

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2018

**Summary Ratios**

 FR BHCPR  
 Page 1

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.29	3.19	3.29	3.22	3.22
+ Non-interest income	0.92	0.95	0.93	0.97	0.99
- Overhead expense	2.60	2.55	2.60	2.68	2.70
- Provision for loan and lease losses	0.11	0.10	0.11	0.12	0.11
+ Securities gains (losses)	0.00	0.01	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.54	1.53	1.55	1.47	1.44
Net operating income	1.20	1.04	0.95	1.00	0.95
Net income	1.20	1.04	0.95	1.00	0.95
Net income (sub-chapter S adjusted)	1.12	1.04	1.11	1.06	1.02
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.18	3.90	4.06	3.93	3.93
Interest expense	0.65	0.47	0.54	0.44	0.42
Net interest income (tax equivalent)	3.54	3.43	3.54	3.48	3.49
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.06	0.06	0.10	0.11	0.09
Earnings coverage of net losses (X)	-1.61	12.36	-0.97	9.22	11.53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	1.01	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.96	1.00	0.94	0.99	1.10
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.60	0.70	0.57	0.71	0.87
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.29	0.30	0.32	0.30	0.35
<b>Liquidity and Funding</b>					
Net noncore funding dependence	13.57	12.50	13.97	16.29	16.95
Net short-term noncore funding dependence	8.78	7.80	9.65	9.53	9.14
Net loans and leases / Total assets	72.47	70.78	72.64	71.18	69.95
<b>Capitalization</b>					
Tier 1 leverage ratio	10.11	9.85	10.04	9.84	10.02
Equity capital / Total assets	10.90	10.66	10.84	10.58	10.85
Equity capital + minority interest / Total assets	10.95	10.70	10.89	10.62	10.91
Tier 1 common equity capital / Total risk-weighted assets	12.17	11.91	11.90	11.79	12.13
Net Loans and leases / Equity capital (X)	6.81	6.73	6.82	6.80	6.56
Cash dividends / Net income	26.00	26.53	32.32	29.36	30.01
Cash dividends / Net income (sub-chapter S adjusted)	21.08	21.28	19.39	21.80	34.64
Retained earnings / Average equity capital	8.08	6.79	5.73	6.26	5.72
<b>Growth Rates</b>					
Assets	11.22	11.46	9.89	12.34	12.70
Equity capital	14.27	11.73	13.71	11.77	10.30
Net loans and leases	13.98	13.01	12.54	14.27	15.14
Noncore funding	20.36	-5.05	-3.35	12.03	12.05
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.00	0.00	0.02	0.03	0.02
Long-term debt / Equity capital	4.20	4.14	4.39	3.78	2.30
Equity investment in subs / Equity capital	104.77	105.39	105.17	105.23	103.38
Cash FR op + noncash + op expenses / Op expenses + dividends	98.87	91.77	100.80	111.02	123.42

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2018

**Relative Income Statement and Margin Analysis**

 FR BHCPR  
 Page 2

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.89	3.63	3.78	3.64	3.63
Less: Interest expense	0.61	0.44	0.50	0.41	0.39
Equals: Net interest income (tax equivalent)	3.29	3.19	3.29	3.22	3.22
Plus: Non-interest income	0.92	0.95	0.93	0.97	0.99
Equals: adjusted operating income (tax equivalent)	4.27	4.19	4.26	4.24	4.26
Less: Overhead Expense	2.60	2.55	2.60	2.68	2.70
Less: Provision for loan and lease losses	0.11	0.10	0.11	0.12	0.11
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.00	0.01	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.54	1.53	1.55	1.47	1.44
Less: Applicable income taxes (tax equivalent)	0.33	0.47	0.59	0.48	0.48
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.20	1.04	0.95	1.00	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.20	1.04	0.95	1.00	0.95
Memo: Net income (last four quarters)	1.00	1.02	0.95	1.00	0.96
Net income-BHC and noncontrolling (minority) interest	1.21	1.04	0.95	1.00	0.96
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.26	93.25	93.19	92.80	92.49
Average interest-bearing funds / Average assets	70.37	70.50	70.06	70.45	70.40
Interest income (tax equivalent) / Average earning assets	4.18	3.90	4.06	3.93	3.93
Interest expense / Average earning assets	0.65	0.47	0.54	0.44	0.42
Net interest income (tax equivalent) / Average earning assets	3.54	3.43	3.54	3.48	3.49
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.62	4.35	4.52	4.41	4.48
Interest-bearing bank balances	1.46	0.77	1.13	0.54	0.29
Fed funds sold and reverse repos	1.33	0.58	0.83	0.51	0.36
Trading assets	0.46	0.39	0.48	0.65	0.91
Total earning assets	4.13	3.82	3.98	3.84	3.85
Investment securities (tax equivalent)	2.59	2.56	2.61	2.51	2.44
US Treasury and agency securities (excluding Mortgage-backed securities)	1.84	1.56	1.66	1.70	1.62
Mortgage-backed securities	2.32	2.14	2.19	2.07	2.14
All other securities	3.58	3.73	3.85	3.69	3.67
Interest-bearing deposits	0.66	0.46	0.52	0.42	0.39
Time deposits of \$250K or more	1.31				
Time deposits < \$250K	1.10				
Other domestic deposits	0.48			0.27	0.24
Foreign deposits	1.27	0.58	0.84	0.40	0.11
Fed funds purchased and repos	0.66	0.58	0.68	0.59	0.50
Other borrowed funds and trading liabilities	1.73	1.29	1.48	1.27	1.45
All interest-bearing funds	0.86	0.62	0.71	0.58	0.55

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

**Non-interest Income & Expenses**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.65	1.95	1.89	2.10	2.62
Overhead expenses / Net Interest Income + non-interest income	61.57	62.41	62.21	64.03	64.98
<b>Percent of Average Assets</b>					
Total overhead expense	2.60	2.55	2.60	2.68	2.70
Personnel expense	1.50	1.47	1.47	1.48	1.46
Net occupancy expense	0.32	0.32	0.32	0.33	0.34
Other operating expenses	0.76	0.75	0.79	0.84	0.86
Overhead less non-interest income	1.65	1.60	1.65	1.64	1.67
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	60.86	61.22	61.01	62.83	63.92
Personnel expense	35.29	35.35	34.72	35.07	34.95
Net occupancy expense	7.59	7.70	7.51	7.80	8.22
Other operating expenses	17.40	17.62	18.30	19.30	19.90
Total non-interest income	20.61	21.76	21.24	22.44	22.42
Fiduciary activities income	2.02	2.06	1.95	1.96	1.87
Service charges on domestic deposit accounts	3.47	3.84	3.83	4.14	4.51
Trading revenue	0.03	0.07	0.07	0.10	0.06
Investment banking fees and commissions	0.88	0.93	0.92	0.95	1.02
Insurance activities revenue	0.48	0.52	0.44	0.54	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.62	0.45	0.40	0.37	0.31
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.63	2.23	2.38	2.88	2.77
Other non-interest income	7.06	7.25	7.34	7.65	7.50
Overhead less non-interest income	39.86	39.13	39.09	39.46	40.47
Applicable income taxes / Pretax net operating income (tax equivalent)	18.90	26.74	33.75	27.97	28.22
Applicable income tax + TE / Pretax net operating income + TE	22.15	31.89	38.57	33.62	33.73

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

**Percent Composition of Assets**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Real estate loans	53.47	52.77	53.42	52.89	51.85
Commercial and industrial loans	11.23	10.47	10.82	10.48	10.47
Loans to individuals	2.27	2.51	2.58	2.57	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.44	0.39	0.51	0.40	0.42
Other loans and leases	2.43	2.28	2.62	2.31	2.09
Net loans and leases	72.47	70.78	72.64	71.18	69.95
Debt securities over 1 year	13.73	15.15	13.96	14.93	15.71
Mutual funds and equity securities	0.06	0.10	0.07	0.09	0.08
Subtotal	86.89	86.69	87.26	86.78	86.83
Interest-bearing bank balances	2.88	2.83	2.34	2.44	2.42
Federal funds sold and reverse repos	0.02	0.03	0.02	0.03	0.02
Debt securities 1 year or less	1.97	2.01	1.92	1.97	1.98
Trading assets	0.02	0.03	0.02	0.03	0.03
Total earning assets	92.41	92.21	92.22	91.95	91.93
Non-interest cash and due from depository institutions	1.05	1.16	1.26	1.26	1.20
Other real estate owned	0.06	0.08	0.06	0.09	0.14
All other assets	6.46	6.54	6.45	6.70	6.76
<b>Memoranda</b>					
Short-term investments	5.27	5.26	4.63	4.89	4.78
US Treasury securities	0.22	0.20	0.22	0.20	0.26
US agency securities (excluding Mortgage-backed securities)	1.53	1.62	1.50	1.53	1.85
Municipal securities	2.79	3.34	2.97	3.28	2.86
Mortgage-backed securities	9.18	9.86	9.19	9.71	10.36
Asset-backed securities	0.22	0.23	0.23	0.25	0.26
Other debt securities	0.49	0.61	0.48	0.57	0.62
Loans held-for-sale	0.32	0.30	0.32	0.48	0.33
Loans not held-for-sale	72.27	70.85	72.41	70.85	69.93
Real estate loans secured by 1-4 family	16.39	16.44	16.45	16.69	16.96
Revolving	2.53	2.74	2.71	2.89	2.96
Closed-end, secured by first liens	13.09	12.89	13.04	13.05	13.14
Closed-end, secured by junior liens	0.38	0.43	0.39	0.45	0.52
Commercial real estate loans	33.75	33.63	33.79	33.44	32.03
Construction and land development	4.69	4.68	4.55	4.74	4.27
Multifamily	5.29	5.01	5.31	4.89	4.26
Nonfarm nonresidential	22.14	22.27	22.31	22.24	21.51
Real estate loans secured by farmland	0.82	0.65	0.81	0.63	0.65

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2018

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

 FR BHCPR  
 Page 5

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	73.61	74.21	73.20	74.05	73.87
Real estate loans secured by 1-4 family	22.83	23.52	22.93	23.78	24.58
Revolving	3.51	3.88	3.76	4.05	4.21
Closed-end	18.79	19.15	18.69	19.29	19.90
Commercial real estate loans	46.64	47.26	46.38	46.86	45.56
Construction and land development	6.49	6.65	6.35	6.66	6.13
1-4 family	1.54	1.60	1.50	1.64	1.47
Other	4.86	4.95	4.76	4.97	4.56
Multifamily	7.10	6.89	7.12	6.67	5.95
Nonfarm nonresidential	30.75	31.47	30.85	31.41	30.89
Owner-occupied	10.47	11.10	10.55	11.41	11.63
Other	19.84	20.07	19.91	19.60	18.90
Real estate loans secured by farmland	1.19	1.01	1.19	0.97	1.02
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	16.09	15.38	15.51	15.29	15.47
Loans to individuals	3.39	3.88	3.90	4.01	4.08
Credit card loans	0.03	0.03	0.03	0.03	0.04
Agricultural loans	0.64	0.60	0.76	0.61	0.66
Other loans and leases	3.46	3.38	3.75	3.44	3.12
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	490.08	488.61	493.00	493.51	483.35
Real estate loans secured by 1-4 family	152.81	154.50	153.49	158.33	159.89
Revolving	24.01	26.16	25.65	27.64	28.31
Closed-end	125.50	125.28	124.95	128.16	129.21
Commercial real estate loans	308.69	310.63	312.02	312.00	300.67
Construction and land development	43.30	42.84	42.49	43.49	40.62
1-4 family	10.03	10.37	9.95	10.67	9.58
Other	32.48	31.66	31.92	32.30	30.24
Multifamily	48.08	45.44	48.75	44.34	39.61
Nonfarm nonresidential	204.27	206.85	207.39	208.50	202.84
Owner-occupied	68.87	71.79	70.07	74.92	76.05
Other	131.11	131.95	133.46	130.66	124.19
Real estate loans secured by farmland	7.41	6.08	7.39	6.01	6.09
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.01
Commercial and industrial loans	103.02	97.07	100.26	97.82	98.77
Loans to individuals	20.31	23.12	23.15	24.08	24.48
Credit card loans	0.19	0.20	0.18	0.20	0.25
Agricultural loans	4.08	3.71	4.71	3.78	4.01
Other loans and leases	22.65	21.71	24.61	22.36	19.59
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	35.94	36.00	35.68	35.33	33.78
Non-owner occupied CRE loans / Total risk based capital	238.10	236.06	240.40	234.59	221.68
Construction and land development loans / Total risk based capital	43.30	42.84	42.49	43.49	40.62
Total CRE loans / Total risk based capital	311.46	313.33	314.87	314.88	303.67

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

**Liquidity and Funding**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Short-term investments	5.27	5.26	4.63	4.89	4.78
Liquid assets	16.28	17.24	15.94	16.73	18.02
Investment securities	16.37	17.72	16.65	17.49	18.50
Net loans and leases	72.47	70.78	72.64	71.18	69.95
Net loans, leases and standby letters of credit	72.89	71.29	73.08	71.65	70.48
Core deposits	69.74	70.82	69.79	67.98	67.08
Noncore funding	17.20	16.21	17.09	19.16	19.76
Time deposits of \$250K or more	3.73	3.35	3.54		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.06	1.43	1.20	1.51	1.74
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.06	1.46	1.21	1.52	1.76
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.94	3.43	4.47	3.78	3.07
Earning assets repriceable in 1 year	33.53	32.60	33.45	32.07	31.07
Interest-bearing liabilities repriceable in 1 year	17.63	15.83	16.67	15.64	14.89
Long-term debt repriceable in 1 year	0.16	0.20	0.19	0.25	0.19
Net assets repriceable in 1 year	14.94	15.92	15.74	15.31	14.97
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	13.57	12.50	13.97	16.29	16.95
Net ST noncore funding dependence	8.78	7.80	9.65	9.53	9.14
Short-term investment / ST noncore funding	54.53	63.45	46.67	43.28	46.75
Liquid assets-ST noncore funding / Nonliquid assets	4.08	6.70	3.68	4.33	6.91
Net loans and leases / Total deposits	91.94	89.69	92.86	90.82	89.84
Net loans and leases / Core deposits	105.46	101.64	105.03	106.19	106.33
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.60	0.00	-0.05	-0.12	0.39
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.30	-0.68	-0.62	-1.01	0.25
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.01	-0.02	-0.02	0.00
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	11.98	13.64	13.07	13.87	14.46
Available-for-sale securities	87.37	86.36	86.93	86.13	85.54
US Treasury securities	1.40	1.24	1.33	1.24	1.42
US agency securities (excluding Mortgage-backed securities)	10.62	10.19	10.16	9.66	10.91
Municipal securities	16.94	18.83	17.86	18.74	16.22
Mortgage-backed securities	55.66	55.11	55.76	55.93	56.83
Asset-backed securities	1.32	1.37	1.31	1.48	1.41
Other debt securities	3.38	4.02	3.25	3.88	3.69
Mutual funds and equity securities	0.50	0.72	0.58	0.67	0.57
Debt securities 1 year or less	13.01	12.66	11.90	12.22	11.83
Debt securities 1 to 5 years	23.31	22.10	23.53	21.73	23.86
Debt securities over 5 years	59.70	61.83	60.73	62.51	59.79
Pledged securities	45.51	48.93	46.78	47.79	50.96
Structured notes, fair value	0.10	0.22	0.08	0.25	0.45
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	8.63	26.65	6.96	26.60	14.48
Investment securities	6.67	6.26	4.99	5.15	9.35
Core deposits	9.77	16.94	13.94	13.61	14.05
Noncore funding	20.36	-5.05	-3.35	12.03	12.05

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

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

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Loan commitments	17.52	17.15	17.28	17.08	16.91
Standby letters of credit	0.36	0.43	0.40	0.42	0.47
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.01	0.00	0.01	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	6.35	7.18	6.82	6.88	5.96
Interest rate contracts	6.22	7.05	6.72	6.74	5.78
Interest rate futures and forward contracts	0.30	0.42	0.28	0.37	0.32
Written options contracts (interest rate)	0.35	0.43	0.28	0.38	0.35
Purchased options contracts (interest rate)	0.07	0.06	0.08	0.06	0.05
Interest rate swaps	4.86	5.21	5.41	5.11	4.40
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments	24.64	24.72	25.74	26.08	26.34

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date:03/31/2018

**Derivatives Analysis**

 FR BHCPR  
 Page 8

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Notional Amount</b>					
Interest rate contracts	99.90	99.88	99.91	99.94	99.77
Foreign exchange contracts	0.02	0.06	0.04	0.02	0.04
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.01
Futures and forwards	13.21	14.28	12.76	15.26	13.76
Written options	11.52	12.62	9.73	11.61	13.26
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.28	12.20	9.46	11.28	12.89
Purchased options	1.25	0.88	1.44	1.00	1.25
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.11	0.73	1.27	0.67	1.04
Swaps	63.54	62.71	66.04	62.69	61.97
Held for trading	13.76	14.17	16.18	15.21	12.71
Interest rate contracts	13.68	14.72	16.40	15.71	13.36
Foreign exchange contracts	0.00	0.01	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	86.24	85.83	83.82	84.79	87.29
Interest rate contracts	85.52	85.01	83.04	84.33	85.98
Foreign exchange contracts	0.00	0.01	0.01	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and FX 14 days or less)	84.83	83.77	87.47	84.94	81.03
One year or less	16.38	15.91	15.62	16.56	15.89
Over 1 year to 5 years	20.39	19.68	21.68	20.66	20.87
Over 5 years	35.28	35.82	37.90	35.04	30.11
Gross negative fair value (absolute value)	0.54	0.62	0.50	0.73	1.04
Gross positive fair value	1.37	1.02	0.92	1.08	1.03
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.01	0.00	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.00	0.01	0.00
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.07	0.05	0.05	0.05	0.05



**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2018

**Allowance and Net Loan and Lease Losses**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.11	0.10	0.11	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.15	0.14	0.16	0.17	0.15
Provision for loan and lease losses / Net losses	159.02	145.63	110.75	158.54	144.72
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	1.01	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.96	1.00	0.94	0.99	1.10
Allowance for loan and lease losses / Net loans and leases losses (X)	26.16	24.98	16.23	16.56	13.90
Allowance for loan and lease losses / Nonaccrual assets	292.38	243.98	270.69	249.57	220.56
ALLL/90+ days past due + nonaccrual loans and leases	245.50	223.54	232.03	210.63	187.47
Gross loan and lease losses / Average loans and leases	0.11	0.12	0.16	0.19	0.18
Recoveries / Average loans and leases	0.05	0.06	0.06	0.07	0.08
Net losses / Average loans and leases	0.06	0.06	0.10	0.11	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	11.49	11.24	50.41	56.70	46.50
Earnings coverage of net losses (X)	-1.61	12.36	0.97	9.22	11.53
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.00	0.01	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.01	0.03	0.03	0.04	0.07
Revolving	0.02	0.03	0.03	0.05	0.08
Closed-end	0.01	0.02	0.02	0.04	0.07
Commercial real estate loans	0.00	0.00	0.01	0.01	0.01
Construction and land development	-0.03	-0.02	-0.04	-0.06	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.02	-0.02	-0.04	-0.05	-0.04
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.01	0.00	0.02	0.03	0.02
Owner-occupied	0.00	0.00	0.01	0.01	0.02
Other	0.00	0.00	0.01	0.01	0.00
Real estate loans secured by farmland	0.00	0.00	0.00	-0.01	0.01
Commercial and industrial loans	0.13	0.10	0.18	0.26	0.18
Loans to individuals	0.82	0.76	0.78	0.71	0.77
Credit card loans	2.11	1.18	1.60	1.25	1.61
Agricultural loans	0.01	0.03	0.06	0.05	0.01
Loans to foreign governments and institutions		0.00		0.00	0.00
Other loans and leases	0.23	0.18	0.27	0.32	0.21

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

**Past Due and Nonaccrual Assets**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.29	0.30	0.32	0.30	0.35
90+ days past due loans and leases	0.04	0.05	0.04	0.06	0.07
Nonaccrual loans and leases	0.48	0.55	0.46	0.55	0.64
90+ days past due and nonaccrual loans and leases	0.54	0.63	0.55	0.64	0.75
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.10	0.12	0.10	0.13	0.17
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.29	0.30	0.32	0.30	0.35
90+ days past due assets	0.04	0.05	0.04	0.06	0.07
Nonaccrual assets	0.48	0.56	0.47	0.55	0.65
30+ days past due and nonaccrual assets	0.85	0.97	0.89	0.95	1.12
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.39	0.45	0.40	0.45	0.52
90+ past due and nonaccrual assets + other real estate owned	0.47	0.55	0.48	0.57	0.68
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.61	0.72	0.63	0.74	0.91
Allowance for loan and leases losses	97.24	111.95	100.14	117.25	132.65
Equity cap + allowance for loan and lease losses	5.44	6.33	5.57	6.57	8.13
Tier 1 cap + allowance for loan and lease losses	5.94	7.09	6.11	7.32	8.84
Loans and Leases + other real estate owned	0.85	1.01	0.86	1.05	1.32

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

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.27	0.29	0.29	0.27	0.34
	90+ days past due	0.04	0.05	0.05	0.06	0.08
	Nonaccrual	0.44	0.50	0.43	0.50	0.64
Commercial and industrial	30-89 days past due	0.24	0.24	0.27	0.22	0.22
	90+ days past due	0.01	0.02	0.01	0.02	0.02
	Nonaccrual	0.71	0.81	0.60	0.79	0.76
Individuals	30-89 days past due	0.50	0.55	0.69	0.69	0.67
	90+ days past due	0.04	0.04	0.03	0.05	0.05
	Nonaccrual	0.18	0.21	0.21	0.18	0.23
Depository institution loans	30-89 days past due	0.00	0.12	0.00	0.27	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.18	0.24	0.15	0.09	0.12
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.50	0.25	0.31	0.27	0.27
Foreign governments	30-89 days past due		0.00		0.00	0.00
	90+ days past due		0.00		0.00	0.00
	Nonaccrual		0.00		0.00	0.00
Other loans and leases	30-89 days past due	0.22	0.14	0.12	0.14	0.11
	90+ days past due	0.00	0.01	0.00	0.01	0.00
	Nonaccrual	0.05	0.12	0.06	0.10	0.12

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 2  
Date: 03/31/2018

		03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.43	0.49	0.56	0.49	0.61
	90+ days past due	0.04	0.05	0.06	0.07	0.11
	Nonaccrual	0.61	0.71	0.65	0.73	0.85
Revolving	30-89 days past due	0.26	0.27	0.29	0.33	0.42
	90+ days past due	0.02	0.02	0.02	0.03	0.05
	Nonaccrual	0.38	0.50	0.42	0.52	0.65
Closed-End	30-89 days past due	0.46	0.53	0.63	0.52	0.65
	90+ days past due	0.04	0.05	0.06	0.08	0.12
	Nonaccrual	0.65	0.76	0.68	0.78	0.91
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.04	0.05	0.07
Commercial real estate	30-89 days past due	0.16	0.16	0.15	0.14	0.20
	90+ days past due	0.02	0.03	0.02	0.04	0.06
	Nonaccrual	0.35	0.39	0.33	0.40	0.53
Construction and development	30-89 days past due	0.15	0.12	0.18	0.15	0.16
	90+ days past due	0.00	0.02	0.01	0.03	0.03
	Nonaccrual	0.17	0.33	0.21	0.35	0.63
1-4 family	30-89 days past due	0.03	0.02	0.05	0.05	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.05	0.04	0.05	0.08
Other	30-89 days past due	0.08	0.08	0.08	0.06	0.10
	90+ days past due	0.00	0.01	0.01	0.02	0.03
	Nonaccrual	0.11	0.22	0.12	0.24	0.45
Multifamily	30-89 days past due	0.03	0.05	0.04	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.04	0.13	0.05	0.14	0.17
Nonfarm non-residential	30-89 days past due	0.17	0.18	0.14	0.14	0.20
	90+ days past due	0.02	0.03	0.02	0.04	0.06
	Nonaccrual	0.39	0.45	0.40	0.46	0.56
Owner occupied	30-89 days past due	0.08	0.07	0.06	0.07	0.09
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.17	0.20	0.16	0.22	0.26
Other	30-89 days past due	0.06	0.09	0.06	0.05	0.08
	90+ days past due	0.01	0.01	0.01	0.01	0.03
	Nonaccrual	0.17	0.19	0.16	0.18	0.22
Farmland	30-89 days past due	0.17	0.18	0.10	0.13	0.19
	90+ days past due	0.01	0.02	0.00	0.04	0.04
	Nonaccrual	0.47	0.62	0.44	0.55	0.77
Credit card	30-89 days past due	0.56	0.81	0.83	0.77	0.86
	90+ days past due	0.26	0.21	0.22	0.29	0.33
	Nonaccrual	0.04	0.09	0.08	0.03	0.05

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

**BHCPR PEER GROUP DATA**Peer Group: 2  
Date: 03/31/2018**Regulatory Capital Components and Ratios**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	12.16	11.91	11.95	11.79	12.13
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	12.88	12.74	12.68	12.62	13.01
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	14.37	14.20	14.15	14.04	14.24
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.11	9.85	10.04	9.84	10.02

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

**Insurance and Broker-Dealer Activities**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	66.67	71.43	75.00	71.43	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.33	28.57	25.00	28.57	40.00
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.48	0.52	0.44	0.54	0.59
Premium income / Insurance activities revenue	0.00	0.00	0.01	0.00	0.00
Credit related premium income / Total premium income	50.00	50.00	60.00	60.00	75.00
Other premium income / Total premium income	50.00	50.00	40.00	40.00	25.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	58.36	4.09	31.81	17.03	14.13
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	115.20	221.14	136.34	131.29	116.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	2.86
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.80	13.10	14.86	14.28	13.29
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

**Foreign Activities**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	1.27	0.58	0.84	0.40	0.11
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans		9.48	4.38	6.49	0.64
Foreign governments and institutions		0.00		0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	193.62	-30.00	22.03	-11.24	371.22
Total selected assets	1.93	2.18	-5.54	-0.84	9.51
Deposits	-56.79	-5.06	-22.72	34.84	170.33

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 03/31/2018

**Parent Company Analysis - Part 1**

 FR BHCPR  
 Page 16

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Profitability</b>					
Net income / Average equity capital	10.90	9.46	8.67	9.16	8.59
Bank net income / Average equity investment in banks	11.45	9.97	9.11	9.71	9.27
Nonbank net income / Average equity investment in nonbanks	13.51	8.87	9.81	8.84	8.91
Sub BHCs net income / Average equity investment in sub BHCs	10.12	9.28	8.81	5.87	5.48
Bank net income / Parent net income	104.64	103.10	104.64	103.55	104.08
Nonbank net income / Parent net income	1.12	0.90	1.13	0.96	1.08
Sub BHCs net income / Parent net income	107.00	100.24	90.33	104.04	105.29
<b>Leverage</b>					
Total liabilities / Equity capital	10.64	11.44	11.14	11.55	9.93
Total debt / Equity capital	4.38	4.24	4.62	3.97	2.56
Total debt + NP to subs that issued trust preferred / Equity capital	8.87	9.52	9.36	9.56	8.13
Total debt + Loans guaranteed for affiliate / Equity capital	4.41	4.28	4.64	4.04	2.60
Total debt / Equity capital - excess over fair value	4.38	4.24	4.62	3.97	2.57
Long-term debt / Equity capital	4.20	4.14	4.39	3.78	2.30
Short-term debt / Equity capital	0.00	0.00	0.02	0.03	0.02
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	17.76	15.70	17.83	12.90	8.22
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	104.77	105.39	105.17	105.23	103.38
Total investment in subs / Equity capital	105.24	105.94	105.55	105.68	103.91
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.42	0.50	0.56	0.54	0.31
Equity investment in subs - equity cap / Net income-div (X)	1.39	1.63	1.91	1.68	1.44
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	81.04	82.48	96.28	103.72	124.21
Cash flow from operations + noncash + op exchange / Op exchange + div	98.87	91.77	100.80	111.02	123.42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	84.45	87.31	101.42	107.09	106.61
Pretax operating income + interest expenses / Interest expense	879.27	811.42	1,955.01	4,206.40	15,981.35
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	662.59	739.74	1,082.46	1,091.94	1,952.45
Dividends + interest from subs / Interest expenses + dividends	95.39	79.08	106.94	124.92	146.44
Fees + other income from subs / Salary + other expenses	3.99	6.49	6.15	7.65	6.52
Net income / Current part of long-term debt + preferred dividends (X)	67.49	73.80	71.32	455.19	170.83
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	1.79	1.80	1.68	1.65	1.68
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.49	0.38	0.46	0.00	4.62
Total	0.49	0.38	0.46	0.00	4.62
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.17	0.18	0.15	0.18	0.19
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00



**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 03/31/2018

**Parent Company Analysis - Part 2**

	03/31/2018	03/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	451.77	133.34	100.86	108.30	74.26
Dividends paid / Net income	26.06	26.52	32.32	29.36	30.01
Net income - dividends / Average equity	8.06	6.79	5.74	6.26	5.72
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	92.53	91.76	106.72	121.16	145.58
Dividends from nonbank subsidiaries	1.52	0.75	2.37	1.56	2.62
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	98.35	94.45	114.69	141.52	154.34
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	21.96	24.47	35.18	36.16	44.45
Interest income from bank subsidiaries	0.12	0.12	0.14	0.13	0.14
Mortgage and service fees from bank subsidiaries	0.43	0.93	0.94	0.78	0.98
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	24.70	29.40	41.35	40.03	50.83
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	52.15	44.00	129.02	63.59	76.47
Interest income from nonbank subsidiaries	0.17	0.12	0.63	0.02	0.54
Mortgage and serv fees from nonbank subsidiaries	0.44	0.64	0.60	0.28	0.68
Other income from nonbank subsidiaries	0.06	0.00	0.08	0.63	0.00
Operating income from nonbank subsidiaries	62.43	49.70	153.75	79.69	87.90
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	79.68	5.26	58.43	27.16	27.43
Interest income from subsidiary BHCs	0.01	0.02	0.07	0.02	0.02
Mortgage and service fees from subsidiary BHCs	0.00	-0.03	-0.14	-0.02	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	79.69	5.25	58.36	27.16	27.45
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	55.80	56.14	67.33	68.94	68.80
Interest income from bank subsidiaries	6.45	6.03	1.21	2.07	2.48
Mortgage and service fees from bank subsidiaries	2.27	4.31	2.14	1.63	1.96
Other income from bank subsidiaries	0.01	0.01	0.01	0.03	0.01
Operating income from bank subsidiaries	74.91	77.92	79.90	91.67	91.63
Dividends from nonbank subsidiaries	4.11	1.08	1.52	1.01	2.01
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.01
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	5.68	1.46	2.75	1.67	2.80
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,035.54	832.91	886.47	574.10	406.38
Loans and advances from subsidiaries / Total debt	74.61	67.23	74.60	78.25	112.92

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									145
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.29	2.35	2.63	2.99	3.35	3.59	3.87	4.06	145
+ Non-interest income	0.92	0.20	0.28	0.51	0.82	1.23	1.88	2.92	145
- Overhead expense	2.60	1.36	1.69	2.08	2.55	3.12	3.90	4.62	145
- Provision for loan and lease losses	0.11	-0.03	0.00	0.01	0.09	0.17	0.30	0.60	145
+ Securities gains (losses)	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.05	145
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	145
= Pretax net operating income (tax equivalent)	1.54	0.58	0.95	1.21	1.57	1.85	2.27	2.55	145
Net operating income	1.20	0.45	0.69	0.91	1.21	1.43	1.77	2.06	145
Net income	1.20	0.45	0.69	0.91	1.21	1.43	1.77	2.06	145
Net income (sub-chapter S adjusted)	1.12	0.73	0.79	0.85	0.91	1.20	1.61	1.97	12
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.18	3.46	3.61	3.86	4.18	4.46	4.83	5.20	145
Interest expense	0.65	0.22	0.31	0.49	0.63	0.82	1.03	1.18	145
Net interest income (tax equivalent)	3.54	2.48	2.78	3.17	3.61	3.90	4.18	4.48	145
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.06	-0.08	-0.04	0.00	0.03	0.10	0.29	0.40	145
Earnings coverage of net losses (X)	-1.61	-648.10	-251.59	-24.44	16.05	47.38	187.61	280.60	144
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	0.44	0.55	0.73	0.95	1.19	1.47	1.82	145
Allowance for loan and lease losses / Total loans and leases	0.96	0.39	0.53	0.72	0.95	1.19	1.38	1.77	145
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.60	0.09	0.15	0.31	0.51	0.78	1.46	1.90	145
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.29	0.03	0.07	0.12	0.23	0.44	0.66	1.09	145
<b>Liquidity and Funding</b>									
Net noncore funding dependence	13.57	-9.63	-2.16	5.83	14.66	20.63	29.41	34.41	145
Net short-term noncore funding dependence	8.78	-10.78	-6.59	2.73	8.91	15.48	21.65	24.02	145
Net loans and leases / Total assets	72.47	47.48	57.15	67.20	73.47	78.39	83.81	85.94	145
<b>Capitalization</b>									
Tier 1 leverage ratio	10.11	7.88	8.22	9.17	9.89	10.90	12.32	13.67	145
Equity capital / Total assets	10.90	7.23	8.32	9.26	10.83	12.43	13.74	15.35	145
Equity capital + minority interest / Total assets	10.95	7.23	8.32	9.37	10.87	12.50	13.90	15.35	145
Tier 1 common equity capital / Total risk-weighted assets	12.17	8.52	9.39	10.52	11.61	13.60	16.17	18.29	145
Net Loans and leases / Equity capital (X)	6.81	3.91	4.80	5.76	6.73	7.84	9.40	9.87	145
Cash dividends / Net income	26.00	0.00	0.00	1.57	29.41	44.21	65.18	84.14	145
Cash dividends / Net income (sub-chapter S adjusted)	21.08	-23.50	-9.37	-0.76	14.13	45.08	70.01	75.07	12
Retained earnings / Average equity capital	8.08	1.37	3.06	5.60	8.01	10.26	13.37	18.68	145
<b>Growth Rates</b>									
Assets	11.22	-2.33	-0.54	3.78	7.96	14.74	35.67	51.28	145
Equity capital	14.27	-0.46	1.72	3.85	7.71	18.18	49.23	77.16	145
Net loans and leases	13.98	0.21	2.15	5.33	9.46	20.46	40.42	57.91	145
Noncore funding	20.36	-19.21	-11.35	1.30	16.06	35.44	69.72	87.87	144
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Long-term debt / Equity capital	4.20	0.00	0.00	0.00	0.00	9.58	17.42	19.21	145
Equity investment in subs / Equity capital	104.77	88.81	92.52	98.99	104.23	111.50	118.21	123.38	145
Cash FR op + noncash + op expenses / Op expenses + dividends	98.87	-9.35	2.17	23.43	94.64	137.33	249.60	401.34	144

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.89	3.22	3.42	3.59	3.89	4.12	4.50	4.73	145
Less: Interest expense	0.61	0.20	0.29	0.45	0.58	0.78	0.96	1.14	145
Equals: Net interest income (tax equivalent)	3.29	2.35	2.63	2.99	3.35	3.59	3.87	4.06	145
Plus: Non-interest income	0.92	0.20	0.28	0.51	0.82	1.23	1.88	2.92	145
Equals: adjusted operating income (tax equivalent)	4.27	2.90	3.16	3.71	4.24	4.81	5.59	6.38	145
Less: Overhead Expense	2.60	1.36	1.69	2.08	2.55	3.12	3.90	4.62	145
Less: Provision for loan and lease losses	0.11	-0.03	0.00	0.01	0.09	0.17	0.30	0.60	145
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	145
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.05	145
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	145
Equals: Pretax net operating income (tax equivalent)	1.54	0.58	0.95	1.21	1.57	1.85	2.27	2.55	145
Less: Applicable income taxes (tax equivalent)	0.33	0.05	0.08	0.25	0.33	0.44	0.50	0.64	145
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equals: Net operating income	1.20	0.45	0.69	0.91	1.21	1.43	1.77	2.06	145
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equals: Net income	1.20	0.45	0.69	0.91	1.21	1.43	1.77	2.06	145
Memo: Net income (last four quarters)	1.00	0.36	0.54	0.79	0.99	1.21	1.46	1.78	145
Net income-BHC and noncontrolling (minority) interest	1.21	0.45	0.71	0.91	1.21	1.43	1.79	2.07	145
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.26	88.21	89.79	91.05	93.38	95.29	96.84	97.42	145
Average interest-bearing funds / Average assets	70.37	52.95	57.62	63.75	70.35	76.82	83.70	86.14	145
Interest income (tax equivalent) / Average earning assets	4.18	3.46	3.61	3.86	4.18	4.46	4.83	5.20	145
Interest expense / Average earning assets	0.65	0.22	0.31	0.49	0.63	0.82	1.03	1.18	145
Net interest income (tax equivalent) / Average earning assets	3.54	2.48	2.78	3.17	3.61	3.90	4.18	4.48	145
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.62	3.74	3.96	4.28	4.56	4.97	5.41	5.92	145
Interest-bearing bank balances	1.46	0.43	0.63	1.05	1.43	1.76	2.48	3.02	145
Fed funds sold and reverse repos	1.33	0.00	0.00	0.05	1.45	1.79	2.60	5.76	54
Trading assets	0.46	0.00	0.00	0.00	0.00	0.45	2.21	2.73	36
Total earning assets	4.13	3.39	3.58	3.77	4.13	4.42	4.79	5.19	145
Investment securities (tax equivalent)	2.59	1.83	2.07	2.27	2.56	2.87	3.24	3.36	145
US Treasury and agency securities (excluding Mortgage-backed securities)	1.84	1.04	1.17	1.46	1.78	2.18	2.56	3.15	128
Mortgage-backed securities	2.32	1.81	1.96	2.13	2.30	2.49	2.73	2.94	142
All other securities	3.58	1.95	2.19	2.83	3.49	4.15	5.41	6.67	143
Interest-bearing deposits	0.66	0.22	0.31	0.43	0.64	0.84	1.13	1.36	145
Time deposits of \$250K or more	1.31	0.53	0.77	1.14	1.29	1.53	1.80	2.17	143
Time deposits < \$250K	1.10	0.36	0.51	0.89	1.14	1.34	1.55	1.63	143
Other domestic deposits	0.48	0.16	0.18	0.26	0.45	0.69	0.88	1.10	145
Foreign deposits	1.27	1.10	1.12	1.18	1.27	1.36	1.42	1.44	2
Fed funds purchased and repos	0.66	0.00	0.03	0.20	0.45	1.19	1.73	2.54	117
Other borrowed funds and trading liabilities	1.73	0.98	1.31	1.52	1.66	1.85	2.29	2.98	138
All interest-bearing funds	0.86	0.35	0.45	0.65	0.84	1.06	1.28	1.47	145

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.65	0.00	0.00	0.00	0.90	2.82	6.56	8.37	145
Overhead expenses / Net Interest Income + non-interest income	61.57	39.99	47.20	55.49	61.21	67.24	76.08	82.96	145
<b>Percent of Average Assets</b>									
Total overhead expense	2.60	1.36	1.69	2.08	2.55	3.12	3.90	4.62	145
Personnel expense	1.50	0.78	0.92	1.22	1.48	1.77	2.15	2.71	145
Net occupancy expense	0.32	0.14	0.19	0.25	0.31	0.38	0.46	0.56	145
Other operating expenses	0.76	0.38	0.45	0.56	0.72	0.94	1.27	1.56	145
Overhead less non-interest income	1.65	0.79	1.00	1.31	1.62	1.97	2.34	2.64	145
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	60.86	38.56	46.03	54.40	60.37	66.21	75.77	82.22	145
Personnel expense	35.29	22.32	24.44	31.20	35.71	39.58	44.85	48.18	145
Net occupancy expense	7.59	3.73	4.86	6.04	7.34	9.09	10.29	11.88	145
Other operating expenses	17.40	10.63	11.73	14.60	17.07	20.18	23.14	24.93	145
Total non-interest income	20.61	6.10	8.10	13.28	19.78	26.35	34.47	51.96	145
Fiduciary activities income	2.02	0.00	0.00	0.00	0.64	3.45	8.82	11.42	145
Service charges on domestic deposit accounts	3.47	0.18	0.74	2.09	3.32	4.75	6.48	9.17	145
Trading revenue	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.68	145
Investment banking fees and commissions	0.88	0.00	0.00	0.00	0.46	1.51	3.32	6.10	145
Insurance activities revenue	0.48	0.00	0.00	0.00	0.01	0.28	2.87	7.22	145
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Net servicing fees	0.62	0.00	0.00	0.00	0.25	0.81	2.50	5.38	145
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Net gain (loss) - sales of loans, OREO, and other assets	1.63	-0.39	0.00	0.12	1.14	2.49	5.33	10.99	145
Other non-interest income	7.06	2.42	2.94	4.36	6.41	8.80	13.30	20.51	145
Overhead less non-interest income	39.86	12.29	23.30	31.66	39.73	47.59	57.28	60.53	145
Applicable income taxes / Pretax net operating income (tax equivalent)	18.90	0.20	4.98	15.21	19.74	23.73	27.39	28.58	145
Applicable income tax + TE / Pretax net operating income + TE	22.15	4.05	12.26	19.53	23.05	26.00	28.81	31.46	145

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	53.47	22.72	33.63	44.04	53.65	64.86	72.11	76.73	145
Commercial and industrial loans	11.23	1.93	3.86	6.02	9.38	15.83	22.56	30.40	145
Loans to individuals	2.27	0.02	0.05	0.27	0.84	2.40	8.46	17.54	145
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	145
Agricultural loans	0.44	0.00	0.00	0.00	0.04	0.67	2.52	3.40	145
Other loans and leases	2.43	0.00	0.02	0.29	1.69	3.27	8.13	10.68	145
Net loans and leases	72.47	47.48	57.15	67.20	73.47	78.39	83.81	85.94	145
Debt securities over 1 year	13.73	3.05	4.16	8.07	12.98	18.39	25.20	34.26	145
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.11	0.26	0.39	145
Subtotal	86.89	75.36	78.59	83.88	88.33	89.74	92.08	92.78	145
Interest-bearing bank balances	2.88	0.08	0.25	0.65	1.95	4.36	8.88	11.83	145
Federal funds sold and reverse repos	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.34	145
Debt securities 1 year or less	1.97	0.01	0.11	0.47	1.03	2.62	7.66	11.54	145
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.24	145
Total earning assets	92.41	88.58	89.39	90.59	92.43	94.18	95.38	96.28	145
Non-interest cash and due from depository institutions	1.05	0.20	0.38	0.63	1.04	1.35	1.82	2.26	145
Other real estate owned	0.06	0.00	0.00	0.00	0.03	0.08	0.27	0.46	145
All other assets	6.46	2.84	3.57	4.88	6.23	8.00	9.42	10.10	145
<b>Memoranda</b>									
Short-term investments	5.27	0.64	1.05	2.03	3.73	8.22	13.84	16.30	145
US Treasury securities	0.22	0.00	0.00	0.00	0.00	0.16	1.07	3.29	145
US agency securities (excluding Mortgage-backed securities)	1.53	0.00	0.00	0.08	0.90	2.37	5.00	10.08	145
Municipal securities	2.79	0.00	0.01	0.43	1.79	3.88	8.52	12.54	145
Mortgage-backed securities	9.18	0.29	1.37	4.78	8.03	13.88	20.77	22.61	145
Asset-backed securities	0.22	0.00	0.00	0.00	0.00	0.02	1.28	4.35	145
Other debt securities	0.49	0.00	0.00	0.00	0.12	0.80	2.45	3.59	145
Loans held-for-sale	0.32	0.00	0.00	0.00	0.08	0.33	1.03	6.38	145
Loans not held-for-sale	72.27	41.88	55.35	67.53	72.91	78.94	84.45	85.98	145
Real estate loans secured by 1-4 family	16.39	1.81	4.51	8.78	14.68	22.52	34.02	41.86	145
Revolving	2.53	0.01	0.12	0.70	2.14	4.22	6.17	7.15	145
Closed-end, secured by first liens	13.09	1.35	3.18	6.36	11.19	18.45	29.30	34.26	145
Closed-end, secured by junior liens	0.38	0.01	0.05	0.12	0.33	0.60	0.93	1.40	145
Commercial real estate loans	33.75	12.17	17.20	26.16	32.38	41.76	53.54	61.70	145
Construction and land development	4.69	0.52	0.72	2.34	4.10	6.76	9.88	12.33	145
Multifamily	5.29	0.23	0.58	1.55	3.95	6.96	14.23	30.49	145
Nonfarm nonresidential	22.14	5.25	10.50	16.50	22.59	26.71	33.83	36.21	145
Real estate loans secured by farmland	0.82	0.00	0.00	0.01	0.27	1.60	3.33	5.83	145

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 2  
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	73.61	40.18	52.00	62.82	74.20	85.49	92.13	96.93	145
Real estate loans secured by 1-4 family	22.83	4.39	7.08	12.32	20.41	30.65	45.97	54.11	145
Revolving	3.51	0.01	0.17	0.92	2.90	5.64	8.75	10.48	145
Closed-end	18.79	3.42	4.85	9.87	16.32	26.45	38.63	48.03	145
Commercial real estate loans	46.64	21.08	27.98	37.46	45.43	55.79	69.75	77.28	145
Construction and land development	6.49	0.70	1.06	3.29	5.73	9.57	13.51	14.99	145
1-4 family	1.54	0.00	0.05	0.46	0.98	2.29	4.09	5.17	145
Other	4.86	0.33	0.77	2.11	4.51	7.35	9.94	12.00	145
Multifamily	7.10	0.41	1.02	2.31	5.56	9.85	18.41	36.26	145
Nonfarm nonresidential	30.75	9.14	16.94	25.76	31.04	37.21	44.26	47.67	145
Owner-occupied	10.47	0.81	2.39	7.13	10.26	14.11	17.61	20.67	145
Other	19.84	5.34	9.25	13.81	19.10	25.40	32.83	37.20	145
Real estate loans secured by farmland	1.19	0.00	0.00	0.02	0.40	2.26	5.00	8.62	145
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	145
Commercial and industrial loans	16.09	2.62	5.43	9.18	13.68	22.20	31.57	38.78	145
Loans to individuals	3.39	0.02	0.07	0.41	1.07	3.83	17.24	26.25	145
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.18	0.40	145
Agricultural loans	0.64	0.00	0.00	0.00	0.06	0.91	3.65	4.79	145
Other loans and leases	3.46	0.00	0.03	0.48	2.31	4.91	10.71	16.86	145
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	490.08	200.07	287.70	380.89	485.63	602.51	702.07	754.22	145
Real estate loans secured by 1-4 family	152.81	19.67	38.89	75.47	132.13	215.61	338.36	425.28	145
Revolving	24.01	0.08	1.02	6.47	18.77	40.30	61.96	69.40	145
Closed-end	125.50	15.08	30.13	63.40	107.78	175.61	300.46	376.11	145
Commercial real estate loans	308.69	101.55	168.34	237.91	308.91	381.49	478.87	533.15	145
Construction and land development	43.30	3.91	6.86	20.46	41.18	62.66	93.16	107.95	145
1-4 family	10.03	0.00	0.34	3.23	6.04	15.50	27.36	35.61	145
Other	32.48	1.98	4.35	14.97	30.92	49.09	64.50	81.75	145
Multifamily	48.08	2.24	5.93	15.65	35.32	63.59	131.81	243.12	145
Nonfarm nonresidential	204.27	53.20	95.74	149.30	204.40	250.68	318.01	342.19	145
Owner-occupied	68.87	5.60	15.20	47.60	66.13	93.76	118.76	140.72	145
Other	131.11	21.51	54.60	91.65	127.12	175.25	213.45	253.57	145
Real estate loans secured by farmland	7.41	0.00	0.00	0.10	2.38	14.81	27.81	55.32	145
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.37	145
Commercial and industrial loans	103.02	15.99	34.82	57.22	93.67	142.34	201.65	261.27	145
Loans to individuals	20.31	0.14	0.46	2.41	7.47	23.85	73.02	155.96	145
Credit card loans	0.19	0.00	0.00	0.00	0.00	0.09	1.28	2.54	145
Agricultural loans	4.08	0.00	0.00	0.00	0.38	6.13	23.52	30.36	145
Other loans and leases	22.65	0.00	0.20	2.84	14.80	33.08	75.98	105.45	145
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	35.94	14.45	19.53	26.90	34.03	44.41	60.67	68.04	145
Non-owner occupied CRE loans / Total risk based capital	238.10	53.89	117.05	170.71	228.10	294.25	394.46	487.23	145
Construction and land development loans / Total risk based capital	43.30	3.91	6.86	20.46	41.18	62.66	93.16	107.95	145
Total CRE loans / Total risk based capital	311.46	101.55	169.75	240.42	309.08	381.66	479.98	533.18	145

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.27	0.64	1.05	2.03	3.73	8.22	13.84	16.30	145
Liquid assets	16.28	7.36	8.22	10.17	14.74	21.99	27.95	34.33	145
Investment securities	16.37	4.82	7.32	10.30	15.13	21.22	32.55	39.34	145
Net loans and leases	72.47	47.48	57.15	67.20	73.47	78.39	83.81	85.94	145
Net loans, leases and standby letters of credit	72.89	47.57	57.32	67.30	73.66	79.29	84.41	86.21	145
Core deposits	69.74	51.89	54.96	64.59	70.18	75.87	80.92	82.83	145
Noncore funding	17.20	4.01	5.35	11.56	16.49	22.59	31.27	37.38	145
Time deposits of \$250K or more	3.73	0.66	1.03	1.72	3.05	5.38	8.39	11.70	145
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Federal funds purchased and repos	1.06	0.00	0.00	0.00	0.56	2.00	4.21	4.87	145
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Net federal funds purchased (sold)	1.06	-0.03	0.00	0.00	0.52	1.94	4.09	4.86	145
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other borrowings w/remaining maturity of 1 year or less	3.94	0.00	0.00	0.66	3.20	7.23	11.37	12.95	145
Earning assets repriceable in 1 year	33.53	11.29	14.60	22.13	32.59	45.33	54.22	61.73	145
Interest-bearing liabilities repriceable in 1 year	17.63	3.88	4.73	7.49	12.32	21.32	53.18	58.11	145
Long-term debt repriceable in 1 year	0.16	0.00	0.00	0.00	0.00	0.00	0.89	3.18	145
Net assets repriceable in 1 year	14.94	-28.27	-15.19	5.89	15.79	26.78	38.92	44.15	145
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	13.57	-9.63	-2.16	5.83	14.66	20.63	29.41	34.41	145
Net ST noncore funding dependence	8.78	-10.78	-6.59	2.73	8.91	15.48	21.65	24.02	145
Short-term investment / ST noncore funding	54.53	4.86	6.73	14.36	31.18	74.35	199.37	351.26	144
Liquid assets-ST noncore funding / Nonliquid assets	4.08	-16.67	-12.06	-4.85	3.58	11.15	29.52	31.35	145
Net loans and leases / Total deposits	91.94	60.18	70.67	84.85	93.13	100.63	108.02	113.98	145
Net loans and leases / Core deposits	105.46	68.19	77.13	93.12	104.22	118.05	132.16	146.86	145
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.60	-2.70	-1.91	-1.19	-0.33	-0.03	0.00	0.10	96
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.30	-6.46	-5.18	-3.75	-1.96	-0.95	-0.18	-0.01	144
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.46	-0.28	-0.06	-0.01	0.00	0.00	0.00	26
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	11.98	0.00	0.00	0.00	4.58	24.73	45.41	63.85	145
Available-for-sale securities	87.37	33.92	52.30	74.78	94.91	99.92	100.00	100.00	145
US Treasury securities	1.40	0.00	0.00	0.00	0.00	1.20	7.40	19.81	145
US agency securities (excluding Mortgage-backed securities)	10.62	0.00	0.00	0.76	5.56	19.83	40.15	51.20	145
Municipal securities	16.94	0.00	0.09	4.55	12.39	26.74	41.65	57.92	145
Mortgage-backed securities	55.66	4.97	17.68	39.63	58.61	74.64	84.77	90.95	145
Asset-backed securities	1.32	0.00	0.00	0.00	0.00	0.24	10.31	21.17	145
Other debt securities	3.38	0.00	0.00	0.00	0.72	5.03	15.71	21.67	145
Mutual funds and equity securities	0.50	0.00	0.00	0.00	0.08	0.64	2.36	3.84	145
Debt securities 1 year or less	13.01	0.23	0.83	3.06	7.89	18.72	43.64	66.19	145
Debt securities 1 to 5 years	23.31	0.88	2.19	9.02	22.07	36.60	49.50	56.26	145
Debt securities over 5 years	59.70	4.55	17.60	41.72	62.77	80.42	90.62	97.18	145
Pledged securities	45.51	0.81	9.00	27.89	43.38	66.59	83.91	88.57	145
Structured notes, fair value	0.10	0.00	0.00	0.00	0.00	0.00	0.55	2.49	145
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	8.63	-61.73	-52.47	-28.76	1.06	35.16	94.28	191.19	145
Investment securities	6.67	-16.31	-11.46	-4.16	3.66	12.11	36.82	72.85	145
Core deposits	9.77	-4.01	-0.88	2.50	6.41	14.62	30.12	40.78	145
Noncore funding	20.36	-19.21	-11.35	1.30	16.06	35.44	69.72	87.87	144

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments	17.52	4.82	6.59	13.06	17.07	22.02	29.58	31.49	145
Standby letters of credit	0.36	0.00	0.02	0.14	0.30	0.49	0.96	1.16	145
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.13	145
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Credit derivatives - notional amount (BHC as guarantor)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	145
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	145
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	145
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Derivative contracts	6.35	0.00	0.00	0.62	4.26	10.91	21.05	29.41	145
Interest rate contracts	6.22	0.00	0.00	0.55	4.26	10.91	20.52	26.70	145
Interest rate futures and forward contracts	0.30	0.00	0.00	0.00	0.03	0.43	1.65	2.51	145
Written options contracts (interest rate)	0.35	0.00	0.00	0.00	0.10	0.59	1.29	2.64	145
Purchased options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.50	1.46	145
Interest rate swaps	4.86	0.00	0.00	0.00	2.49	8.92	18.97	24.87	145
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	145
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	145
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
<b>Percent of Average Loans and Leases</b>									
Loan commitments	24.64	6.21	12.12	19.35	24.21	31.41	38.51	41.06	145



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 2  
Date:03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.90	97.34	99.46	100.00	100.00	100.00	100.00	100.00	129
Foreign exchange contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.82	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	129
<b>Futures and forwards</b>									
	13.21	0.00	0.00	0.00	2.11	27.65	54.26	81.26	129
<b>Written options</b>									
	11.52	0.00	0.00	0.00	3.52	20.79	47.19	71.73	129
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Over-the-counter	11.28	0.00	0.00	0.00	3.52	19.61	47.19	71.73	129
<b>Purchased options</b>									
	1.25	0.00	0.00	0.00	0.00	0.00	7.59	23.84	129
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Over-the-counter	1.11	0.00	0.00	0.00	0.00	0.00	6.01	23.84	129
<b>Swaps</b>									
	63.54	0.00	0.00	23.48	83.89	99.13	100.00	100.00	129
<b>Held for trading</b>									
	13.76	0.00	0.00	0.00	0.00	0.00	92.66	100.00	129
Interest rate contracts	13.68	0.00	0.00	0.00	0.00	0.00	86.86	99.45	129
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
<b>Non-traded</b>									
	86.24	0.00	7.34	100.00	100.00	100.00	100.00	100.00	129
Interest rate contracts	85.52	0.00	7.34	83.47	100.00	100.00	100.00	100.00	129
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	129
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	129
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
	84.83	19.07	44.19	69.16	96.13	100.00	100.00	101.14	129
One year or less	16.38	0.00	0.00	0.03	7.13	31.24	57.00	87.48	129
Over 1 year to 5 years	20.39	0.00	0.00	0.00	14.81	39.36	63.68	81.68	129
Over 5 years	35.28	0.00	0.00	0.00	37.11	64.31	90.91	98.23	129
Gross negative fair value (absolute value)	0.54	0.00	0.00	0.06	0.43	0.95	1.45	2.09	129
Gross positive fair value	1.37	0.06	0.43	0.71	1.10	1.96	3.08	4.05	129
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	145
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.03	0.05	145
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	145
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	145
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	145
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.07	0.00	0.00	0.00	0.02	0.10	0.39	0.52	145

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.11	-0.03	0.00	0.01	0.09	0.17	0.30	0.60	145
Provision for loan and lease losses / Average loans and leases	0.15	-0.04	0.00	0.02	0.12	0.21	0.44	0.82	145
Provision for loan and lease losses / Net losses	159.02	-1804.02	-466.75	0.00	115.88	317.66	945.07	1485.01	144
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	0.44	0.55	0.73	0.95	1.19	1.47	1.82	145
Allowance for loan and lease losses / Total loans and leases	0.96	0.39	0.53	0.72	0.95	1.19	1.38	1.77	145
Allowance for loan and lease losses / Net loans and leases losses (X)	26.16	1.73	2.56	5.37	12.31	34.82	79.00	186.92	100
Allowance for loan and lease losses / Nonaccrual assets	292.38	58.54	74.22	131.46	212.53	388.25	637.25	1712.84	144
ALLL/90+ days past due + nonaccrual loans and leases	245.50	53.42	65.27	119.66	201.74	346.26	588.93	909.38	144
Gross loan and lease losses / Average loans and leases	0.11	0.00	0.00	0.03	0.08	0.16	0.38	0.53	145
Recoveries / Average loans and leases	0.05	0.00	0.00	0.01	0.03	0.07	0.14	0.19	145
Net losses / Average loans and leases	0.06	-0.08	-0.04	0.00	0.03	0.10	0.29	0.40	145
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Recoveries / Prior year-end losses	11.49	0.91	1.52	3.35	7.24	15.27	35.29	57.98	140
Earnings coverage of net losses (X)	-1.61	-648.10	-251.59	-24.44	16.05	47.38	187.61	280.60	144
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.00	-0.13	-0.05	-0.01	0.00	0.01	0.06	0.09	144
Real estate loans secured by 1-4 family	0.01	-0.08	-0.06	-0.01	0.00	0.04	0.08	0.10	144
Revolving	0.02	-0.18	-0.08	-0.01	0.00	0.02	0.18	0.33	139
Closed-end	0.01	-0.09	-0.03	-0.01	0.00	0.03	0.06	0.09	144
Commercial real estate loans	0.00	-0.15	-0.07	-0.01	0.00	0.00	0.06	0.13	144
Construction and land development	-0.03	-0.76	-0.21	-0.01	0.00	0.00	0.01	0.05	144
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.00	144
Other	-0.02	-0.50	-0.13	-0.01	0.00	0.00	0.00	0.02	144
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.00	143
Nonfarm nonresidential	0.01	-0.06	-0.03	0.00	0.00	0.00	0.07	0.16	144
Owner-occupied	0.00	-0.03	-0.01	0.00	0.00	0.00	0.02	0.09	144
Other	0.00	-0.04	-0.01	0.00	0.00	0.00	0.03	0.07	144
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Commercial and industrial loans	0.13	-0.31	-0.16	-0.02	0.03	0.22	0.61	1.34	144
Loans to individuals	0.82	0.11	0.18	0.28	0.58	1.17	2.05	3.54	102
Credit card loans	2.11	0.00	0.00	0.00	1.05	3.83	7.43	10.93	47
Agricultural loans	0.01	-0.05	-0.02	0.00	0.00	0.00	0.09	0.22	92
Loans to foreign governments and institutions									
Other loans and leases	0.23	-0.05	0.00	0.00	0.00	0.18	1.01	2.49	137

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.29	0.03	0.07	0.12	0.23	0.44	0.66	1.09	145
90+ days past due loans and leases	0.04	0.00	0.00	0.00	0.01	0.04	0.20	0.41	145
Nonaccrual loans and leases	0.48	0.05	0.12	0.24	0.42	0.63	1.04	1.41	145
90+ days past due and nonaccrual loans and leases	0.54	0.08	0.14	0.31	0.46	0.72	1.19	1.70	145
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.29	0.03	0.07	0.12	0.23	0.44	0.66	1.09	145
90+ days past due assets	0.04	0.00	0.00	0.00	0.01	0.04	0.20	0.41	145
Nonaccrual assets	0.48	0.05	0.12	0.24	0.42	0.63	1.04	1.41	145
30+ days past due and nonaccrual assets	0.85	0.20	0.26	0.50	0.78	1.16	1.74	2.15	145
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.39	0.05	0.11	0.19	0.33	0.51	0.91	1.26	145
90+ past due and nonaccrual assets + other real estate owned	0.47	0.07	0.12	0.23	0.38	0.63	1.11	1.40	145
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	0.61	0.12	0.18	0.32	0.52	0.83	1.31	1.70	145
Allowance for loan and leases losses	97.24	23.02	30.48	48.58	80.02	137.90	220.31	285.21	144
Equity cap + allowance for loan and lease losses	5.44	1.01	1.62	2.86	4.52	7.25	11.31	16.98	145
Tier 1 cap + allowance for loan and lease losses	5.94	1.20	1.73	3.08	5.13	7.92	12.86	16.71	145
Loans and Leases + other real estate owned	0.85	0.17	0.24	0.47	0.72	1.17	1.81	2.52	145

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Past Due and Nonaccrual Loans and Leases**

<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>		<b>PEER RATIO</b>	<b>5%</b>	<b>10%</b>	<b>25%</b>	<b>50%</b>	<b>75%</b>	<b>90%</b>	<b>95%</b>	<b>BHC COUNT</b>
Real estate	30-89 days past due	0.27	0.02	0.04	0.12	0.20	0.41	0.67	0.99	144
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.05	0.22	0.39	144
	Nonaccrual	0.44	0.03	0.06	0.19	0.41	0.60	0.94	1.29	144
Commercial and industrial	30-89 days past due	0.24	0.00	0.00	0.03	0.14	0.34	0.94	1.48	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.20	144
	Nonaccrual	0.71	0.00	0.02	0.12	0.46	1.00	2.12	2.98	144
Individuals	30-89 days past due	0.50	0.00	0.00	0.07	0.36	0.88	1.64	2.56	144
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.03	0.22	0.51	144
	Nonaccrual	0.18	0.00	0.00	0.00	0.07	0.25	0.84	1.49	144
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Agricultural	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.06	1.20	1.59	92
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	92
	Nonaccrual	0.50	0.00	0.00	0.00	0.00	0.41	2.50	6.02	92
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.22	0.00	0.00	0.00	0.00	0.21	1.18	2.53	137
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	137
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.29	0.73	137

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.43	0.01	0.04	0.18	0.32	0.62	1.18	1.45	144
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.42	144
	Nonaccrual	0.61	0.01	0.08	0.25	0.54	0.85	1.36	2.39	144
Revolving	30-89 days past due	0.26	0.00	0.00	0.05	0.19	0.42	0.86	1.32	139
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.36	139
	Nonaccrual	0.38	0.00	0.00	0.03	0.28	0.68	1.21	1.81	139
Closed-End	30-89 days past due	0.46	0.00	0.02	0.18	0.35	0.69	1.20	1.80	144
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.46	144
	Nonaccrual	0.65	0.00	0.06	0.27	0.56	0.89	1.51	2.47	144
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.11	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	144
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.14	0.26	144
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.04	0.10	0.23	0.59	0.93	144
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.26	144
	Nonaccrual	0.35	0.00	0.01	0.08	0.25	0.52	0.97	1.35	144
Construction and development	30-89 days past due	0.15	0.00	0.00	0.00	0.01	0.21	0.70	1.48	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.19	144
	Nonaccrual	0.17	0.00	0.00	0.00	0.02	0.37	0.65	0.92	144
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.18	0.37	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.01	0.12	0.52	144
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.08	0.42	1.25	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	144
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.22	0.54	0.67	144
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.52	143
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	143
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.05	0.19	0.40	143
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.02	0.11	0.24	0.68	1.19	144
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.26	144
	Nonaccrual	0.39	0.00	0.00	0.09	0.32	0.63	1.20	1.62	144
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.00	0.05	0.13	0.30	0.54	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.06	144
	Nonaccrual	0.17	0.00	0.00	0.04	0.13	0.28	0.49	0.88	144
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.02	0.09	0.29	0.68	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.19	144
	Nonaccrual	0.17	0.00	0.00	0.00	0.06	0.29	0.79	1.08	144
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.19	1.09	1.80	114
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.18	114
	Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.74	2.23	3.67	114
Credit card	30-89 days past due	0.56	0.00	0.00	0.00	0.14	1.00	2.27	2.57	47
	90+ days past due	0.26	0.00	0.00	0.00	0.00	0.04	1.60	3.22	47
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.22	0.74	47

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 03/31/2018

**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.16	8.52	9.39	10.52	11.61	13.60	16.16	18.30	145
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Tier 1 capital, column A	12.88	9.85	10.23	11.32	12.30	14.51	17.49	18.46	145
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Total capital, column A	14.37	11.46	12.18	12.69	13.83	15.51	18.73	20.17	145
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Tier 1 leverage	10.11	7.88	8.22	9.17	9.89	10.90	12.32	13.67	145



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Cost: Interest-bearing deposits	1.27	1.10	1.12	1.18	1.27	1.36	1.42	1.44	2
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans									
Foreign governments and institutions									
<b>Growth Rates</b>									
Net loans and leases	193.62	-100.00	-100.00	-43.42	-14.32	20.92	1481.47	2548.01	25
Total selected assets	1.93	-100.00	-100.00	-43.02	-1.18	0.28	114.88	499.32	48
Deposits	-56.79	-58.62	-58.41	-57.81	-56.79	-55.78	-55.17	-54.97	2





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 03/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	451.77	0.00	7.63	67.53	99.25	134.44	1719.25	7617.88	93
Dividends paid / Net income	26.06	0.00	0.00	1.57	29.41	44.21	65.18	84.14	145
Net income - dividends / Average equity	8.06	1.37	3.06	5.51	8.01	10.26	13.37	18.68	145
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	92.53	0.00	0.00	0.00	106.20	139.09	255.49	309.41	110
Dividends from nonbank subsidiaries	1.52	0.00	0.00	0.00	0.00	0.41	10.71	21.86	110
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Dividends from all subsidiaries	98.35	0.00	0.00	4.46	109.29	146.74	255.65	309.41	110
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	21.96	0.00	0.00	0.00	12.55	46.65	71.55	92.26	139
Interest income from bank subsidiaries	0.12	0.00	0.00	0.00	0.00	0.13	0.77	1.66	139
Mortgage and service fees from bank subsidiaries	0.43	0.00	0.00	0.00	0.00	0.00	2.63	9.91	139
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	139
Operating income from bank subsidiaries	24.70	0.00	0.00	0.14	13.33	47.85	83.22	118.92	139
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	52.15	0.00	0.00	0.00	33.20	100.00	151.76	249.75	73
Interest income from nonbank subsidiaries	0.17	0.00	0.00	0.00	0.00	0.00	0.00	4.44	73
Mortgage and serv fees from nonbank subsidiaries	0.44	0.00	0.00	0.00	0.00	0.00	0.00	13.05	73
Other income from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.08	73
Operating income from nonbank subsidiaries	62.43	0.00	0.00	0.80	52.16	100.00	180.02	275.76	73
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	79.68	0.00	0.00	0.00	30.17	82.64	208.88	268.28	6
Interest income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.04	6
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Operating income from subsidiary BHCs	79.69	0.00	0.00	0.00	30.20	82.65	208.88	268.28	6
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	55.80	0.00	0.00	0.00	87.05	99.29	99.99	100.00	133
Interest income from bank subsidiaries	6.45	0.00	0.00	0.00	0.00	0.54	78.71	100.00	133
Mortgage and service fees from bank subsidiaries	2.27	0.00	0.00	0.00	0.00	0.00	8.73	55.95	133
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	133
Operating income from bank subsidiaries	74.91	0.00	0.00	72.69	98.93	99.94	100.00	100.00	133
Dividends from nonbank subsidiaries	4.11	0.00	0.00	0.00	0.00	0.42	23.80	85.17	133
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	133
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating income from nonbank subsidiaries	5.68	0.00	0.00	0.00	0.00	1.96	24.94	91.30	133
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Loans and advances from subsidiaries / Short term debt	1035.54	2.57	5.15	49.09	476.34	1184.91	2628.20	3466.32	7
Loans and advances from subsidiaries / Total debt	74.61	0.00	0.00	0.00	36.13	120.70	236.71	483.67	71

# BHCPR Reporters for Quarter Ending 03/31/2018

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 12/31/2017 and Other Notes</u>
1199602	6,053,716	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1061679	3,571,692	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	3,946,731	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,692,157	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	8,022,828	AMERIS BANCORP	MOULTRIE, GA	
1133286	7,616,169	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,369,100	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,806,394	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,009,797	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,511,557	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3846629	5,792,663	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
1246159	3,112,187	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
3814310	9,982,320	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	4,498,990	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,609,743	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	7,261,479	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,300,376	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	5,224,264	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	3,462,372	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	3,678,702	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,113,185	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,272,875	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,133,171	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	3,560,496	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,077,877	CBTX, INC.	BEAUMONT, TX	
1022764	5,651,287	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
111108E	4,776,682	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,199,455	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,815,507	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	6,561,898	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,223,498	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,195,737	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	5,158,368	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	3,206,816	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	Moved from Peer 3
1486517	3,297,746	CTBC CAPITAL CORP.	LOS ANGELES, CA	
1029222	8,356,160	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	6,325,917	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,143,424	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	6,452,343	DURANT BANCORP, INC.	DURANT, OK	
2652104	7,698,060	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	5,676,392	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	5,383,102	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	3,177,406	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	3,060,513	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	3,997,400	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,331,238	FB CORPORATION	CREVE COEUR, MO	
1132104	4,725,416	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1081118	4,811,659	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	

1032464	4,152,432	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	4,313,554	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	5,643,072	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,960,315	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	7,778,746	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,320,767	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3407598	3,137,949	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT	
3316917	3,022,984	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	Moved from Peer 3
1071276	8,898,429	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	7,567,449	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	4,842,224	FIRST FOUNDATION INC.	IRVINE, CA	
1208559	9,479,017	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1048894	4,185,424	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,665,697	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,482,771	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	4,083,664	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	3,910,559	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,125,079	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	3,258,174	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,415,468	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,225,937	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,721,651	GUARANTY BANCORP	DENVER, CO	
2900261	5,305,641	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,318,383	HAPPY BANCSHARES, INC.	CANYON, TX	
2166124	4,676,250	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,059,209	HILLS BANCORPORATION	HILLS, IA	Moved from Peer 3
3843507	6,924,056	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,735,221	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,270,863	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	3,969,750	HORIZON BANCORP	MICHIGAN CITY, IN	
1136803	8,092,083	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	8,811,014	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,913,351	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,166,922	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,774,889	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,933,700	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,478,100	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,728,366	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	8,869,187	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3884863	3,460,863	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	Moved from Peer 3
3814208	6,033,888	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	4,552,927	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN	
1135972	8,423,594	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,293,900	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,679,942	MERCHANTS BANCORP	CARMEL, IN	
1902651	5,460,900	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	4,301,708	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,729,322	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	5,723,372	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,241,642	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	5,657,583	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
3551389	3,113,766	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	Moved from Peer 3
1139279	9,230,834	NBT BANCORP INC.	NORWICH, NY	
3212091	6,307,781	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	8,406,785	NEXBANK CAPITAL, INC.	DALLAS, TX	

3103603	3,226,014	NICOLET BANKSHARES, INC.	GREEN BAY, WI	Moved from Peer 3
3132863	4,069,209	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
4122722	9,601,600	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,765,198	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	7,501,048	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,247,121	OFG BANCORP	SAN JUAN, PR	
2233950	3,541,112	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	4,214,918	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,142,777	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
3489594	8,086,816	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1142336	7,518,970	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	4,336,494	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	3,634,929	PEOPLES BANCORP INC.	MARIETTA, OH	
3133637	9,734,242	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
2125813	4,026,314	QCR HOLDINGS, INC.	MOLINE, IL	
1097025	5,078,334	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	7,005,329	S&T BANCORP, INC.	INDIANA, PA	
3365858	4,724,489	SALEM FIVE BANCORP	SALEM, MA	
1248304	7,894,918	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	5,903,101	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	7,011,735	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	7,534,475	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1245068	6,373,197	SOUTHSIDE BANCSHARES, INCORPORATED	TYLER, TX	
4036324	4,892,715	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA	
1417333	5,049,880	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,037,848	STERLING BANCORP, INC.	SOUTHFIELD, MI	Moved from Peer 3
1249730	3,284,464	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,494,453	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,648,128	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	4,779,957	TRICO BANCSHARES	CHICO, CA	
3475074	4,906,753	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	3,405,010	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	4,930,915	TRUSTCO BANK CORP NY	GLENVILLE, NY	
2509413	7,088,214	UNITED FINANCIAL BANCORP, INC.	HARTFORD, CT	
1116609	4,613,959	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA	
1050712	3,021,524	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 3
4105266	3,063,319	VERITEX HOLDINGS, INC.	DALLAS, TX	Moved from Peer 3
1029464	6,281,292	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	4,567,886	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1025541	5,554,134	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	5,767,289	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	
3844269	6,987,931	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 2 has 145 bank holding companies.