	1.99
Other non-interest income	9.97	10.08	10.66	10.83	11.38
Overhead less non-interest income	32.21	31.40	31.19	31.53	32.60
Applicable income taxes / Pretax net operating income (tax equivalent)	19.61	27.84	32.99	29.45	28.10
Applicable income tax + TE / Pretax net operating income + TE	22.23	32.50	37.95	33.84	32.77

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Percent Composition of Assets

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Real estate loans	37.21	35.59	35.54	34.32	33.17
Commercial and industrial loans	12.60	12.55	12.64	12.69	13.80
Loans to individuals	4.24	4.24	4.45	4.37	5.19
Loans to depository institutions and acceptances of other banks	0.06	0.08	0.07	0.09	0.08
Agricultural loans	0.23	0.16	0.21	0.16	0.16
Other loans and leases	5.00	4.89	5.09	5.15	5.24
Net loans and leases	63.63	62.17	62.73	61.97	62.72
Debt securities over 1 year	14.87	14.72	14.83	14.77	15.36
Mutual funds and equity securities	0.07	0.06	0.06	0.06	0.10
Subtotal	80.07	78.79	79.31	78.74	79.49
Interest-bearing bank balances	3.50	3.93	3.40	3.68	4.02
Federal funds sold and reverse repos	1.46	1.89	1.81	1.91	0.84
Debt securities 1 year or less	1.83	1.85	1.86	1.89	2.20
Trading assets	1.28	1.41	1.34	1.43	0.74
Total earning assets	90.00	90.08	89.84	89.94	89.83
Non-interest cash and due from depository institutions	1.03	1.09	1.22	1.16	1.15
Other real estate owned	0.05	0.07	0.05	0.07	0.10
All other assets	8.93	8.78	8.86	8.83	8.99
Memoranda					
Short-term investments	8.15	9.21	8.67	9.05	8.39
US Treasury securities	1.01	1.10	1.02	1.14	1.12
US agency securities (excluding Mortgage-backed securities)	0.76	0.72	0.75	0.70	1.07
Municipal securities	1.72	1.52	1.60	1.48	1.39
Mortgage-backed securities	10.97	10.89	11.06	10.88	11.38
Asset-backed securities	0.33	0.31	0.30	0.33	0.40
Other debt securities	0.42	0.34	0.38	0.34	0.53
Loans held-for-sale	0.35	0.36	0.33	0.46	0.48
Loans not held-for-sale	63.45	62.08	62.63	61.73	62.53
Real estate loans secured by 1-4 family	13.54	13.49	13.44	13.46	14.33
Revolving	2.43	2.60	2.40	2.53	2.77
Closed-end, secured by first liens	10.44	10.21	10.36	10.21	10.78
Closed-end, secured by junior liens	0.33	0.34	0.34	0.35	0.43
Commercial real estate loans	21.47	19.55	19.88	18.43	16.85
Construction and land development	3.55	3.07	3.25	2.77	2.35
Multifamily	2.67	2.65	2.54	2.59	2.36
Nonfarm nonresidential	14.25	12.88	13.30	12.08	11.27
Real estate loans secured by farmland	0.38	0.29	0.32	0.27	0.24

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Loan Mix and Analysis of Concentrations of Credit

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	56.75	55.19	54.83	53.68	52.17
Real estate loans secured by 1-4 family	21.36	22.00	21.44	22.07	23.24
Revolving	3.76	4.13	3.77	4.07	4.46
Closed-end	17.32	17.56	17.40	17.66	18.41
Commercial real estate loans	32.09	29.66	29.99	28.06	25.83
Construction and land development	5.29	4.72	4.90	4.31	3.70
1-4 family	0.99	0.88	0.89	0.75	0.61
Other	4.18	3.72	3.90	3.45	2.99
Multifamily	4.02	4.01	3.84	3.95	3.58
Nonfarm nonresidential	21.19	19.47	20.02	18.36	17.31
Owner-occupied	8.02	7.52	7.62	6.97	6.84
Other	13.15	12.00	12.41	11.37	10.48
Real estate loans secured by farmland	0.59	0.45	0.51	0.43	0.40
Loans to depository institutions and acceptances of other banks	0.12	0.24	0.17	0.27	0.20
Commercial and industrial loans	19.99	20.79	20.60	21.10	22.76
Loans to individuals	7.28	7.40	7.58	7.66	8.38
Credit card loans	0.99	1.07	1.12	1.19	1.71
Agricultural loans	0.37	0.26	0.33	0.26	0.27
Other loans and leases	9.67	10.01	10.27	10.49	9.88
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	358.18	341.06	345.84	327.20	320.13
Real estate loans secured by 1-4 family	129.94	130.25	130.26	128.66	138.11
Revolving	23.47	25.14	23.45	24.62	27.00
Closed-end	104.79	103.24	105.18	102.17	108.47
Commercial real estate loans	205.37	186.74	193.09	174.92	162.53
Construction and land development	33.59	28.93	31.13	26.34	22.52
1-4 family	6.43	5.55	5.78	4.78	3.86
Other	26.31	22.59	24.57	20.96	18.15
Multifamily	25.99	25.30	24.35	24.97	23.21
Nonfarm nonresidential	136.59	123.50	129.62	115.12	110.03
Owner-occupied	51.27	46.71	48.71	43.26	42.26
Other	83.12	74.22	78.67	70.37	64.97
Real estate loans secured by farmland	3.61	2.68	3.15	2.53	2.32
Loans to depository institutions and acceptances of other banks	0.57	0.86	0.69	0.96	0.79
Commercial and industrial loans	117.11	115.74	118.32	116.38	126.48
Loans to individuals	39.91	40.14	41.75	40.96	48.24
Credit card loans	4.68	4.92	5.29	5.49	8.77
Agricultural loans	1.99	1.44	1.74	1.39	1.39
Other loans and leases	48.44	47.93	49.40	49.67	49.46
Supplemental					
Non-owner occupied CRE loans / Gross loans	24.51	22.76	23.01	21.69	19.52
Non-owner occupied CRE loans / Total risk based capital	155.33	141.59	146.22	133.47	122.23
Construction and land development loans / Total risk based capital	33.59	28.93	31.13	26.34	22.52
Total CRE loans / Total risk based capital	210.74	192.26	198.55	180.44	167.95

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Liquidity and Funding

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Short-term investments	8.15	9.21	8.67	9.05	8.39
Liquid assets	22.89	24.55	23.98	24.62	23.79
Investment securities	17.37	17.28	17.35	17.40	18.21
Net loans and leases	63.63	62.17	62.73	61.97	62.72
Net loans, leases and standby letters of credit	64.72	63.46	63.89	63.32	64.21
Core deposits	62.29	61.45	61.26	59.19	59.80
Noncore funding	21.28	22.04	22.32	24.21	23.80
Time deposits of \$250K or more	2.67	2.31	2.57		
Foreign deposits	0.46	0.56	0.54	0.60	0.67
Federal funds purchased and repos	2.00	2.38	2.23	2.41	2.03
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.62	0.69	0.73	0.76	0.99
Commercial paper	0.02	0.02	0.02	0.01	0.03
Other borrowings w/remaining maturity of 1 year or less	4.03	3.35	3.98	3.70	3.31
Earning assets repriceable in 1 year	40.81	41.97	41.51	42.17	40.67
Interest-bearing liabilities repriceable in 1 year	9.02	7.98	8.46	8.17	8.89
Long-term debt repriceable in 1 year	1.47	1.51	1.56	1.62	1.86
Net assets repriceable in 1 year	28.64	30.97	29.68	30.76	28.43
Other Liquidity and Funding Ratios					
Net noncore funding dependence	16.04	15.91	17.02	18.62	18.17
Net ST noncore funding dependence	3.91	4.79	4.86	5.92	4.31
Short-term investment / ST noncore funding	78.62	78.55	74.55	69.34	83.89
Liquid assets-ST noncore funding / Nonliquid assets	16.88	18.65	18.12	18.46	18.01
Net loans and leases / Total deposits	90.01	88.79	90.15	88.81	90.12
Net loans and leases / Core deposits	104.97	103.98	105.64	107.37	110.21
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.95	-0.25	-0.31	-0.33	0.31
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.58	-0.71	-0.77	-1.03	0.21
Structured notes appreciation (depreciation) / T1 cap	-0.09	-0.09	-0.08	-0.13	-0.04
Percent of Investment Securities					
Held-to-maturity securities	15.21	17.37	15.76	18.12	18.61
Available-for-sale securities	81.53	82.63	84.24	81.88	81.39
US Treasury securities	6.89	7.52	6.96	7.82	7.34
US agency securities (excluding Mortgage-backed securities)	4.25	4.24	4.42	4.36	6.23
Municipal securities	10.11	8.69	9.31	8.50	7.85
Mortgage-backed securities	64.72	65.17	65.34	64.90	65.00
Asset-backed securities	1.82	1.85	1.74	2.21	2.11
Other debt securities	2.57	2.44	2.57	2.56	2.89
Mutual funds and equity securities	0.54	0.60	0.51	0.70	0.82
Debt securities 1 year or less	11.03	11.80	11.78	12.00	13.34
Debt securities 1 to 5 years	18.64	19.07	18.89	19.22	19.08
Debt securities over 5 years	65.63	64.18	64.65	63.79	63.57
Pledged securities	34.84	34.72	34.58	34.59	36.61
Structured notes, fair value	0.04	0.07	0.03	0.08	0.13
Percent Change from Prior Like Quarter					
Short-term investments	9.50	10.98	19.09	14.53	3.93
Investment securities	7.83	13.95	8.45	12.21	9.03
Core deposits	8.28	12.91	12.20	10.24	9.37
Noncore funding	15.04	-0.06	5.58	9.36	5.64

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Derivatives and Off-Balance-Sheet Transactions

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Loan commitments	24.13	24.34	24.03	24.41	26.90
Standby letters of credit	0.91	1.05	0.96	1.10	1.21
Commercial and similar letters of credit	0.03	0.03	0.03	0.03	0.04
Securities lent	0.85	0.49	0.75	0.56	0.22
Credit derivatives - notional amount (BHC as guarantor)	0.49	0.25	0.30	0.31	0.53
Credit derivatives - notional amount (BHC as beneficiary)	0.81	0.51	0.55	0.59	0.56
Credit derivative contracts w/ purchased credit protection - invest grade	0.54	0.21	0.19	0.29	0.22
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.79	0.75	0.59	0.94	0.27
Derivative contracts	68.42	70.61	75.39	70.49	65.88
Interest rate contracts	46.93	49.98	53.68	50.41	46.97
Interest rate futures and forward contracts	14.35	16.02	13.82	15.96	8.38
Written options contracts (interest rate)	2.27	3.01	2.60	2.56	2.79
Purchased options contracts (interest rate)	1.89	2.12	2.38	2.12	1.88
Interest rate swaps	25.29	26.45	25.60	27.06	31.72
Foreign exchange contracts	11.59	9.41	9.42	9.39	14.23
Futures and forward foreign exchange contracts	6.11	5.97	5.24	5.32	8.72
Written options contracts (foreign exchange)	0.13	0.10	0.06	0.10	0.29
Purchased options contracts (foreign exchange)	0.13	0.10	0.06	0.10	0.28
Foreign exchange rate swaps	1.49	1.40	1.67	1.53	1.53
Equity, commodity, and other derivative contracts	3.55	3.18	3.80	3.23	2.34
Commodity and other futures and forward contracts	0.22	0.31	0.30	0.26	0.19
Written options contracts (commodity and other)	1.08	1.09	1.21	1.13	0.66
Purchased options contracts (commodity and other)	0.98	0.89	1.13	0.97	0.70
Commodity and other swaps	0.42	0.23	0.29	0.23	0.30
Percent of Average Loans and Leases					
Loan commitments	44.06	45.94	46.58	47.84	51.37

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	92.89	91.89	92.20	91.70	90.78
Foreign exchange contracts	3.40	4.27	3.53	4.36	6.66
Equity, commodity, and other contracts	1.72	1.88	1.94	1.91	1.69
Futures and forwards	14.15	16.90	13.46	17.53	18.93
Written options	7.10	8.41	6.68	7.63	7.51
Exchange-traded	0.25	0.29	0.27	0.22	0.11
Over-the-counter	6.03	7.25	5.27	6.55	7.13
Purchased options	3.81	4.65	4.73	4.69	4.21
Exchange-traded	0.32	0.55	0.33	0.49	0.21
Over-the-counter	2.86	3.26	3.32	3.43	3.49
Swaps	68.91	62.17	68.69	62.99	66.25
Held for trading	46.30	43.04	46.32	43.54	43.29
Interest rate contracts	38.48	34.87	37.84	35.09	35.28
Foreign exchange contracts	2.07	2.28	2.10	2.42	3.36
Equity, commodity, and other contracts	1.03	0.83	1.01	0.86	0.58
Non-traded	53.70	56.96	53.68	56.46	56.71
Interest rate contracts	50.20	52.32	51.23	51.73	51.40
Foreign exchange contracts	0.57	0.67	0.60	0.64	1.22
Equity, commodity, and other contracts	0.16	0.30	0.21	0.30	0.54
Derivative contracts (excluding futures and FX 14 days or less)	95.71	94.09	95.63	94.20	91.19
One year or less	34.30	31.75	31.96	31.37	27.34
Over 1 year to 5 years	30.86	30.17	31.97	33.87	33.98
Over 5 years	31.89	28.64	29.45	32.03	24.87
Gross negative fair value (absolute value)	0.76	0.78	0.69	0.99	1.21
Gross positive fair value	0.78	0.86	0.71	1.13	1.23
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.08	0.06	0.09	0.08
Gross positive fair value (X)	0.06	0.08	0.06	0.10	0.09
Held for trading (X)	0.05	0.06	0.05	0.08	0.07
Non-traded (X)	0.01	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.03	0.04	0.04	0.06	0.04
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	0.46	0.56	0.53	0.82	0.55

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2018

Allowance and Net Loan and Lease Losses

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	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.14	0.14	0.16	0.17	0.17
Provision for loan and lease losses / Average loans and leases	0.24	0.24	0.28	0.31	0.28
Provision for loan and lease losses / Net losses	120.09	108.28	143.18	141.39	109.07
Allowance for loan and lease losses / Total loans and leases not held for sale	0.96	1.05	0.98	1.07	1.16
Allowance for loan and lease losses / Total loans and leases	0.95	1.03	0.96	1.04	1.14
Allowance for loan and lease losses / Net loans and leases losses (X)	8.94	9.02	8.39	8.27	9.29
Allowance for loan and lease losses / Nonaccrual assets	195.96	179.54	184.84	167.13	165.86
ALLL/90+ days past due + nonaccrual loans and leases	139.95	132.72	136.61	123.58	127.52
Gross loan and lease losses / Average loans and leases	0.30	0.32	0.33	0.37	0.44
Recoveries / Average loans and leases	0.09	0.10	0.09	0.11	0.14
Net losses / Average loans and leases	0.21	0.23	0.24	0.27	0.31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.01
Recoveries / Prior year-end losses	9.56	8.10	33.49	40.49	39.29
Earnings coverage of net losses (X)	22.69	19.79	19.69	19.75	15.90
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.03	0.02	0.03	0.09
Real estate loans secured by 1-4 family	0.03	0.03	0.03	0.06	0.12
Revolving	0.06	0.07	0.09	0.13	0.19
Closed-end	0.02	0.02	0.02	0.04	0.10
Commercial real estate loans	0.01	0.01	0.01	0.00	0.00
Construction and land development	-0.03	-0.05	-0.02	-0.04	-0.07
1-4 family	0.00	0.00	0.00	-0.01	-0.01
Other	-0.02	-0.04	-0.01	-0.02	-0.06
Multifamily	0.00	-0.01	-0.01	0.00	-0.01
Nonfarm nonresidential	0.02	0.02	0.03	0.01	0.02
Owner-occupied	0.01	0.01	0.01	0.01	0.02
Other	0.01	0.00	0.01	0.00	0.00
Real estate loans secured by farmland	-0.03	0.00	0.01	-0.02	-0.01
Commercial and industrial loans	0.24	0.33	0.39	0.41	0.24
Loans to individuals	1.41	1.48	1.25	1.28	1.18
Credit card loans	3.40	3.47	2.92	2.67	2.66
Agricultural loans	0.13	0.06	0.18	0.11	0.11
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.11	0.14	0.15	0.14	0.19

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2018

Past Due and Nonaccrual Assets

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Percent of Loans and Leases					
30-89 days past due loans and leases	0.45	0.49	0.47	0.51	0.58
90+ days past due loans and leases	0.18	0.22	0.20	0.23	0.30
Nonaccrual loans and leases	0.61	0.70	0.63	0.76	0.77
90+ days past due and nonaccrual loans and leases	0.83	0.99	0.87	1.06	1.17
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.46	0.49	0.47	0.51	0.58
90+ days past due assets	0.18	0.22	0.20	0.24	0.30
Nonaccrual assets	0.62	0.72	0.64	0.77	0.79
30+ days past due and nonaccrual assets	1.32	1.53	1.38	1.63	1.79
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.52	0.60	0.54	0.64	0.70
90+ past due and nonaccrual assets + other real estate owned	0.58	0.67	0.59	0.72	0.80
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.69	0.81	0.72	0.86	1.00
Allowance for loan and leases losses	126.95	133.48	127.83	139.29	154.82
Equity cap + allowance for loan and lease losses	5.57	6.58	5.78	7.07	8.12
Tier 1 cap + allowance for loan and lease losses	7.04	8.14	7.35	8.71	10.48
Loans and Leases + other real estate owned	1.10	1.30	1.14	1.38	1.60

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2018

Past Due and Nonaccrual Loans and Leases

		03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.41	0.46	0.44	0.48	0.56
	90+ days past due	0.24	0.29	0.26	0.31	0.43
	Nonaccrual	0.67	0.75	0.69	0.81	1.04
Commercial and industrial	30-89 days past due	0.32	0.36	0.32	0.33	0.29
	90+ days past due	0.06	0.05	0.05	0.05	0.05
	Nonaccrual	0.88	1.11	0.93	1.19	0.85
Individuals	30-89 days past due	0.81	0.81	0.98	1.08	1.08
	90+ days past due	0.17	0.21	0.19	0.21	0.20
	Nonaccrual	0.25	0.22	0.22	0.22	0.26
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.01	0.00	0.05	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.36	0.34	0.17	0.20	0.16
	90+ days past due	0.02	0.05	0.00	0.03	0.01
	Nonaccrual	0.94	0.88	0.96	0.93	0.76
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.54	1.74
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.03	0.06	0.03	0.03
Other loans and leases	30-89 days past due	0.20	0.16	0.20	0.16	0.22
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.14	0.15	0.10	0.17	0.16

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: 03/31/2018

		03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Memoranda						
1-4 Family	30-89 days past due	0.63	0.68	0.74	0.82	0.84
	90+ days past due	0.48	0.59	0.49	0.69	0.75
	Nonaccrual	0.97	1.07	0.96	1.19	1.33
Revolving	30-89 days past due	0.46	0.51	0.61	0.60	0.57
	90+ days past due	0.06	0.08	0.07	0.07	0.08
	Nonaccrual	1.31	1.27	1.17	1.30	1.43
Closed-End	30-89 days past due	0.68	0.73	0.79	0.91	0.93
	90+ days past due	0.55	0.69	0.57	0.79	0.89
	Nonaccrual	0.96	1.07	0.95	1.20	1.35
Junior Lien	30-89 days past due	0.03	0.03	0.03	0.04	0.04
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.07	0.08	0.07	0.09	0.11
Commercial real estate	30-89 days past due	0.19	0.19	0.18	0.16	0.19
	90+ days past due	0.03	0.05	0.04	0.05	0.06
	Nonaccrual	0.33	0.36	0.34	0.40	0.55
Construction and development	30-89 days past due	0.26	0.25	0.23	0.22	0.28
	90+ days past due	0.03	0.04	0.03	0.04	0.10
	Nonaccrual	0.21	0.29	0.24	0.34	0.52
1-4 family	30-89 days past due	0.04	0.05	0.07	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.03	0.03	0.03	0.03	0.07
Other	30-89 days past due	0.19	0.18	0.13	0.15	0.20
	90+ days past due	0.02	0.03	0.02	0.03	0.07
	Nonaccrual	0.16	0.23	0.18	0.27	0.40
Multifamily	30-89 days past due	0.07	0.11	0.07	0.07	0.12
	90+ days past due	0.00	0.02	0.01	0.02	0.03
	Nonaccrual	0.09	0.11	0.10	0.12	0.23
Nonfarm non-residential	30-89 days past due	0.19	0.18	0.17	0.16	0.18
	90+ days past due	0.04	0.05	0.04	0.06	0.06
	Nonaccrual	0.37	0.40	0.38	0.45	0.56
Owner occupied	30-89 days past due	0.08	0.08	0.07	0.08	0.08
	90+ days past due	0.02	0.02	0.02	0.02	0.03
	Nonaccrual	0.21	0.22	0.21	0.24	0.29
Other	30-89 days past due	0.09	0.08	0.09	0.07	0.09
	90+ days past due	0.02	0.02	0.02	0.03	0.03
	Nonaccrual	0.14	0.16	0.14	0.18	0.24
Farmland	30-89 days past due	0.32	0.24	0.27	0.14	0.16
	90+ days past due	0.08	0.08	0.06	0.05	0.19
	Nonaccrual	1.26	0.90	1.07	0.72	0.71
Credit card	30-89 days past due	1.31	1.21	1.08	1.21	1.16
	90+ days past due	0.71	0.77	0.75	0.75	0.69
	Nonaccrual	0.12	0.13	0.08	0.09	0.10

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

BHCPR PEER GROUP DATAPeer Group: 1
Date: 03/31/2018**Regulatory Capital Components and Ratios**

	03/31/2018		03/31/2017		12/31/2017		12/31/2016		12/31/2015	
Capital Ratios										
Common equity tier 1 capital, column A		11.99		12.26		12.16		12.16		12.00
Common equity tier 1 capital, column B		0.52		0.45		0.44		0.47		0.63
Tier 1 capital, column A		12.85		13.10		12.95		12.92		12.82
Tier 1 capital, column B		0.60		0.53		0.51		0.55		0.70
Total capital, column A		14.55		14.74		14.63		14.65		14.65
Total capital, column B		0.67		0.58		0.57		0.61		0.79
Tier 1 leverage		9.62		9.63		9.53		9.40		9.68

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2018

Insurance and Broker-Dealer Activities

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.02	0.01	0.02	0.06
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.94	49.50	52.26	49.62	53.85
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.06	50.50	47.74	50.38	46.15
Seperate account assets (L/H) / Total life assets	2.50	2.27	2.41	2.15	1.54
Insurance activities revenue / Adjusted operating income	0.51	0.59	0.55	0.56	0.91
Premium income / Insurance activities revenue	3.52	4.21	4.64	4.87	8.55
Credit related premium income / Total premium income	44.51	49.12	43.04	52.96	59.76
Other premium income / Total premium income	55.49	50.88	56.96	47.04	40.24
Insurance underwriting net income / Consolidated net income	0.09	0.09	0.04	0.12	0.12
Insurance net income (P/C) / Equity (P/C)	15.15	6.99	5.97	5.19	7.00
Insurance net income (L/H) / Equity (L/H)	-21.98	7.18	-2.79	4.69	2.70
Insurance benefits, losses, expenses / Insurance premiums	141.52	130.07	127.33	246.60	234.21
Reinsurance recovery (P/C) / Total assets (P/C)	0.39	0.41	0.38	0.41	0.86
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	1.84	0.00	1.92	0.29
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	10.43	9.35	9.83	9.31	10.03
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	1.46	1.49	1.54	1.46	0.75

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2018

Foreign Activities

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Yield: Foreign loans	1.15	1.12	1.07	1.22	1.13
Cost: Interest-bearing deposits	0.66	0.43	0.51	0.36	0.26
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	29.22	102.07	67.99	67.21	5.92
Commercial and industrial loans	1.03	13.66	2.09	1.37	0.56
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	26.06	5.33	22.44	6.90	-0.33
Total selected assets	42.26	21.59	22.86	12.63	0.96
Deposits	-0.04	-15.90	-0.77	47.76	-31.67

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 03/31/2018

Parent Company Analysis - Part 1

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	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Profitability					
Net income / Average equity capital	9.84	8.08	7.61	7.97	7.95
Bank net income / Average equity investment in banks	10.87	8.90	8.74	9.09	8.42
Nonbank net income / Average equity investment in nonbanks	7.85	5.28	4.77	5.53	6.36
Sub BHCs net income / Average equity investment in sub BHCs	7.92	7.84	6.82	7.23	7.06
Bank net income / Parent net income	81.80	76.11	80.66	80.11	78.61
Nonbank net income / Parent net income	6.24	8.44	8.24	6.37	6.83
Sub BHCs net income / Parent net income	79.05	77.98	82.97	76.68	76.51
Leverage					
Total liabilities / Equity capital	21.14	20.66	19.93	21.58	21.12
Total debt / Equity capital	14.75	14.67	13.95	15.12	14.46
Total debt + NP to subs that issued trust preferred / Equity capital	17.41	17.15	16.10	17.51	17.04
Total debt + Loans guaranteed for affiliate / Equity capital	15.17	15.05	14.35	15.57	14.83
Total debt / Equity capital - excess over fair value	14.85	14.83	14.10	15.29	14.60
Long-term debt / Equity capital	12.92	13.02	12.69	13.44	12.95
Short-term debt / Equity capital	1.56	1.54	1.07	1.59	1.23
Current portion of long-term debt / Equity capital	0.31	0.20	0.27	0.39	0.26
Excess cost over fair value / Equity capital	0.12	0.17	0.17	0.20	0.16
Long-term debt / Consolidated long-term debt	27.19	28.29	27.28	28.31	24.05
Double Leverage					
Equity investment in subs / Equity capital	103.12	101.54	102.09	101.56	102.41
Total investment in subs / Equity capital	112.09	110.76	111.30	110.99	108.88
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)	0.42	0.21	0.52	0.28	0.40
Equity investment in subs - equity cap / Net income-div (X)	1.50	1.49	2.64	1.75	1.65
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	132.89	119.35	141.90	137.84	147.00
Cash flow from operations + noncash + op exchange / Op exchange + div	150.76	113.68	148.28	144.09	143.73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.18	101.11	92.78	128.25	107.19
Pretax operating income + interest expenses / Interest expense	1,398.79	834.00	1,909.25	2,107.38	1,797.01
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	902.18	791.53	1,547.94	1,414.32	1,262.93
Dividends + interest from subs / Interest expenses + dividends	150.63	127.42	174.03	157.78	161.35
Fees + other income from subs / Salary + other expenses	16.80	14.96	15.70	14.75	14.52
Net income / Current part of long-term debt + preferred dividends (X)	21.85	16.79	24.63	55.02	56.52
Other Ratios					
Net assets repriceable in 1 year / Total assets	2.44	4.22	3.49	4.62	4.88
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.81	0.10	0.10	1.57	0.02
Nonaccrual	8.49	16.00	7.38	15.05	7.58
Total	9.31	16.10	7.48	16.62	7.64
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.21	0.17	0.17	0.11	0.25
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.22	0.17	0.17	0.11	0.29
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	4.90	5.96	5.67	6.18	4.39
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.20	0.11	0.13	0.11	0.33

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 03/31/2018

Parent Company Analysis - Part 2

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	64.01	88.34	68.72	78.25	83.90
Dividends paid / Net income	25.73	27.49	31.29	29.05	28.06
Net income - dividends / Average equity	7.08	5.60	5.03	5.34	5.29
Percent of Dividends Paid					
Dividends from bank subsidiaries	118.04	106.07	130.71	116.31	114.67
Dividends from nonbank subsidiaries	2.98	3.49	12.57	11.99	7.85
Dividends from subsidiary BHCs	8.06	8.54	18.99	13.56	13.24
Dividends from all subsidiaries	158.21	142.20	196.35	190.88	167.07
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	39.96	38.86	59.00	44.62	45.41
Interest income from bank subsidiaries	0.46	0.74	0.75	0.54	0.61
Mortgage and service fees from bank subsidiaries	2.21	2.33	2.98	2.35	2.95
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.02
Operating income from bank subsidiaries	46.02	47.84	62.81	53.32	53.32
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	38.37	37.95	102.52	61.37	67.71
Interest income from nonbank subsidiaries	15.66	15.43	8.06	6.68	5.61
Mortgage and serv fees from nonbank subsidiaries	2.46	0.74	0.85	1.37	1.87
Other income from nonbank subsidiaries	0.42	0.64	0.51	0.73	0.49
Operating income from nonbank subsidiaries	76.14	91.41	164.42	98.61	116.28
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	35.98	25.53	59.89	39.67	65.66
Interest income from subsidiary BHCs	3.25	1.94	2.71	0.33	0.20
Mortgage and service fees from subsidiary BHCs	0.39	0.42	0.56	0.58	0.62
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	40.47	28.76	64.33	42.09	109.82
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	50.38	48.05	59.17	52.71	52.69
Interest income from bank subsidiaries	2.80	1.15	0.94	1.12	0.84
Mortgage and service fees from bank subsidiaries	3.62	2.70	2.17	2.70	3.21
Other income from bank subsidiaries	0.02	0.17	0.09	0.03	0.09
Operating income from bank subsidiaries	67.45	62.00	69.23	63.24	63.11
Dividends from nonbank subsidiaries	3.60	3.02	2.65	3.92	5.22
Interest income from nonbank subsidiaries	4.90	5.86	2.79	3.92	2.20
Mortgage and service fees from nonbank subsidiaries	0.04	0.07	0.07	0.06	0.16
Other income from nonbank subsidiaries	0.05	0.13	0.10	0.19	0.12
Operating income from nonbank subsidiaries	14.46	15.43	9.99	13.62	11.67
Dividends from subsidiary BHCs	4.60	2.65	5.49	6.07	7.18
Interest income from subsidiary BHCs	0.27	0.08	0.13	0.04	0.01
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	6.19	4.11	6.46	7.14	7.90
Loans and advances from subsidiaries / Short term debt	101.53	66.68	83.61	151.56	118.43
Loans and advances from subsidiaries / Total debt	27.41	30.44	39.18	30.35	30.54

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									115
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.99	1.08	2.06	2.63	3.09	3.38	3.87	4.33	115
+ Non-interest income	1.32	0.25	0.34	0.79	1.15	1.80	2.52	3.81	115
- Overhead expense	2.72	1.54	1.79	2.25	2.67	3.14	3.90	4.28	115
- Provision for loan and lease losses	0.14	-0.07	-0.01	0.04	0.11	0.19	0.41	0.70	115
+ Securities gains (losses)	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.02	115
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	115
= Pretax net operating income (tax equivalent)	1.51	0.64	0.84	1.25	1.54	1.76	2.07	2.30	115
Net operating income	1.17	0.49	0.57	0.95	1.20	1.36	1.61	1.97	115
Net income	1.17	0.49	0.57	0.95	1.20	1.36	1.61	1.97	115
Net income (sub-chapter S adjusted)	1.16	1.08	1.09	1.12	1.16	1.20	1.23	1.24	2
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.98	2.30	3.19	3.64	3.97	4.37	4.76	5.40	115
Interest expense	0.70	0.18	0.28	0.43	0.62	0.92	1.39	1.63	115
Net interest income (tax equivalent)	3.28	1.26	2.28	2.90	3.38	3.68	4.27	4.76	115
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.21	-0.05	0.00	0.04	0.12	0.26	0.67	1.53	115
Earnings coverage of net losses (X)	22.69	-45.23	-11.13	5.94	13.58	33.28	91.74	134.05	112
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.96	0.28	0.41	0.64	0.96	1.15	1.56	2.67	115
Allowance for loan and lease losses / Total loans and leases	0.95	0.28	0.41	0.63	0.94	1.12	1.46	2.66	115
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.69	0.14	0.28	0.41	0.64	0.92	1.20	1.61	115
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.45	0.05	0.11	0.21	0.37	0.56	1.05	1.92	115
Liquidity and Funding									
Net noncore funding dependence	16.04	-7.12	0.11	7.36	13.61	24.62	38.15	42.49	115
Net short-term noncore funding dependence	3.91	-70.66	-13.05	-1.44	6.15	13.09	19.58	23.91	115
Net loans and leases / Total assets	63.63	19.80	37.41	56.96	67.05	73.48	78.09	80.84	115
Capitalization									
Tier 1 leverage ratio	9.62	7.41	8.01	8.78	9.50	10.46	11.22	13.25	115
Equity capital / Total assets	11.91	8.39	9.00	10.42	11.44	13.67	15.46	16.45	115
Equity capital + minority interest / Total assets	12.00	8.52	9.09	10.49	11.63	13.67	15.46	16.71	115
Tier 1 common equity capital / Total risk-weighted assets	12.02	8.99	9.54	10.55	11.72	12.84	16.17	17.67	114
Net Loans and leases / Equity capital (X)	5.36	1.96	3.10	4.45	5.29	6.54	7.38	8.53	115
Cash dividends / Net income	25.74	0.00	0.00	15.37	28.13	39.98	47.34	69.21	112
Cash dividends / Net income (sub-chapter S adjusted)	-0.59	-2.32	-2.13	-1.55	-0.59	0.37	0.94	1.13	2
Retained earnings / Average equity capital	7.07	0.36	3.14	4.82	6.98	9.35	11.54	13.54	115
Growth Rates									
Assets	8.43	-3.95	-1.26	2.03	5.43	13.53	26.81	35.95	114
Equity capital	9.13	-5.16	-2.48	1.10	4.53	12.01	35.93	62.14	114
Net loans and leases	10.80	-1.35	0.14	3.11	6.62	16.95	32.60	44.52	114
Noncore funding	15.04	-25.67	-16.72	0.10	12.20	25.34	54.84	89.20	114
Parent Company Ratios									
Short-term debt / Equity capital	1.56	0.00	0.00	0.00	0.00	1.04	7.51	24.03	115
Long-term debt / Equity capital	12.92	0.00	0.00	0.00	7.42	17.20	55.23	84.73	115
Equity investment in subs / Equity capital	103.12	89.05	93.88	98.72	102.64	107.64	113.87	121.72	115
Cash FR op + noncash + op expenses / Op expenses + dividends	150.76	-88.97	2.87	66.48	119.88	212.55	385.64	593.44	114

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

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)	3.64	2.16	2.93	3.34	3.64	3.98	4.40	4.95	115
Less: Interest expense	0.65	0.17	0.25	0.39	0.56	0.86	1.28	1.55	115
Equals: Net interest income (tax equivalent)	2.99	1.08	2.06	2.63	3.09	3.38	3.87	4.33	115
Plus: Non-interest income	1.32	0.25	0.34	0.79	1.15	1.80	2.52	3.81	115
Equals: adjusted operating income (tax equivalent)	4.38	2.91	3.32	3.92	4.34	4.81	5.34	7.27	115
Less: Overhead Expense	2.72	1.54	1.79	2.25	2.67	3.14	3.90	4.28	115
Less: Provision for loan and lease losses	0.14	-0.07	-0.01	0.04	0.11	0.19	0.41	0.70	115
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	115
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.02	115
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	115
Equals: Pretax net operating income (tax equivalent)	1.51	0.64	0.84	1.25	1.54	1.76	2.07	2.30	115
Less: Applicable income taxes (tax equivalent)	0.33	0.03	0.18	0.26	0.33	0.40	0.48	0.56	115
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	115
Equals: Net operating income	1.17	0.49	0.57	0.95	1.20	1.36	1.61	1.97	115
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Equals: Net income	1.17	0.49	0.57	0.95	1.20	1.36	1.61	1.97	115
Memo: Net income (last four quarters)	0.96	0.02	0.48	0.69	1.02	1.24	1.46	1.74	115
Net income-BHC and noncontrolling (minority) interest	1.18	0.51	0.63	0.95	1.21	1.37	1.61	1.97	115
Margin Analysis									
Average earning assets / Average assets	91.56	86.27	87.10	89.49	91.46	94.10	95.55	96.85	115
Average interest-bearing funds / Average assets	65.56	50.37	52.82	59.73	64.74	70.98	79.79	83.78	115
Interest income (tax equivalent) / Average earning assets	3.98	2.30	3.19	3.64	3.97	4.37	4.76	5.40	115
Interest expense / Average earning assets	0.70	0.18	0.28	0.43	0.62	0.92	1.39	1.63	115
Net interest income (tax equivalent) / Average earning assets	3.28	1.26	2.28	2.90	3.38	3.68	4.27	4.76	115
Yield or Cost									
Total loans and leases (tax equivalent)	4.68	3.37	3.98	4.30	4.53	4.92	5.69	7.25	115
Interest-bearing bank balances	1.37	0.53	0.66	1.04	1.34	1.68	2.07	2.81	115
Fed funds sold and reverse repos	1.63	0.00	0.26	1.09	1.68	2.11	2.63	5.87	72
Trading assets	1.00	0.00	0.00	0.00	0.78	2.06	3.11	3.57	82
Total earning assets	3.94	2.29	3.18	3.61	3.91	4.34	4.71	5.26	115
Investment securities (tax equivalent)	2.56	1.88	2.01	2.24	2.54	2.89	3.19	3.36	114
US Treasury and agency securities (excluding Mortgage-backed securities)	1.84	0.92	1.20	1.50	1.79	2.14	2.68	2.92	104
Mortgage-backed securities	2.40	1.92	1.98	2.19	2.35	2.64	2.81	3.12	113
All other securities	3.91	1.89	2.19	2.88	3.47	4.20	7.18	13.29	109
Interest-bearing deposits	0.61	0.18	0.24	0.36	0.55	0.81	1.13	1.38	114
Time deposits of \$250K or more	1.18	0.42	0.61	0.89	1.21	1.44	1.70	1.80	112
Time deposits < \$250K	1.00	0.19	0.30	0.73	1.01	1.33	1.56	1.75	112
Other domestic deposits	0.49	0.13	0.17	0.27	0.42	0.64	1.01	1.31	114
Foreign deposits	0.66	0.04	0.16	0.34	0.66	0.98	1.10	1.36	30
Fed funds purchased and repos	1.24	0.17	0.25	0.51	1.18	1.67	2.44	3.96	107
Other borrowed funds and trading liabilities	1.98	0.74	1.31	1.59	1.91	2.37	3.00	3.56	114
All interest-bearing funds	0.97	0.30	0.42	0.65	0.85	1.26	1.82	2.17	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	3.03	0.00	0.00	0.64	2.37	4.81	9.22	11.16	115
Overhead expenses / Net Interest Income + non-interest income	61.95	43.16	47.99	56.43	61.91	67.96	74.48	84.22	115
Percent of Average Assets									
Total overhead expense	2.72	1.54	1.79	2.25	2.67	3.14	3.90	4.28	115
Personnel expense	1.47	0.75	0.89	1.20	1.46	1.72	2.01	2.22	115
Net occupancy expense	0.29	0.11	0.13	0.23	0.28	0.36	0.40	0.46	115
Other operating expenses	0.94	0.51	0.57	0.68	0.84	1.06	1.79	2.08	115
Overhead less non-interest income	1.39	-0.12	0.60	1.09	1.39	1.70	2.08	2.44	115
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.41	42.51	47.59	56.25	61.32	67.35	73.95	84.21	115
Personnel expense	33.71	21.36	23.58	28.93	33.87	38.27	42.34	46.19	115
Net occupancy expense	6.64	2.60	3.38	5.22	6.83	8.19	8.96	10.19	115
Other operating expenses	20.54	13.59	14.51	16.05	19.91	23.90	28.31	40.26	115
Total non-interest income	29.13	6.28	9.38	17.69	26.03	39.08	53.46	77.79	115
Fiduciary activities income	2.15	0.00	0.00	0.00	1.47	3.62	6.82	12.02	115
Service charges on domestic deposit accounts	4.13	0.00	0.25	1.91	4.27	6.07	7.37	8.41	115
Trading revenue	1.02	-2.53	0.00	0.00	0.06	1.16	5.01	11.85	115
Investment banking fees and commissions	3.34	0.00	0.01	0.51	1.65	3.27	12.45	29.60	115
Insurance activities revenue	0.51	0.00	0.00	0.00	0.06	0.54	2.22	5.55	115
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.57	115
Net servicing fees	0.94	0.00	0.00	0.03	0.38	1.49	3.44	5.56	115
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.14	115
Net gain (loss) - sales of loans, OREO, and other assets	1.32	-0.22	-0.01	0.17	0.81	2.46	3.63	5.47	115
Other non-interest income	9.97	2.60	3.78	5.92	8.49	13.36	20.86	24.90	115
Overhead less non-interest income	32.21	-1.71	12.89	24.81	33.53	39.30	48.94	56.81	115
Applicable income taxes / Pretax net operating income (tax equivalent)	19.61	7.36	12.07	16.65	20.78	23.02	24.88	26.10	112
Applicable income tax + TE / Pretax net operating income + TE	22.23	10.67	16.18	20.01	22.96	24.82	27.09	28.41	112

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	37.21	1.79	6.95	25.07	40.20	51.58	59.09	64.41	115
Commercial and industrial loans	12.60	0.87	2.58	6.84	11.75	18.94	24.03	30.01	115
Loans to individuals	4.24	0.05	0.12	0.54	1.91	7.30	12.45	18.13	115
Loans to depository institutions and acceptances of other banks	0.06	0.00	0.00	0.00	0.00	0.01	0.34	0.98	115
Agricultural loans	0.23	0.00	0.00	0.00	0.04	0.30	1.08	2.68	115
Other loans and leases	5.00	0.34	0.65	1.91	4.39	7.67	11.00	12.36	115
Net loans and leases	63.63	19.80	37.41	56.96	67.05	73.48	78.09	80.84	115
Debt securities over 1 year	14.87	1.12	6.13	10.75	14.75	19.55	24.61	31.28	115
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.03	0.14	0.23	0.41	115
Subtotal	80.07	37.08	52.45	78.40	84.33	87.44	89.42	91.07	115
Interest-bearing bank balances	3.50	0.28	0.45	1.03	2.30	5.65	9.37	15.13	115
Federal funds sold and reverse repos	1.46	0.00	0.00	0.00	0.00	0.56	9.36	24.11	115
Debt securities 1 year or less	1.83	0.03	0.08	0.44	1.22	2.88	6.00	8.87	115
Trading assets	1.28	0.00	0.00	0.00	0.09	0.57	7.09	16.14	115
Total earning assets	90.00	83.33	85.63	87.73	90.05	92.73	94.15	94.90	115
Non-interest cash and due from depository institutions	1.03	0.29	0.46	0.79	1.02	1.30	1.64	1.77	115
Other real estate owned	0.05	0.00	0.00	0.01	0.03	0.09	0.14	0.16	115
All other assets	8.93	4.13	4.66	6.54	8.94	11.28	13.32	16.28	115
Memoranda									
Short-term investments	8.15	1.01	1.23	2.23	4.77	10.02	25.51	42.44	115
US Treasury securities	1.01	0.00	0.00	0.00	0.25	1.58	4.49	5.85	115
US agency securities (excluding Mortgage-backed securities)	0.76	0.00	0.00	0.01	0.18	1.26	3.10	4.56	115
Municipal securities	1.72	0.00	0.00	0.04	1.25	3.16	5.65	6.64	115
Mortgage-backed securities	10.97	0.62	3.75	6.59	10.89	14.90	19.02	23.49	115
Asset-backed securities	0.33	0.00	0.00	0.00	0.00	0.36	1.54	4.16	115
Other debt securities	0.42	0.00	0.00	0.00	0.08	0.51	1.56	4.39	115
Loans held-for-sale	0.35	0.00	0.00	0.04	0.16	0.48	1.31	2.23	115
Loans not held-for-sale	63.45	19.35	37.78	56.59	67.35	73.60	78.45	81.28	115
Real estate loans secured by 1-4 family	13.54	0.82	2.32	6.36	13.37	19.31	24.91	28.21	115
Revolving	2.43	0.00	0.02	0.55	2.18	4.20	5.75	6.40	115
Closed-end, secured by first liens	10.44	0.75	1.69	5.05	10.54	14.93	21.61	25.31	115
Closed-end, secured by junior liens	0.33	0.00	0.00	0.07	0.25	0.49	0.82	1.50	115
Commercial real estate loans	21.47	0.08	0.96	10.21	21.63	33.07	38.80	44.40	115
Construction and land development	3.55	0.00	0.16	1.21	3.34	5.18	8.10	9.20	115
Multifamily	2.67	0.01	0.12	0.77	2.08	3.45	7.39	12.37	115
Nonfarm nonresidential	14.25	0.01	0.49	5.90	14.05	22.20	26.92	29.59	115
Real estate loans secured by farmland	0.38	0.00	0.00	0.00	0.08	0.54	1.81	2.64	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	56.75	9.85	21.61	39.80	64.27	73.84	81.38	85.34	115
Real estate loans secured by 1-4 family	21.36	1.36	5.42	16.27	21.78	28.05	34.95	44.67	115
Revolving	3.76	0.00	0.05	1.04	3.66	6.14	8.07	9.44	115
Closed-end	17.32	1.36	3.88	10.46	16.89	23.82	31.02	39.85	115
Commercial real estate loans	32.09	0.16	4.15	15.88	35.18	47.81	54.08	59.69	115
Construction and land development	5.29	0.00	0.35	1.95	4.61	7.90	11.84	12.72	115
1-4 family	0.99	0.00	0.00	0.08	0.64	1.88	3.08	3.63	115
Other	4.18	0.00	0.35	1.53	3.76	6.28	9.10	9.89	115
Multifamily	4.02	0.02	0.42	1.43	3.18	5.75	10.73	16.55	115
Nonfarm nonresidential	21.19	0.02	3.02	10.51	21.87	31.81	37.54	38.70	115
Owner-occupied	8.02	0.00	0.15	3.09	7.69	12.53	16.32	18.04	115
Other	13.15	0.02	1.59	6.65	12.68	19.39	23.51	26.28	115
Real estate loans secured by farmland	0.59	0.00	0.00	0.00	0.12	0.87	2.65	4.60	115
Loans to depository institutions and acceptances of other banks	0.12	0.00	0.00	0.00	0.00	0.03	0.85	2.18	115
Commercial and industrial loans	19.99	1.56	7.61	11.74	18.25	28.23	39.81	42.18	115
Loans to individuals	7.28	0.10	0.26	1.02	3.48	12.06	21.54	41.63	115
Credit card loans	0.99	0.00	0.00	0.00	0.03	1.01	4.10	15.84	115
Agricultural loans	0.37	0.00	0.00	0.00	0.06	0.46	1.76	3.99	115
Other loans and leases	9.67	0.47	0.87	2.71	6.90	14.45	22.86	48.00	115
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	358.18	39.65	85.95	224.47	388.43	504.04	570.73	613.31	114
Real estate loans secured by 1-4 family	129.94	11.55	28.72	64.30	127.84	176.73	244.93	288.02	114
Revolving	23.47	0.02	0.24	6.05	22.32	37.92	58.38	67.08	114
Closed-end	104.79	10.02	22.36	52.91	100.81	146.06	217.16	267.74	114
Commercial real estate loans	205.37	1.59	16.45	87.75	208.31	316.66	362.12	413.51	114
Construction and land development	33.59	0.00	2.06	11.21	32.51	55.33	73.47	82.87	114
1-4 family	6.43	0.00	0.00	0.47	3.95	11.49	20.44	24.47	114
Other	26.31	0.00	1.79	8.79	24.40	41.30	54.03	62.77	114
Multifamily	25.99	0.17	2.47	7.76	20.31	33.82	69.17	150.92	114
Nonfarm nonresidential	136.59	0.87	9.35	56.56	134.82	221.96	255.56	268.16	114
Owner-occupied	51.27	0.00	0.38	19.73	46.12	80.73	107.21	130.06	114
Other	83.12	0.79	5.46	34.02	82.30	131.52	164.40	176.40	114
Real estate loans secured by farmland	3.61	0.00	0.00	0.02	0.74	5.12	16.30	26.62	114
Loans to depository institutions and acceptances of other banks	0.57	0.00	0.00	0.00	0.00	0.14	3.76	9.32	114
Commercial and industrial loans	117.11	9.29	23.99	63.34	108.48	169.20	216.79	251.64	114
Loans to individuals	39.91	0.55	1.44	5.36	17.51	72.33	116.18	163.25	114
Credit card loans	4.68	0.00	0.00	0.00	0.27	4.30	19.61	61.15	114
Agricultural loans	1.99	0.00	0.00	0.00	0.39	2.22	9.73	19.15	114
Other loans and leases	48.44	3.34	6.15	20.07	39.79	73.18	111.80	144.49	114
Supplemental									
Non-owner occupied CRE loans / Gross loans	24.51	0.16	4.79	14.35	25.64	34.73	43.50	49.95	115
Non-owner occupied CRE loans / Total risk based capital	155.33	1.59	15.59	76.26	155.29	240.71	287.98	322.46	114
Construction and land development loans / Total risk based capital	33.59	0.00	2.06	11.21	32.51	55.33	73.47	82.87	114
Total CRE loans / Total risk based capital	210.74	1.59	20.89	103.18	218.10	320.32	362.12	413.51	114

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.15	1.01	1.23	2.23	4.77	10.02	25.51	42.44	115
Liquid assets	22.89	8.71	10.38	13.94	18.67	26.93	48.20	63.40	115
Investment securities	17.37	1.50	7.78	11.57	16.12	22.23	31.84	34.96	115
Net loans and leases	63.63	19.80	37.41	56.96	67.05	73.48	78.09	80.84	115
Net loans, leases and standby letters of credit	64.72	20.23	40.71	57.61	68.29	73.84	78.90	81.42	115
Core deposits	62.29	15.10	30.17	52.32	66.76	74.35	79.40	80.32	115
Noncore funding	21.28	5.41	7.50	10.92	17.72	30.46	46.23	53.76	115
Time deposits of \$250K or more	2.67	0.04	0.48	1.29	2.27	3.70	6.72	7.78	115
Foreign deposits	0.46	0.00	0.00	0.00	0.00	0.01	3.22	6.72	115
Federal funds purchased and repos	2.00	0.00	0.00	0.20	1.11	2.63	7.59	10.89	115
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Net federal funds purchased (sold)	0.62	-5.26	-1.67	0.00	0.45	1.69	2.85	4.30	115
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.54	115
Other borrowings w/remaining maturity of 1 year or less	4.03	0.00	0.02	0.78	2.75	5.99	10.11	14.60	115
Earning assets repriceable in 1 year	40.81	19.49	22.54	32.68	41.69	46.93	60.10	69.06	115
Interest-bearing liabilities repriceable in 1 year	9.02	1.81	2.57	4.79	8.04	12.67	18.24	29.07	115
Long-term debt repriceable in 1 year	1.47	0.00	0.00	0.00	0.02	2.59	5.87	13.49	115
Net assets repriceable in 1 year	28.64	2.95	10.69	17.81	30.34	38.27	45.81	52.40	115
Other Liquidity and Funding Ratios									
Net noncore funding dependence	16.04	-7.12	0.11	7.36	13.61	24.62	38.15	42.49	115
Net ST noncore funding dependence	3.91	-70.66	-13.05	-1.44	6.15	13.09	19.58	23.91	115
Short-term investment / ST noncore funding	78.62	6.72	9.47	21.03	47.05	110.40	231.63	383.74	115
Liquid assets-ST noncore funding / Nonliquid assets	16.88	-14.24	-6.96	-0.92	12.18	24.30	61.98	92.98	115
Net loans and leases / Total deposits	90.01	54.45	64.52	80.30	90.23	97.16	124.28	131.43	114
Net loans and leases / Core deposits	104.97	68.42	73.40	86.91	102.01	116.43	151.91	173.99	114
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.95	-4.79	-3.59	-1.47	-0.53	0.00	0.06	0.31	88
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.58	-5.18	-4.64	-3.85	-2.49	-1.32	-0.24	-0.01	113
Structured notes appreciation (depreciation) / T1 cap	-0.09	-0.60	-0.23	-0.03	-0.01	0.00	0.00	0.00	18
Percent of Investment Securities									
Held-to-maturity securities	15.21	0.00	0.00	0.02	11.32	30.67	46.41	53.07	114
Available-for-sale securities	81.53	41.95	51.64	67.21	85.87	98.51	99.91	100.00	114
US Treasury securities	6.89	0.00	0.00	0.00	1.85	12.24	27.69	41.86	114
US agency securities (excluding Mortgage-backed securities)	4.25	0.00	0.00	0.06	1.42	7.58	17.83	26.17	114
Municipal securities	10.11	0.00	0.00	0.45	6.30	17.21	32.72	39.78	114
Mortgage-backed securities	64.72	15.83	31.82	50.03	67.56	81.04	93.18	96.58	114
Asset-backed securities	1.82	0.00	0.00	0.00	0.00	2.40	7.29	19.81	114
Other debt securities	2.57	0.00	0.00	0.02	0.48	3.89	11.92	18.40	114
Mutual funds and equity securities	0.54	0.00	0.00	0.02	0.21	0.90	2.03	3.73	114
Debt securities 1 year or less	11.03	0.28	0.93	3.63	7.57	15.46	29.94	53.17	114
Debt securities 1 to 5 years	18.64	0.50	1.42	4.85	14.30	30.59	47.23	54.26	114
Debt securities over 5 years	65.63	11.25	26.19	45.18	72.53	84.33	92.90	96.12	114
Pledged securities	34.84	1.62	7.14	16.21	32.44	53.93	69.26	72.72	114
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.18	0.79	114
Percent Change from Prior Like Quarter									
Short-term investments	9.50	-37.69	-29.40	-11.83	2.76	17.58	76.58	113.07	114
Investment securities	7.83	-13.74	-9.10	-2.47	5.15	15.10	29.11	66.58	112
Core deposits	8.28	-6.06	-2.45	1.15	4.34	13.89	30.26	40.09	113
Noncore funding	15.04	-25.67	-16.72	0.10	12.20	25.34	54.84	89.20	114

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	24.13	6.58	11.50	15.91	21.10	30.58	43.96	60.68	115
Standby letters of credit	0.91	0.01	0.09	0.30	0.63	1.23	2.75	3.97	115
Commercial and similar letters of credit	0.03	0.00	0.00	0.00	0.01	0.05	0.11	0.18	115
Securities lent	0.85	0.00	0.00	0.00	0.00	0.00	1.97	26.91	115
Credit derivatives - notional amount (BHC as guarantor)	0.49	0.00	0.00	0.00	0.00	0.31	0.95	14.41	115
Credit derivatives - notional amount (BHC as beneficiary)	0.81	0.00	0.00	0.00	0.00	0.15	1.04	25.95	115
Credit derivative contracts w/ purchased credit protection - invest grade	0.54	0.00	0.00	0.00	0.00	0.06	0.94	15.04	115
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.79	0.00	0.00	0.00	0.00	0.04	1.63	19.34	115
Derivative contracts	68.42	0.87	1.85	6.27	15.85	52.68	224.18	1058.95	115
Interest rate contracts	46.93	0.74	1.63	5.55	14.79	44.37	100.59	704.05	115
Interest rate futures and forward contracts	14.35	0.00	0.00	0.00	0.41	3.08	44.04	281.33	115
Written options contracts (interest rate)	2.27	0.00	0.00	0.05	0.65	2.55	6.63	35.17	115
Purchased options contracts (interest rate)	1.89	0.00	0.00	0.00	0.04	2.09	6.27	34.64	115
Interest rate swaps	25.29	0.04	1.05	4.43	12.38	24.31	53.83	363.49	115
Foreign exchange contracts	11.59	0.00	0.00	0.00	0.08	1.78	9.91	333.57	115
Futures and forward foreign exchange contracts	6.11	0.00	0.00	0.00	0.07	1.13	7.63	159.69	115
Written options contracts (foreign exchange)	0.13	0.00	0.00	0.00	0.00	0.00	0.24	3.68	115
Purchased options contracts (foreign exchange)	0.13	0.00	0.00	0.00	0.00	0.00	0.26	3.62	115
Foreign exchange rate swaps	1.49	0.00	0.00	0.00	0.00	0.00	2.31	54.38	115
Equity, commodity, and other derivative contracts	3.55	0.00	0.00	0.00	0.00	0.43	13.99	81.44	115
Commodity and other futures and forward contracts	0.22	0.00	0.00	0.00	0.00	0.00	0.72	5.77	115
Written options contracts (commodity and other)	1.08	0.00	0.00	0.00	0.00	0.11	4.33	24.51	115
Purchased options contracts (commodity and other)	0.98	0.00	0.00	0.00	0.00	0.13	2.37	24.40	115
Commodity and other swaps	0.42	0.00	0.00	0.00	0.00	0.03	2.58	6.88	115
Percent of Average Loans and Leases									
Loan commitments	44.06	10.00	17.17	24.33	32.26	57.13	110.42	148.50	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date:03/31/2018

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.89	29.75	71.72	88.86	99.01	100.00	100.00	100.00	114
Foreign exchange contracts	3.40	0.00	0.00	0.00	0.47	5.19	15.28	27.37	114
Equity, commodity, and other contracts	1.72	0.00	0.00	0.00	0.00	2.77	9.13	15.93	114
Futures and forwards									
	14.15	0.00	0.00	1.67	8.81	24.39	52.59	69.35	114
Written options									
	7.10	0.00	0.00	1.24	3.95	10.60	25.61	35.69	114
Exchange-traded	0.25	0.00	0.00	0.00	0.00	0.00	1.84	4.08	114
Over-the-counter	6.03	0.00	0.00	0.87	3.37	9.36	20.90	35.69	114
Purchased options									
	3.81	0.00	0.00	0.00	1.53	5.91	14.94	22.04	114
Exchange-traded	0.32	0.00	0.00	0.00	0.00	0.00	2.80	4.38	114
Over-the-counter	2.86	0.00	0.00	0.00	0.61	5.54	10.96	17.06	114
Swaps	68.91	0.54	10.85	51.68	76.35	93.58	98.83	99.87	114
Held for trading									
	46.30	0.00	0.00	0.00	58.31	92.14	97.94	99.47	114
Interest rate contracts	38.48	0.00	0.00	0.00	42.26	79.88	90.01	94.39	114
Foreign exchange contracts	2.07	0.00	0.00	0.00	0.00	1.93	12.40	20.85	114
Equity, commodity, and other contracts	1.03	0.00	0.00	0.00	0.00	0.03	6.61	11.33	114
Non-traded									
	53.70	0.53	2.06	7.86	41.69	100.00	100.00	100.00	114
Interest rate contracts	50.20	0.11	1.13	6.47	37.52	99.49	100.00	100.00	114
Foreign exchange contracts	0.57	0.00	0.00	0.00	0.00	0.26	2.96	8.49	114
Equity, commodity, and other contracts	0.16	0.00	0.00	0.00	0.00	0.00	0.86	3.14	114
Derivative contracts (excluding futures and FX 14 days or less)									
	95.71	55.73	67.84	86.25	96.95	99.99	109.44	208.00	114
One year or less	34.30	0.40	2.18	8.13	23.56	53.18	96.07	141.68	114
Over 1 year to 5 years	30.86	0.00	1.10	11.64	28.90	46.09	57.97	70.01	114
Over 5 years	31.89	0.00	0.57	10.25	25.16	50.47	71.56	79.80	114
Gross negative fair value (absolute value)	0.76	0.02	0.14	0.52	0.74	1.01	1.44	1.62	114
Gross positive fair value	0.78	0.07	0.19	0.43	0.73	1.07	1.53	1.78	114
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.02	0.04	0.22	1.08	114
Gross positive fair value (X)	0.06	0.00	0.00	0.00	0.01	0.03	0.22	1.11	114
Held for trading (X)	0.05	0.00	0.00	0.00	0.01	0.02	0.21	1.08	114
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	114
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.01	0.03	0.12	0.46	114
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
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	114
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Other Ratios									
Current credit exposure / Risk-weighted assets	0.46	0.00	0.00	0.03	0.11	0.34	1.56	6.55	114

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.14	-0.07	-0.01	0.04	0.11	0.19	0.41	0.70	115
Provision for loan and lease losses / Average loans and leases	0.24	-0.10	-0.02	0.06	0.18	0.28	0.79	1.59	115
Provision for loan and lease losses / Net losses	120.09	-278.27	-20.29	58.51	106.81	176.26	329.17	431.17	112
Allowance for loan and lease losses / Total loans and leases not held for sale	0.96	0.28	0.41	0.64	0.96	1.15	1.56	2.67	115
Allowance for loan and lease losses / Total loans and leases	0.95	0.28	0.41	0.63	0.94	1.12	1.46	2.66	115
Allowance for loan and lease losses / Net loans and leases losses (X)	8.94	1.20	1.66	2.97	6.29	11.58	26.56	37.27	101
Allowance for loan and lease losses / Nonaccrual assets	195.96	45.89	59.30	114.90	148.23	234.24	380.08	966.34	114
ALLL/90+ days past due + nonaccrual loans and leases	139.95	33.56	50.77	80.69	117.34	192.13	290.72	389.92	115
Gross loan and lease losses / Average loans and leases	0.30	0.01	0.03	0.08	0.19	0.40	0.80	1.74	115
Recoveries / Average loans and leases	0.09	0.00	0.01	0.03	0.07	0.13	0.22	0.40	115
Net losses / Average loans and leases	0.21	-0.05	0.00	0.04	0.12	0.26	0.67	1.53	115
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	115
Recoveries / Prior year-end losses	9.56	0.33	1.71	4.36	7.10	12.78	24.07	34.58	115
Earnings coverage of net losses (X)	22.69	-45.23	-11.13	5.94	13.58	33.28	91.74	134.05	112
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.06	-0.04	-0.01	0.01	0.04	0.10	0.13	114
Real estate loans secured by 1-4 family	0.03	-0.06	-0.05	-0.01	0.02	0.07	0.14	0.18	113
Revolving	0.06	-0.15	-0.11	0.00	0.02	0.13	0.37	0.56	109
Closed-end	0.02	-0.07	-0.04	-0.01	0.00	0.05	0.11	0.18	113
Commercial real estate loans	0.01	-0.10	-0.05	-0.01	0.00	0.03	0.07	0.12	113
Construction and land development	-0.03	-0.26	-0.13	-0.04	0.00	0.00	0.04	0.12	108
1-4 family	0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.00	108
Other	-0.02	-0.24	-0.12	-0.03	0.00	0.00	0.04	0.12	108
Multifamily	0.00	-0.07	-0.03	0.00	0.00	0.00	0.00	0.09	110
Nonfarm nonresidential	0.02	-0.07	-0.04	-0.01	0.00	0.03	0.14	0.18	111
Owner-occupied	0.01	-0.04	-0.02	0.00	0.00	0.02	0.10	0.14	111
Other	0.01	-0.05	-0.03	-0.01	0.00	0.01	0.05	0.11	111
Real estate loans secured by farmland	-0.03	-0.84	-0.05	0.00	0.00	0.00	0.03	0.14	92
Commercial and industrial loans	0.24	-0.17	-0.02	0.02	0.15	0.35	0.82	1.38	113
Loans to individuals	1.41	0.08	0.15	0.53	1.05	2.18	3.77	5.07	96
Credit card loans	3.40	0.00	0.00	2.15	3.48	4.72	6.10	9.13	68
Agricultural loans	0.13	-0.38	-0.05	0.00	0.00	0.00	0.74	2.38	88
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Other loans and leases	0.11	-0.03	0.00	0.00	0.03	0.15	0.52	0.62	114

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

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	0.45	0.05	0.11	0.21	0.37	0.56	1.05	1.92	115
90+ days past due loans and leases	0.18	0.00	0.00	0.01	0.07	0.27	0.84	1.17	115
Nonaccrual loans and leases	0.61	0.11	0.20	0.36	0.57	0.81	1.03	1.58	115
90+ days past due and nonaccrual loans and leases	0.83	0.19	0.30	0.48	0.76	1.11	1.62	2.12	115
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	0.09	0.15	115
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.13	115
Nonaccrual restructured	0.18	0.00	0.01	0.05	0.18	0.27	0.45	0.55	115
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	115
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	115
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	115
Percent of Total Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.46	0.05	0.11	0.21	0.37	0.56	1.06	1.92	115
90+ days past due assets	0.18	0.00	0.00	0.01	0.07	0.27	0.84	1.17	115
Nonaccrual assets	0.62	0.13	0.20	0.37	0.58	0.82	1.07	1.60	115
30+ days past due and nonaccrual assets	1.32	0.38	0.48	0.75	1.16	1.76	2.36	4.03	115
+ OREO as Percent of:									
Total Assets	0.69	0.13	0.23	0.43	0.67	0.90	1.16	1.61	115
Allowance for loan and leases losses	126.95	37.91	55.50	74.13	113.95	154.58	261.34	341.24	115
Equity cap + allowance for loan and lease losses	5.57	0.83	1.67	3.44	5.34	7.32	9.73	13.24	115
Tier 1 cap + allowance for loan and lease losses	7.04	1.56	2.27	4.65	6.81	9.38	11.91	16.24	115
Loans and Leases + other real estate owned	1.10	0.29	0.41	0.72	1.03	1.40	1.97	2.50	115

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

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	0.41	0.02	0.07	0.18	0.35	0.58	0.85	1.62	114
	90+ days past due	0.24	0.00	0.00	0.00	0.04	0.28	1.11	2.02	114
	Nonaccrual	0.67	0.06	0.12	0.33	0.58	0.94	1.52	2.17	114
Commercial and industrial	30-89 days past due	0.32	0.00	0.03	0.11	0.24	0.49	0.84	0.98	113
	90+ days past due	0.06	0.00	0.00	0.00	0.02	0.08	0.26	0.37	113
	Nonaccrual	0.88	0.00	0.04	0.28	0.72	1.39	2.00	2.80	113
Individuals	30-89 days past due	0.81	0.00	0.02	0.31	0.72	1.14	1.65	2.36	115
	90+ days past due	0.17	0.00	0.00	0.00	0.05	0.27	0.67	1.21	115
	Nonaccrual	0.25	0.00	0.00	0.03	0.13	0.41	0.87	1.60	115
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	53
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.19	53
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Agricultural	30-89 days past due	0.36	0.00	0.00	0.00	0.01	0.65	1.77	2.60	88
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.36	88
	Nonaccrual	0.94	0.00	0.00	0.00	0.08	1.51	4.00	7.95	88
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.29	13
Other loans and leases	30-89 days past due	0.20	0.00	0.00	0.00	0.07	0.33	0.85	1.59	114
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.28	114
	Nonaccrual	0.14	0.00	0.00	0.00	0.03	0.26	0.50	1.15	114

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: 03/31/2018

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.63	0.06	0.13	0.30	0.50	0.91	1.38	2.02	113
	90+ days past due	0.48	0.00	0.00	0.00	0.08	0.43	2.62	4.43	113
	Nonaccrual	0.97	0.07	0.18	0.38	0.80	1.49	2.23	3.15	113
Revolving	30-89 days past due	0.46	0.00	0.06	0.22	0.48	0.68	0.97	1.42	109
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.12	0.28	0.41	109
	Nonaccrual	1.31	0.00	0.00	0.30	0.71	1.60	5.20	8.88	109
Closed-End	30-89 days past due	0.68	0.04	0.12	0.30	0.53	0.96	1.57	2.25	113
	90+ days past due	0.55	0.00	0.00	0.00	0.08	0.52	2.99	4.61	113
	Nonaccrual	0.96	0.07	0.16	0.36	0.82	1.51	2.25	2.92	113
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.01	0.02	0.04	0.08	0.12	113
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	113
	Nonaccrual	0.07	0.00	0.00	0.01	0.04	0.14	0.24	0.32	113
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.04	0.14	0.30	0.54	0.74	113
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.16	0.21	113
	Nonaccrual	0.33	0.00	0.01	0.09	0.26	0.48	0.76	0.96	113
Construction and development	30-89 days past due	0.26	0.00	0.00	0.00	0.11	0.46	1.07	1.59	108
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.23	108
	Nonaccrual	0.21	0.00	0.00	0.00	0.12	0.34	0.65	1.26	108
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.16	0.35	108
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	108
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.21	108
Other	30-89 days past due	0.19	0.00	0.00	0.00	0.04	0.27	0.89	1.50	108
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.21	108
	Nonaccrual	0.16	0.00	0.00	0.00	0.09	0.27	0.53	1.18	108
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.10	0.33	0.61	110
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	110
	Nonaccrual	0.09	0.00	0.00	0.00	0.03	0.14	0.37	0.56	110
Nonfarm non-residential	30-89 days past due	0.19	0.00	0.00	0.05	0.14	0.28	0.49	0.88	111
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.05	0.19	0.25	111
	Nonaccrual	0.37	0.00	0.00	0.13	0.36	0.60	0.95	1.15	111
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.02	0.06	0.14	0.23	0.38	111
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.13	111
	Nonaccrual	0.21	0.00	0.00	0.05	0.16	0.37	0.59	0.74	111
Other	30-89 days past due	0.09	0.00	0.00	0.01	0.05	0.13	0.34	0.62	111
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.13	111
	Nonaccrual	0.14	0.00	0.00	0.02	0.11	0.24	0.46	0.65	111
Farmland	30-89 days past due	0.32	0.00	0.00	0.00	0.07	0.45	1.34	2.73	92
	90+ days past due	0.08	0.00	0.00	0.00	0.00	0.02	0.48	0.94	92
	Nonaccrual	1.26	0.00	0.00	0.00	0.29	2.12	5.15	7.91	92
Credit card	30-89 days past due	1.31	0.03	0.39	0.82	1.17	1.60	2.50	3.35	68
	90+ days past due	0.71	0.00	0.00	0.13	0.81	1.23	1.64	2.00	68
	Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.11	0.87	1.39	68

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	11.99	8.97	9.50	10.54	11.72	12.82	16.13	17.59	115
Common equity tier 1 capital, column B	0.52	0.00	0.00	0.00	0.00	0.00	0.00	11.66	115
Tier 1 capital, column A	12.85	9.87	10.37	11.28	12.38	13.89	16.81	19.27	115
Tier 1 capital, column B	0.60	0.00	0.00	0.00	0.00	0.00	0.00	13.49	115
Total capital, column A	14.55	11.84	12.06	12.98	14.12	15.40	18.94	20.68	115
Total capital, column B	0.67	0.00	0.00	0.00	0.00	0.00	0.00	15.25	115
Tier 1 leverage	9.62	7.41	8.01	8.78	9.50	10.46	11.22	13.25	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 03/31/2018

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.29	115
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.94	0.00	0.00	0.00	52.21	100.00	100.00	100.00	33
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.06	0.00	0.00	0.00	47.79	100.00	100.00	100.00	33
Seperate account assets (L/H) / Total life assets	2.50	0.00	0.00	0.00	0.00	0.00	0.00	49.94	21
Insurance activities revenue / Adjusted operating income	0.51	0.00	0.00	0.00	0.06	0.54	2.22	5.55	115
Premium income / Insurance activities revenue	3.52	0.00	0.00	0.00	0.00	0.14	23.16	56.12	88
Credit related premium income / Total premium income	44.51	0.00	0.00	0.00	2.44	100.00	100.00	100.00	23
Other premium income / Total premium income	55.49	0.00	0.00	0.00	97.56	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	0.38	2.49	115
Insurance net income (P/C) / Equity (P/C)	15.15	-1.05	-0.34	0.14	2.75	20.11	70.33	84.67	23
Insurance net income (L/H) / Equity (L/H)	-21.98	-63.81	-6.77	0.00	1.38	7.88	17.78	47.55	19
Insurance benefits, losses, expenses / Insurance premiums	141.52	20.90	22.31	68.70	87.87	207.35	342.55	517.74	23
Reinsurance recovery (P/C) / Total assets (P/C)	0.39	0.00	0.00	0.00	0.00	0.00	2.27	3.08	23
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	115
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.43	0.00	0.01	4.46	10.52	17.81	22.71	23.79	115
Broker-dealer Activities									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.05	11.61	22.42	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
Analysis Ratios									
Yield: Foreign loans	1.15	0.00	0.00	0.00	0.00	2.66	5.34	6.15	87
Cost: Interest-bearing deposits	0.66	0.04	0.16	0.34	0.66	0.98	1.10	1.36	30
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	29.22	0.45	0.87	2.13	6.51	33.61	75.74	89.78	4
Commercial and industrial loans	1.03	0.01	0.02	0.10	0.29	0.34	4.20	4.81	11
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Growth Rates									
Net loans and leases	26.06	-49.11	-29.11	-13.35	5.75	45.12	158.44	273.26	79
Total selected assets	42.26	-48.08	-29.41	-9.10	8.84	47.98	223.10	593.00	87
Deposits	-0.04	-89.53	-62.14	-20.56	5.96	19.44	44.14	48.64	32

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 03/31/2018

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.84	3.30	5.10	7.62	10.01	11.80	14.07	17.32	115
Bank net income / Average equity investment in banks	10.87	5.29	6.14	8.31	10.23	12.80	18.29	20.27	97
Nonbank net income / Average equity investment in nonbanks	7.85	-4.95	-0.87	0.28	3.71	13.30	24.25	36.47	97
Sub BHCs net income / Average equity investment in sub BHCs	7.92	-10.07	-3.97	5.23	9.42	11.25	16.43	16.72	27
Bank net income / Parent net income	81.80	0.00	0.00	89.67	102.14	106.65	112.89	119.11	112
Nonbank net income / Parent net income	6.24	0.00	0.00	0.02	0.57	4.13	26.33	77.67	98
Sub BHCs net income / Parent net income	79.05	3.90	19.72	57.10	98.19	100.29	104.29	105.39	23
Leverage									
Total liabilities / Equity capital	21.14	0.20	0.96	5.29	11.99	30.78	77.38	137.63	115
Total debt / Equity capital	14.75	0.00	0.00	0.00	7.43	17.92	66.46	125.43	115
Total debt + NP to subs that issued trust preferred / Equity capital	17.41	0.00	0.00	4.16	10.45	23.26	66.92	131.33	115
Total debt + Loans guaranteed for affiliate / Equity capital	15.17	0.00	0.00	0.00	7.43	19.31	68.53	126.43	115
Total debt / Equity capital - excess over fair value	14.85	0.00	0.00	0.00	7.46	17.93	67.49	125.43	115
Long-term debt / Equity capital	12.92	0.00	0.00	0.00	7.42	17.20	55.23	84.73	115
Short-term debt / Equity capital	1.56	0.00	0.00	0.00	0.00	1.04	7.51	24.03	115
Current portion of long-term debt / Equity capital	0.31	0.00	0.00	0.00	0.00	0.00	2.32	4.91	115
Excess cost over fair value / Equity capital	0.12	0.00	0.00	0.00	0.00	0.00	0.49	2.90	115
Long-term debt / Consolidated long-term debt	27.19	0.00	0.00	0.00	22.32	49.85	77.96	85.94	114
Double Leverage									
Equity investment in subs / Equity capital	103.12	89.05	93.88	98.72	102.64	107.64	113.87	121.72	115
Total investment in subs / Equity capital	112.09	93.53	97.39	100.03	106.95	114.37	160.87	188.42	115
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)	0.42	-0.85	-0.53	-0.09	0.30	0.80	1.74	3.23	112
Equity investment in subs - equity cap / Net income-div (X)	1.50	0.04	0.10	0.44	0.82	1.63	4.25	10.82	71
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	132.89	6.95	20.57	75.37	110.75	180.99	294.85	402.93	114
Cash flow from operations + noncash + op exchange / Op exchange + div	150.76	-88.97	2.87	66.48	119.88	212.55	385.64	593.44	114
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.18	-141.83	-40.42	36.91	96.48	145.36	309.75	739.47	114
Pretax operating income + interest expenses / Interest expense	1398.79	-286.34	-77.22	99.62	560.84	1697.57	4557.94	15987.72	86
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	902.18	-86.24	-50.81	109.59	599.00	1399.86	2739.71	3520.42	101
Dividends + interest from subs / Interest expenses + dividends	150.63	0.33	3.01	70.75	123.93	211.52	375.55	478.80	110
Fees + other income from subs / Salary + other expenses	16.80	0.00	0.00	0.00	0.00	32.73	77.40	85.92	112
Net income / Current part of long-term debt + preferred dividends (X)	21.85	0.21	0.55	2.50	19.46	39.86	54.39	70.26	59
Other Ratios									
Net assets repriceable in 1 year / Total assets	2.44	-9.87	-3.36	0.00	1.82	5.18	10.17	14.02	115
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.81	0.00	0.00	0.00	0.00	0.00	0.36	3.62	16
Nonaccrual	8.49	0.00	0.00	0.00	0.00	0.98	16.73	47.29	16
Total	9.31	0.00	0.00	0.00	0.00	2.22	21.00	47.29	16
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	115
To nonbank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.00	0.00	5.22	115
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Total	0.22	0.00	0.00	0.00	0.00	0.00	0.00	5.64	115
As a Percent of Consolidated BHC Assets									
Nonbank assets of nonbank subsidiaries	4.90	0.00	0.00	0.00	0.18	2.27	25.17	64.55	115
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Combined foreign nonbank sub assets	0.20	0.00	0.00	0.00	0.00	0.02	0.35	5.25	115

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	64.01	0.00	5.98	29.33	57.42	103.32	140.93	211.22	88
Dividends paid / Net income	25.73	0.00	0.00	15.37	28.13	39.98	47.34	69.21	112
Net income - dividends / Average equity	7.08	0.36	3.14	4.83	6.98	9.35	11.76	13.54	115
Percent of Dividends Paid									
Dividends from bank subsidiaries	118.04	0.00	0.00	0.00	105.26	198.38	357.22	434.38	100
Dividends from nonbank subsidiaries	2.98	0.00	0.00	0.00	0.00	0.26	23.32	47.29	100
Dividends from subsidiary BHCs	8.06	0.00	0.00	0.00	0.00	0.00	9.17	201.16	100
Dividends from all subsidiaries	158.21	0.00	0.00	84.90	139.69	265.44	416.33	531.64	100
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	39.96	0.00	0.00	2.19	40.21	72.39	102.94	121.25	94
Interest income from bank subsidiaries	0.46	0.00	0.00	0.00	0.01	0.47	2.51	3.55	94
Mortgage and service fees from bank subsidiaries	2.21	0.00	0.00	0.00	0.00	1.44	12.07	23.72	94
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Operating income from bank subsidiaries	46.02	0.00	0.01	12.33	44.35	76.75	111.25	132.95	94
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	38.37	0.00	0.00	0.00	0.00	97.20	131.54	214.01	76
Interest income from nonbank subsidiaries	15.66	0.00	0.00	0.00	0.00	16.72	87.94	137.69	76
Mortgage and serv fees from nonbank subsidiaries	2.46	0.00	0.00	0.00	0.00	0.00	10.81	40.35	76
Other income from nonbank subsidiaries	0.42	0.00	0.00	0.00	0.00	0.00	0.09	8.90	76
Operating income from nonbank subsidiaries	76.14	0.00	0.00	0.57	40.66	117.11	222.51	429.28	76
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	35.98	0.00	0.00	0.00	1.10	61.45	90.37	232.39	23
Interest income from subsidiary BHCs	3.25	0.00	0.00	0.00	0.00	0.81	18.78	22.46	23
Mortgage and service fees from subsidiary BHCs	0.39	0.00	0.00	0.00	0.00	0.00	0.00	7.79	23
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating income from subsidiary BHCs	40.47	0.00	0.00	0.02	18.06	65.78	108.05	234.23	23
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	50.38	0.00	0.00	0.00	74.85	98.46	99.91	100.00	112
Interest income from bank subsidiaries	2.80	0.00	0.00	0.00	0.04	1.43	9.65	58.03	112
Mortgage and service fees from bank subsidiaries	3.62	0.00	0.00	0.00	0.00	0.86	24.21	53.11	112
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.08	112
Operating income from bank subsidiaries	67.45	0.00	0.00	15.19	92.65	99.79	100.00	100.01	112
Dividends from nonbank subsidiaries	3.60	0.00	0.00	0.00	0.00	0.25	19.70	65.74	112
Interest income from nonbank subsidiaries	4.90	0.00	0.00	0.00	0.00	0.67	35.45	67.82	112
Mortgage and service fees from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.11	1.35	112
Other income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.02	2.02	112
Operating income from nonbank subsidiaries	14.46	0.00	0.00	0.00	0.25	16.09	86.59	100.00	112
Dividends from subsidiary BHCs	4.60	0.00	0.00	0.00	0.00	0.00	17.17	85.22	112
Interest income from subsidiary BHCs	0.27	0.00	0.00	0.00	0.00	0.00	0.05	10.50	112
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Operating income from subsidiary BHCs	6.19	0.00	0.00	0.00	0.00	0.00	56.71	87.36	112
Loans and advances from subsidiaries / Short term debt	101.53	0.00	0.00	0.00	54.51	152.92	232.88	642.33	33
Loans and advances from subsidiaries / Total debt	27.41	0.00	0.00	0.00	12.42	58.05	104.49	138.14	81

BHCPR Reporters for Quarter Ending 03/31/2018

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 12/31/2017 and Other Notes</u>
1562859	170,021,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	13,132,615	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	17,316,155	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	33,366,505	ASSOCIATED BANC-CORP	GREEN BAY, WI	
3153130	10,329,319	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1073757	2,328,754,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	17,136,030	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	373,597,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	30,432,536	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	10,317,264	BANNER CORPORATION	WALLA WALLA, WA	Moved from Peer 2
5006575	166,157,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	220,729,000	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	87,608,502	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
3762457	10,808,899	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	11,522,792	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	138,860,245	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	146,265,593	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	33,441,758	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,959,875	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4037349	10,999,791	CADENCE BANCORP LLC	HOUSTON, TX	
2277860	362,857,358	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	15,882,337	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	10,347,996	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	Moved from Peer 2
1094314	12,789,904	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	19,756,084	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
5014141	37,730,900	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	51,542,524	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,922,104,000	CITIGROUP INC.	NEW YORK, NY	
1132449	153,850,954	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	12,530,636	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	72,417,712	COMERICA INCORPORATED	DALLAS, TX	
1049341	24,639,563	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,966,556	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	139,636,731	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	31,552,710	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	10,769,617	CUSTOMERS BANCORP, INC	WYOMISSING, PA	Moved from Peer 2
2816906	133,302,000	DB USA CORPORATION	NEW YORK, NY	
3846375	101,966,903	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	64,186,608	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	37,693,158	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	11,117,746	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	31,652,353	F.N.B. CORPORATION	PITTSBURGH, PA	
3944628	11,662,113	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1070345	141,500,435	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,200,386	FIRST BANCORP	SAN JUAN, PR	
1075612	34,436,437	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1094640	40,465,940	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	12,281,193	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	

1208184	14,379,971	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	19,950,623	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	18,088,649	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	17,735,862	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	19,890,655	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	11,658,778	GLACIER BANCORP, INC.	KALISPELL, MT	Moved from Peer 2
2380443	973,546,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	11,992,317	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	27,308,902	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1206546	10,055,863	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	Moved from Peer 2
3838727	13,346,126	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	14,323,229	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	14,507,629	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	289,643,122	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	104,246,668	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	29,472,637	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	12,070,613	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	25,232,421	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	35,720,028	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,609,785,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	137,485,732	KEYCORP	CLEVELAND, OH	
1037003	118,622,824	M&T BANK CORPORATION	BUFFALO, NY	
1090987	20,167,523	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	14,920,631	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	858,495,000	MORGAN STANLEY	NEW YORK, NY	Moved from Peer 9
1378434	157,310,166	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	49,654,874	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	129,672,214	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	17,496,337	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	24,149,330	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	44,101,744	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	10,438,712	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	22,935,174	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	379,753,923	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	45,757,000	POPULAR, INC.	SAN JUAN, PR	
1109599	22,473,816	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3242838	123,041,692	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	10,238,313	RENASANT CORPORATION	TUPELO, MS	Moved from Peer 2
3981856	129,227,891	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1094828	15,594,704	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	14,689,109	SOUTH STATE CORPORATION	COLUMBIA, SC	
1111435	250,286,295	STATE STREET CORPORATION	BOSTON, MA	
3083291	30,473,769	STERLING BANCORP	MONTEBELLO, NY	
1131787	205,429,814	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	54,319,477	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	95,559,049	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	31,501,028	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	23,401,314	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	382,197,856	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	24,449,304	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	13,955,978	THIRD FEDERAL SAVINGS AND LOAN OF CLEVELAND, MHC	CLEVELAND, OH	
1079562	13,463,439	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	460,119,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	140,920,635	UBS AMERICAS HOLDING LLC	NEW YORK, NY	
1049828	20,987,904	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	

2747644	25,875,643	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	13,157,581	UNION BANKSHARES CORPORATION	RICHMOND, VA	Moved from Peer 2
1076217	18,619,702	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	12,265,996	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	29,464,357	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	15,633,130	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	26,764,193	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,915,388,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	10,250,702	WESBANCO, INC.	WHEELING, WV	Moved from Peer 2
2349815	20,760,731	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	28,456,772	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	66,480,726	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 115 bank holding companies.