

BHCPR PEER GROUP DATA

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Date: 09/30/2017

Summary Ratios

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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	2.90	2.80	2.80	2.81	2.88
+ Non-interest income	1.33	1.41	1.39	1.45	1.50
- Overhead expense	2.68	2.72	2.72	2.85	2.93
- Provision for loan and lease losses	0.16	0.18	0.17	0.17	0.14
+ Securities gains (losses)	0.01	0.02	0.01	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.44	1.38	1.36	1.33	1.42
Net operating income	0.97	0.91	0.90	0.91	0.96
Net income	0.98	0.90	0.90	0.92	0.96
Net income (sub-chapter S adjusted)	1.07	1.02	1.54	1.41	
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.75	3.57	3.57	3.57	3.71
Interest expense	0.57	0.49	0.49	0.46	0.49
Net interest income (tax equivalent)	3.17	3.06	3.06	3.09	3.18
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.22	0.27	0.27	0.31	0.30
Earnings coverage of net losses (X)	23.93	15.83	19.75	15.90	32.43
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.08	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	0.99	1.06	1.04	1.14	1.22
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.74	0.91	0.88	0.97	1.09
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.45	0.49	0.51	0.58	0.60
Liquidity and Funding					
Net noncore funding dependence	16.47	18.30	18.59	18.17	17.27
Net short-term noncore funding dependence	5.02	5.10	5.92	4.31	4.06
Net loans and leases / Total assets	62.72	61.71	61.97	62.72	61.49
Capitalization					
Tier 1 leverage ratio	9.60	9.39	9.40	9.68	9.82
Equity capital / Total assets	11.84	11.48	11.52	11.65	11.73
Equity capital + minority interest / Total assets	11.91	11.56	11.60	11.75	11.90
Tier 1 common equity capital / Total risk-weighted assets	12.28	11.96	12.16	12.08	11.92
Net Loans and leases / Equity capital (X)	5.28	5.35	5.37	5.42	5.27
Cash dividends / Net income	27.89	28.49	29.05	28.06	27.42
Cash dividends / Net income (sub-chapter S adjusted)	34.98	14.63	-20.06	15.95	
Retained earnings / Average equity capital	5.76	5.40	5.34	5.29	5.69
Growth Rates					
Assets	5.88	10.16	8.31	7.61	9.24
Equity capital	7.33	8.53	7.99	5.87	9.53
Net loans and leases	6.71	10.64	8.51	9.31	11.05
Noncore funding	0.10	13.05	9.28	5.64	11.46
Parent Company Ratios					
Short-term debt / Equity capital	1.23	1.43	1.33	1.23	2.43
Long-term debt / Equity capital	12.48	12.41	12.53	12.95	10.76
Equity investment in subs / Equity capital	101.79	101.91	101.56	102.41	102.66
Cash FR op + noncash + op expenses / Op expenses + dividends	142.86	159.97	144.09	143.73	149.64

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Relative Income Statement and Margin Analysis

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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Average Assets					
Interest income (tax equivalent)	3.42	3.26	3.26	3.25	3.35
Less: Interest expense	0.53	0.45	0.45	0.42	0.44
Equals: Net interest income (tax equivalent)	2.90	2.80	2.80	2.81	2.88
Plus: Non-interest income	1.33	1.41	1.39	1.45	1.50
Equals: adjusted operating income (tax equivalent)	4.30	4.27	4.25	4.39	4.51
Less: Overhead Expense	2.68	2.72	2.72	2.85	2.93
Less: Provision for loan and lease losses	0.16	0.18	0.17	0.17	0.14
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.01	0.02	0.01	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.44	1.38	1.36	1.33	1.42
Less: Applicable income taxes (tax equivalent)	0.46	0.47	0.45	0.44	0.47
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.97	0.91	0.90	0.91	0.96
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.98	0.90	0.90	0.92	0.96
Memo: Net income (last four quarters)	0.96	0.92	0.94	0.93	0.96
Net income-BHC and noncontrolling (minority) interest	0.99	0.91	0.91	0.92	0.97
Margin Analysis					
Average earning assets / Average assets	91.61	91.58	91.56	91.39	91.14
Average interest-bearing funds / Average assets	66.01	65.78	65.39	66.48	67.02
Interest income (tax equivalent) / Average earning assets	3.75	3.57	3.57	3.57	3.71
Interest expense / Average earning assets	0.57	0.49	0.49	0.46	0.49
Net interest income (tax equivalent) / Average earning assets	3.17	3.06	3.06	3.09	3.18
Yield or Cost					
Total loans and leases (tax equivalent)	4.47	4.32	4.31	4.30	4.50
Interest-bearing bank balances	0.96	0.50	0.52	0.28	0.28
Fed funds sold and reverse repos	1.20	0.69	0.71	0.49	0.43
Trading assets	1.05	1.17	1.21	0.94	1.04
Total earning assets	3.68	3.50	3.51	3.50	3.65
Investment securities (tax equivalent)	2.44	2.43	2.42	2.33	2.41
US Treasury and agency securities (excluding Mortgage-backed securities)	1.61	1.52	1.51	1.41	1.29
Mortgage-backed securities	2.22	2.16	2.13	2.25	2.32
All other securities	3.78	3.76	3.70	3.46	3.66
Interest-bearing deposits	0.46	0.38	0.39	0.35	0.35
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.27	0.27	0.23	0.21
Foreign deposits	0.50	0.35	0.36	0.26	0.28
Fed funds purchased and repos	0.85	0.65	0.65	0.48	0.57
Other borrowed funds and trading liabilities	1.75	1.57	1.55	1.56	1.64
All interest-bearing funds	0.79	0.68	0.69	0.62	0.59

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Non-interest Income & Expenses

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.86	2.91	2.86	3.34	3.11
Overhead expenses / Net Interest Income + non-interest income	63.15	64.51	64.64	66.99	66.44
Percent of Average Assets					
Total overhead expense	2.68	2.72	2.72	2.85	2.93
Personnel expense	1.41	1.42	1.41	1.40	1.43
Net occupancy expense	0.29	0.29	0.29	0.32	0.33
Other operating expenses	0.96	0.98	0.99	1.09	1.16
Overhead less non-interest income	1.32	1.29	1.32	1.34	1.35
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	62.32	63.58	63.78	66.06	65.66
Personnel expense	33.10	33.61	33.57	33.64	32.38
Net occupancy expense	6.81	6.96	6.99	7.47	7.59
Other operating expenses	21.71	22.35	22.41	24.44	24.98
Total non-interest income	30.83	32.74	32.47	33.40	32.68
Fiduciary activities income	2.17	2.26	2.27	2.69	2.67
Service charges on domestic deposit accounts	4.29	4.37	4.37	4.66	4.81
Trading revenue	0.79	1.15	0.98	0.99	1.19
Investment banking fees and commissions	3.46	3.67	3.68	2.86	2.67
Insurance activities revenue	0.60	0.57	0.56	0.91	0.79
Venture capital revenue	0.01	0.01	0.01	0.05	0.08
Net servicing fees	0.60	0.27	0.59	0.73	0.56
Net securitization income	0.00	0.02	0.02	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	1.73	2.21	2.20	1.99	1.44
Other non-interest income	10.84	10.90	10.83	11.38	10.41
Overhead less non-interest income	30.75	30.85	31.53	32.60	32.51
Applicable income taxes / Pretax net operating income (tax equivalent)	27.82	29.55	29.45	28.10	29.20
Applicable income tax + TE / Pretax net operating income + TE	32.15	34.30	33.84	32.77	33.11

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Percent Composition of Assets

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Real estate loans	36.11	34.16	34.33	33.17	33.06
Commercial and industrial loans	12.49	12.66	12.69	13.80	13.65
Loans to individuals	4.28	4.28	4.37	5.19	5.05
Loans to depository institutions and acceptances of other banks	0.08	0.09	0.09	0.08	0.11
Agricultural loans	0.19	0.16	0.16	0.16	0.13
Other loans and leases	4.89	5.21	5.15	5.24	4.81
Net loans and leases	62.72	61.71	61.97	62.72	61.49
Debt securities over 1 year	14.76	14.36	14.77	15.36	15.71
Mutual funds and equity securities	0.06	0.07	0.06	0.10	0.10
Subtotal	79.28	78.03	78.74	79.49	78.78
Interest-bearing bank balances	3.54	3.95	3.68	4.02	4.63
Federal funds sold and reverse repos	1.80	2.14	1.91	0.84	0.68
Debt securities 1 year or less	1.86	1.95	1.89	2.20	2.08
Trading assets	1.41	1.54	1.43	0.74	0.77
Total earning assets	89.95	90.03	89.94	89.83	89.59
Non-interest cash and due from depository institutions	1.12	1.12	1.16	1.15	1.24
Other real estate owned	0.06	0.08	0.07	0.10	0.14
All other assets	8.89	8.79	8.83	8.99	9.09
Memoranda					
Short-term investments	8.69	9.72	9.05	8.39	8.39
US Treasury securities	1.00	0.97	1.14	1.12	1.06
US agency securities (excluding Mortgage-backed securities)	0.76	0.74	0.70	1.07	1.19
Municipal securities	1.56	1.46	1.48	1.39	1.31
Mortgage-backed securities	10.96	10.63	10.88	11.38	11.49
Asset-backed securities	0.31	0.36	0.33	0.40	0.43
Other debt securities	0.38	0.39	0.34	0.53	0.53
Loans held-for-sale	0.38	0.58	0.46	0.48	0.37
Loans not held-for-sale	62.46	61.35	61.73	62.53	61.78
Real estate loans secured by 1-4 family	13.70	13.57	13.46	14.33	15.21
Revolving	2.49	2.59	2.53	2.77	3.14
Closed-end, secured by first liens	10.51	10.28	10.21	10.78	11.10
Closed-end, secured by junior liens	0.34	0.36	0.35	0.43	0.47
Commercial real estate loans	20.08	18.16	18.43	16.85	15.88
Construction and land development	3.23	2.71	2.77	2.35	2.00
Multifamily	2.69	2.51	2.59	2.36	2.13
Nonfarm nonresidential	13.23	11.96	12.08	11.27	10.78
Real estate loans secured by farmland	0.31	0.26	0.27	0.24	0.22

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Loan Mix and Analysis of Concentrations of Credit

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	55.49	53.46	53.68	52.17	52.96
Real estate loans secured by 1-4 family	21.95	22.21	22.07	23.24	25.22
Revolving	3.90	4.16	4.07	4.46	5.22
Closed-end	17.72	17.74	17.66	18.41	19.49
Commercial real estate loans	30.27	27.72	28.06	25.83	24.50
Construction and land development	4.87	4.23	4.31	3.70	3.18
1-4 family	0.91	0.74	0.75	0.61	0.54
Other	3.83	3.43	3.45	2.99	2.57
Multifamily	4.05	3.84	3.95	3.58	3.27
Nonfarm nonresidential	19.88	18.24	18.36	17.31	16.67
Owner-occupied	7.72	6.97	6.98	6.84	6.24
Other	12.34	11.26	11.37	10.48	9.66
Real estate loans secured by farmland	0.49	0.43	0.43	0.40	0.37
Loans to depository institutions and acceptances of other banks	0.18	0.27	0.27	0.20	0.22
Commercial and industrial loans	20.46	21.13	21.10	22.76	22.49
Loans to individuals	7.41	7.59	7.66	8.38	8.43
Credit card loans	1.05	1.14	1.19	1.71	1.78
Agricultural loans	0.30	0.26	0.26	0.27	0.23
Other loans and leases	9.94	10.68	10.48	9.88	9.18
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	348.48	332.61	327.21	320.13	306.02
Real estate loans secured by 1-4 family	132.00	132.66	128.66	138.11	133.95
Revolving	23.98	25.76	24.62	27.00	29.49
Closed-end	106.19	105.23	102.17	108.47	101.16
Commercial real estate loans	192.98	176.55	174.93	162.53	157.21
Construction and land development	30.70	26.27	26.34	22.52	21.28
1-4 family	5.92	4.75	4.78	3.86	3.65
Other	23.89	21.23	20.96	18.15	16.95
Multifamily	26.16	24.81	24.97	23.21	19.72
Nonfarm nonresidential	128.21	116.92	115.13	110.03	110.04
Owner-occupied	48.77	44.24	43.26	42.26	44.37
Other	77.84	71.18	70.38	64.97	62.22
Real estate loans secured by farmland	2.98	2.53	2.53	2.32	2.46
Loans to depository institutions and acceptances of other banks	0.74	0.93	0.96	0.79	1.07
Commercial and industrial loans	116.03	118.92	116.39	126.48	135.29
Loans to individuals	40.44	41.59	40.97	48.24	47.99
Credit card loans	4.81	5.29	5.49	8.77	6.65
Agricultural loans	1.66	1.39	1.39	1.39	1.30
Other loans and leases	47.85	52.03	49.66	49.46	45.59
Supplemental					
Non-owner occupied CRE loans / Gross loans	23.21	21.37	21.69	19.52	18.04
Non-owner occupied CRE loans / Total risk based capital	145.77	134.42	133.47	122.23	113.36
Construction and land development loans / Total risk based capital	30.70	26.27	26.34	22.52	21.28
Total CRE loans / Total risk based capital	198.50	182.21	180.45	167.95	162.79

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Liquidity and Funding

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Short-term investments	8.69	9.72	9.05	8.39	8.39
Liquid assets	23.90	24.87	24.62	23.79	24.24
Investment securities	17.31	17.09	17.40	18.21	18.50
Net loans and leases	62.72	61.71	61.97	62.72	61.49
Net loans, leases and standby letters of credit	63.88	63.04	63.32	64.21	63.48
Core deposits	61.32	58.72	59.19	59.80	59.99
Noncore funding	22.15	24.53	24.19	23.80	22.93
Time deposits of \$250K or more	2.61				
Foreign deposits	0.52	0.59	0.60	0.67	0.84
Federal funds purchased and repos	2.43	2.72	2.41	2.03	2.40
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.82	0.74	0.76	0.99	1.51
Commercial paper	0.02	0.01	0.01	0.03	0.08
Other borrowings w/remaining maturity of 1 year or less	4.04	3.13	3.69	3.31	3.23
Earning assets repriceable in 1 year	41.37	42.26	41.99	40.67	39.53
Interest-bearing liabilities repriceable in 1 year	8.17	8.58	8.17	8.89	10.44
Long-term debt repriceable in 1 year	1.59	1.75	1.62	1.86	1.23
Net assets repriceable in 1 year	29.77	30.39	30.57	28.43	26.63
Other Liquidity and Funding Ratios					
Net noncore funding dependence	16.47	18.30	18.59	18.17	17.27
Net ST noncore funding dependence	5.02	5.10	5.92	4.31	4.06
Short-term investment / ST noncore funding	75.92	75.48	69.27	83.89	83.08
Liquid assets-ST noncore funding / Nonliquid assets	17.89	18.76	18.47	18.01	17.97
Net loans and leases / Total deposits	90.10	88.95	88.81	90.12	87.66
Net loans and leases / Core deposits	105.33	108.18	107.37	110.21	107.23
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.02	1.32	-0.33	0.31	0.76
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.02	1.99	-1.03	0.21	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.02	-0.13	-0.04	-0.03
Percent of Investment Securities					
Held-to-maturity securities	15.89	18.09	18.12	18.61	16.91
Available-for-sale securities	84.11	81.91	81.88	81.39	83.09
US Treasury securities	6.79	6.63	7.82	7.34	6.74
US agency securities (excluding Mortgage-backed securities)	4.55	4.66	4.36	6.23	6.60
Municipal securities	9.15	8.50	8.50	7.85	6.64
Mortgage-backed securities	65.24	65.00	64.90	65.00	65.73
Asset-backed securities	1.71	2.20	2.21	2.11	2.31
Other debt securities	2.58	2.96	2.56	2.89	2.85
Mutual funds and equity securities	0.47	0.79	0.70	0.82	0.81
Debt securities 1 year or less	11.90	12.58	12.00	13.34	12.79
Debt securities 1 to 5 years	19.94	19.80	19.22	19.08	20.30
Debt securities over 5 years	63.23	61.72	63.79	63.57	62.20
Pledged securities	36.45	35.95	34.59	36.61	39.58
Structured notes, fair value	0.04	0.07	0.08	0.13	0.15
Percent Change from Prior Like Quarter					
Short-term investments	1.30	27.84	14.53	3.93	24.99
Investment securities	9.12	12.22	12.21	9.03	5.89
Core deposits	9.59	11.76	10.24	9.37	9.83
Noncore funding	0.10	13.05	9.28	5.64	11.46

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Derivatives and Off-Balance-Sheet Transactions

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Loan commitments	23.57	24.04	24.39	26.90	25.54
Standby letters of credit	0.98	1.08	1.10	1.21	1.56
Commercial and similar letters of credit	0.03	0.03	0.03	0.04	0.05
Securities lent	0.67	0.53	0.56	0.22	0.36
Credit derivatives - notional amount (BHC as guarantor)	0.25	0.29	0.31	0.53	0.62
Credit derivatives - notional amount (BHC as beneficiary)	0.47	0.65	0.59	0.56	0.65
Credit derivative contracts w/ purchased credit protection - invest grade	0.20	0.26	0.29	0.22	0.36
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.57	0.75	0.94	0.27	0.25
Derivative contracts	73.98	72.52	70.49	65.88	57.62
Interest rate contracts	54.04	53.13	50.41	46.97	40.11
Interest rate futures and forward contracts	16.48	16.90	15.96	8.38	4.46
Written options contracts (interest rate)	2.72	3.19	2.56	2.79	1.76
Purchased options contracts (interest rate)	2.37	2.13	2.12	1.88	1.68
Interest rate swaps	26.13	26.24	27.06	31.72	33.04
Foreign exchange contracts	9.20	9.48	9.39	14.23	13.88
Futures and forward foreign exchange contracts	5.09	5.21	5.32	8.72	7.93
Written options contracts (foreign exchange)	0.07	0.07	0.10	0.29	0.38
Purchased options contracts (foreign exchange)	0.07	0.07	0.10	0.28	0.38
Foreign exchange rate swaps	1.49	1.53	1.53	1.53	1.52
Equity, commodity, and other derivative contracts	3.36	3.29	3.23	2.34	1.63
Commodity and other futures and forward contracts	0.29	0.19	0.26	0.19	0.15
Written options contracts (commodity and other)	1.10	1.15	1.13	0.66	0.60
Purchased options contracts (commodity and other)	0.99	0.99	0.97	0.70	0.49
Commodity and other swaps	0.25	0.23	0.23	0.30	0.35
Percent of Average Loans and Leases					
Loan commitments	45.31	47.79	47.81	51.37	50.70

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	92.67	92.80	91.70	90.78	90.01
Foreign exchange contracts	3.86	3.94	4.36	6.66	6.99
Equity, commodity, and other contracts	1.53	1.72	1.91	1.69	1.99
Futures and forwards	16.05	19.20	17.53	18.93	16.52
Written options	8.09	8.72	7.63	7.51	7.76
Exchange-traded	0.27	0.23	0.22	0.11	0.11
Over-the-counter	6.86	7.61	6.55	7.13	7.40
Purchased options	4.54	3.86	4.69	4.21	4.58
Exchange-traded	0.43	0.39	0.49	0.21	0.19
Over-the-counter	3.09	2.77	3.43	3.49	4.01
Swaps	65.00	60.92	62.99	66.25	65.97
Held for trading	43.81	42.63	43.54	43.29	45.84
Interest rate contracts	36.02	34.61	35.09	35.28	36.80
Foreign exchange contracts	2.17	2.12	2.42	3.36	3.70
Equity, commodity, and other contracts	0.80	0.87	0.86	0.58	0.82
Non-traded	56.19	57.37	56.46	56.71	54.16
Interest rate contracts	52.75	53.66	51.73	51.40	48.86
Foreign exchange contracts	0.57	0.69	0.64	1.22	1.56
Equity, commodity, and other contracts	0.19	0.26	0.30	0.54	0.50
Derivative contracts (excluding futures and FX 14 days or less)	93.99	92.41	94.25	91.19	87.15
One year or less	33.32	31.61	31.37	27.34	23.71
Over 1 year to 5 years	27.88	34.08	33.92	33.98	34.15
Over 5 years	27.89	26.65	32.99	24.87	22.74
Gross negative fair value (absolute value)	0.66	1.53	0.99	1.21	1.45
Gross positive fair value	0.72	1.39	1.13	1.23	1.53
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.11	0.09	0.08	0.11
Gross positive fair value (X)	0.06	0.11	0.10	0.09	0.12
Held for trading (X)	0.05	0.08	0.08	0.07	0.09
Non-traded (X)	0.01	0.02	0.01	0.01	0.01
Current credit exposure (X)	0.04	0.06	0.06	0.04	0.05
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.51	0.86	0.82	0.55	0.76

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2017

Allowance and Net Loan and Lease Losses

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.16	0.18	0.17	0.17	0.14
Provision for loan and lease losses / Average loans and leases	0.27	0.32	0.31	0.28	0.23
Provision for loan and lease losses / Net losses	153.61	128.60	141.39	109.07	105.06
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.08	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	0.99	1.06	1.04	1.14	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	9.87	7.23	8.27	9.29	11.58
Allowance for loan and lease losses / Nonaccrual assets	180.90	170.47	167.13	165.86	164.85
ALLL/90+ days past due + nonaccrual loans and leases	137.83	126.64	123.58	127.52	129.92
Gross loan and lease losses / Average loans and leases	0.31	0.38	0.37	0.44	0.45
Recoveries / Average loans and leases	0.10	0.11	0.11	0.14	0.15
Net losses / Average loans and leases	0.22	0.27	0.27	0.31	0.30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.01	0.01
Recoveries / Prior year-end losses	25.52	30.04	40.49	39.29	33.44
Earnings coverage of net losses (X)	23.93	15.83	19.75	15.90	32.43
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.03	0.03	0.09	0.17
Real estate loans secured by 1-4 family	0.04	0.06	0.06	0.12	0.22
Revolving	0.08	0.12	0.13	0.19	0.30
Closed-end	0.03	0.05	0.04	0.10	0.18
Commercial real estate loans	0.00	0.00	0.00	0.00	0.07
Construction and land development	-0.03	-0.05	-0.04	-0.07	0.06
1-4 family	-0.01	-0.01	-0.01	-0.01	-0.01
Other	-0.02	-0.03	-0.02	-0.06	0.08
Multifamily	-0.01	0.00	0.00	-0.01	0.02
Nonfarm nonresidential	0.02	0.01	0.01	0.02	0.09
Owner-occupied	0.01	0.01	0.01	0.02	0.04
Other	0.01	0.00	0.00	0.00	0.04
Real estate loans secured by farmland	0.01	-0.03	-0.02	-0.01	0.04
Commercial and industrial loans	0.35	0.40	0.41	0.24	0.17
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	1.34	1.18	1.28	1.18	1.34
Credit card loans	3.29	2.70	2.67	2.66	2.46
Agricultural loans	0.13	0.08	0.11	0.11	0.02
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.14	0.14	0.19	0.16

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2017

Past Due and Nonaccrual Assets

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Percent of Loans and Leases					
30-89 days past due loans and leases	0.45	0.49	0.51	0.58	0.60
90+ days past due loans and leases	0.19	0.23	0.23	0.30	0.29
Nonaccrual loans and leases	0.64	0.78	0.76	0.77	0.84
90+ days past due and nonaccrual loans and leases	0.88	1.08	1.06	1.17	1.22
30-89 days past due restructured	0.02	0.02	0.02	0.03	0.04
90+ days past due restructured	0.01	0.01	0.01	0.02	0.02
Nonaccrual restructured	0.22	0.22	0.23	0.25	0.27
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.01	0.01	0.01	0.01	0.01
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.46	0.49	0.51	0.58	0.61
90+ days past due assets	0.21	0.23	0.24	0.30	0.29
Nonaccrual assets	0.66	0.79	0.77	0.79	0.85
30+ days past due and nonaccrual assets	1.37	1.62	1.63	1.79	1.92
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.55	0.64	0.64	0.70	0.72
90+ past due and nonaccrual assets + other real estate owned	0.61	0.73	0.72	0.80	0.86
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.74	0.89	0.86	1.00	1.11
Allowance for loan and leases losses	125.74	141.89	139.29	154.82	154.12
Equity cap + allowance for loan and lease losses	6.00	7.33	7.07	8.12	8.87
Tier 1 cap + allowance for loan and lease losses	7.52	9.28	8.71	10.48	10.56
Loans and Leases + other real estate owned	1.18	1.44	1.38	1.60	1.81

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2017

Past Due and Nonaccrual Loans and Leases

		09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.41	0.47	0.48	0.56	0.60
	90+ days past due	0.24	0.32	0.31	0.43	0.46
	Nonaccrual	0.68	0.80	0.81	1.04	1.25
Commercial and industrial	30-89 days past due	0.30	0.29	0.33	0.29	0.26
	90+ days past due	0.06	0.05	0.05	0.05	0.04
	Nonaccrual	0.98	1.22	1.19	0.85	0.59
Individuals	30-89 days past due	1.07	0.95	1.08	1.08	1.08
	90+ days past due	0.21	0.22	0.21	0.20	0.22
	Nonaccrual	0.22	0.30	0.22	0.26	0.37
Depository institution loans	30-89 days past due	0.03	0.00	0.00	0.00	0.00
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.20	0.22	0.20	0.16	0.10
	90+ days past due	0.02	0.01	0.03	0.01	0.01
	Nonaccrual	0.79	0.87	0.93	0.76	0.91
Foreign governments	30-89 days past due	0.00	0.00	0.54	1.74	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.04	0.03	0.03	0.00
Other loans and leases	30-89 days past due	0.15	0.16	0.16	0.22	0.20
	90+ days past due	0.02	0.01	0.02	0.02	0.02
	Nonaccrual	0.12	0.15	0.17	0.16	0.19

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 09/30/2017

		09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.63	0.72	0.82	0.84	0.88
	90+ days past due	0.42	0.67	0.69	0.75	0.71
	Nonaccrual	0.96	1.14	1.19	1.33	1.57
Revolving	30-89 days past due	0.66	0.51	0.60	0.57	0.63
	90+ days past due	0.07	0.07	0.07	0.08	0.12
	Nonaccrual	1.06	1.32	1.30	1.43	1.24
Closed-End	30-89 days past due	0.68	0.80	0.91	0.93	1.00
	90+ days past due	0.49	0.77	0.79	0.89	0.88
	Nonaccrual	0.96	1.15	1.20	1.35	1.69
Junior Lien	30-89 days past due	0.03	0.04	0.04	0.04	0.05
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.07	0.09	0.09	0.11	0.13
Commercial real estate	30-89 days past due	0.16	0.19	0.16	0.19	0.23
	90+ days past due	0.04	0.05	0.05	0.06	0.11
	Nonaccrual	0.33	0.43	0.40	0.55	0.83
Construction and development	30-89 days past due	0.17	0.26	0.22	0.28	0.29
	90+ days past due	0.04	0.06	0.04	0.10	0.20
	Nonaccrual	0.23	0.39	0.34	0.52	1.33
1-4 family	30-89 days past due	0.04	0.03	0.04	0.06	0.07
	90+ days past due	0.01	0.01	0.01	0.02	0.02
	Nonaccrual	0.03	0.05	0.03	0.07	0.16
Other	30-89 days past due	0.12	0.20	0.15	0.20	0.18
	90+ days past due	0.03	0.04	0.03	0.07	0.14
	Nonaccrual	0.18	0.28	0.27	0.40	1.08
Multifamily	30-89 days past due	0.07	0.11	0.07	0.12	0.15
	90+ days past due	0.01	0.02	0.02	0.03	0.06
	Nonaccrual	0.09	0.14	0.12	0.23	0.31
Nonfarm non-residential	30-89 days past due	0.17	0.18	0.16	0.18	0.21
	90+ days past due	0.05	0.05	0.06	0.06	0.10
	Nonaccrual	0.41	0.45	0.45	0.56	0.91
Owner occupied	30-89 days past due	0.07	0.07	0.08	0.08	0.09
	90+ days past due	0.02	0.02	0.02	0.03	0.04
	Nonaccrual	0.22	0.24	0.24	0.29	0.37
Other	30-89 days past due	0.09	0.09	0.07	0.09	0.11
	90+ days past due	0.02	0.02	0.03	0.03	0.05
	Nonaccrual	0.14	0.18	0.18	0.24	0.42
Farmland	30-89 days past due	0.17	0.19	0.14	0.16	0.11
	90+ days past due	0.09	0.04	0.05	0.19	0.20
	Nonaccrual	0.96	1.01	0.72	0.71	0.74
Credit card	30-89 days past due	1.34	1.26	1.21	1.16	1.09
	90+ days past due	0.72	0.70	0.75	0.69	0.59
	Nonaccrual	0.08	0.10	0.09	0.10	0.12

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

BHCPR PEER GROUP DATA

Risk-Based Capital (Beginning March 2015, Replaced by Page 14)

Peer Group: 1
Date: 09/30/2017

	09/30/2017			09/30/2016			12/31/2016			12/31/2015			12/31/2014		
Capital Ratios															
Tier 1 leverage ratio	9.60			9.39			9.40			9.68			9.82		
Tier 1 risk-based capital ratio													13.08		
Total risk-based capital ratio													14.71		
Tangible tier 1 leverage ratio													9.75		
Tangible common equity capital / Tangible assets													8.79		
Tier 1 common equity capital / Total risk-weighted assets	12.28			11.96			12.16			12.08			11.92		
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others													0.83		
Estimated FV of mortgage serving assets / Mortgage service assets													128.15		

BHCPR PEER GROUP DATAPeer Group: 1
Date: 09/30/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Capital Ratios					
Common equity tier 1 capital, column A	12.25	11.96	12.16	12.00	13.19
Common equity tier 1 capital, column B	0.45	0.47	0.47	0.63	7.01
Tier 1 capital, column A	13.04	12.72	12.92	12.82	14.59
Tier 1 capital, column B	0.52	0.54	0.55	0.70	7.74
Total capital, column A	14.71	14.42	14.65	14.65	17.34
Total capital, column B	0.58	0.59	0.61	0.79	8.66
Tier 1 leverage	9.60	9.39	9.40	9.68	8.74

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2017

Insurance and Broker-Dealer Activities

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.02	0.02	0.06	0.05
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.23	51.15	49.62	53.85	55.18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.77	48.85	50.38	46.15	44.82
Seperate account assets (L/H) / Total life assets	2.35	2.04	2.15	1.54	1.23
Insurance activities revenue / Adjusted operating income	0.60	0.57	0.56	0.91	0.79
Premium income / Insurance activities revenue	3.85	4.39	4.87	8.55	8.34
Credit related premium income / Total premium income	46.57	57.61	52.96	59.76	65.25
Other premium income / Total premium income	53.43	42.39	47.04	40.24	34.75
Insurance underwriting net income / Consolidated net income	0.05	0.16	0.12	0.12	0.17
Insurance net income (P/C) / Equity (P/C)	6.55	4.43	5.19	7.00	5.38
Insurance net income (L/H) / Equity (L/H)	-1.12	3.18	4.69	2.70	8.34
Insurance benefits, losses, expenses / Insurance premiums	132.64	187.02	246.60	234.21	229.08
Reinsurance recovery (P/C) / Total assets (P/C)	0.44	0.43	0.41	0.86	1.00
Reinsurance recovery (L/H) / Total assets (L/H)	1.76	1.93	1.92	0.29	0.03
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.82	9.45	9.31	10.03	10.07
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	1.53	1.62	1.46	0.75	0.54

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2017

Foreign Activities

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Yield: Foreign loans	1.08	1.25	1.22	1.13	1.18
Cost: Interest-bearing deposits	0.50	0.35	0.36	0.26	0.28
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	65.33	79.90	67.21	5.92	0.27
Commercial and industrial loans	1.15	1.03	1.37	0.56	0.21
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	6.02	2.19	6.88	-0.33	36.01
Total selected assets	13.70	11.52	12.65	0.96	86.15
Deposits	-21.15	-16.05	47.76	-31.67	-5.47

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 09/30/2017

Parent Company Analysis - Part 1

 FR BHCPR
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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Profitability					
Net income / Average equity capital	8.35	7.96	7.97	7.95	8.23
Bank net income / Average equity investment in banks	9.38	9.23	9.09	8.42	8.55
Nonbank net income / Average equity investment in nonbanks	6.01	6.01	5.53	6.36	6.24
Sub BHCs net income / Average equity investment in sub BHCs	8.01	7.09	7.12	7.06	7.14
Bank net income / Parent net income	79.05	77.54	80.11	78.61	72.88
Nonbank net income / Parent net income	7.18	9.76	6.37	6.83	7.61
Sub BHCs net income / Parent net income	76.78	76.71	76.68	76.51	83.54
Leverage					
Total liabilities / Equity capital	19.83	21.56	21.58	21.12	21.84
Total debt / Equity capital	13.71	13.95	14.01	14.46	14.14
Total debt + NP to subs that issued trust preferred / Equity capital	15.97	16.43	16.40	17.04	17.05
Total debt + Loans guaranteed for affiliate / Equity capital	14.10	14.29	14.23	14.83	14.75
Total debt / Equity capital - excess over fair value	13.87	14.06	14.17	14.60	14.28
Long-term debt / Equity capital	12.48	12.41	12.53	12.95	10.76
Short-term debt / Equity capital	1.23	1.43	1.33	1.23	2.43
Current portion of long-term debt / Equity capital	0.17	0.45	0.39	0.26	0.33
Excess cost over fair value / Equity capital	0.16	0.16	0.20	0.16	0.13
Long-term debt / Consolidated long-term debt	26.61	25.27	27.38	24.05	23.14
Double Leverage					
Equity investment in subs / Equity capital	101.79	101.91	101.56	102.41	102.66
Total investment in subs / Equity capital	109.98	110.95	110.99	108.88	109.31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					99.17
Total investment in subs / Equity cap, Qual TPS + other PS in T1					105.36
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.26	0.27	0.28	0.40	0.40
Equity investment in subs - equity cap / Net income-div (X)	1.54	1.57	1.75	1.65	2.30
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	142.91	142.16	137.84	147.00	145.21
Cash flow from operations + noncash + op exchange / Op exchange + div	142.86	159.97	144.09	143.73	149.64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	79.87	119.70	128.25	107.19	129.25
Pretax operating income + interest expenses / Interest expense	1,568.18	1,669.00	2,107.38	1,797.01	1,632.11
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,419.60	1,223.19	1,414.32	1,262.93	1,142.02
Dividends + interest from subs / Interest expenses + dividends	168.23	160.46	157.81	161.35	159.36
Fees + other income from subs / Salary + other expenses	15.68	16.69	14.75	14.52	14.59
Net income / Current part of long-term debt + preferred dividends (X)	18.60	26.06	55.02	56.52	43.35
Other Ratios					
Net assets repriceable in 1 year / Total assets	3.71	5.07	4.71	4.88	4.22
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.41	0.03	1.57	0.02	0.08
Nonaccrual	9.32	14.16	15.05	7.58	8.31
Total	9.73	14.32	16.62	7.64	8.83
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.18	0.10	0.11	0.25	0.46
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.18	0.10	0.11	0.29	0.56
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	5.56	6.40	6.18	4.39	3.85
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.13	0.11	0.11	0.33	0.20

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 09/30/2017

Parent Company Analysis - Part 2

	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	71.36	74.14	78.25	83.90	69.31
Dividends paid / Net income	27.89	28.49	29.05	28.06	27.42
Net income - dividends / Average equity	5.76	5.40	5.34	5.29	5.69
Percent of Dividends Paid					
Dividends from bank subsidiaries	132.83	122.25	116.31	114.67	117.63
Dividends from nonbank subsidiaries	10.63	6.69	11.99	7.85	16.50
Dividends from subsidiary BHCs	18.58	11.94	13.56	13.24	19.97
Dividends from all subsidiaries	198.91	181.04	190.88	167.07	198.41
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	49.05	47.81	44.62	45.41	46.43
Interest income from bank subsidiaries	0.56	0.55	0.54	0.61	0.82
Mortgage and service fees from bank subsidiaries	2.27	2.70	2.35	2.95	3.75
Other income from bank subsidiaries	0.01	0.01	0.00	0.02	0.01
Operating income from bank subsidiaries	54.96	59.38	53.32	53.32	55.85
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	72.48	61.61	60.44	67.71	46.97
Interest income from nonbank subsidiaries	13.91	6.51	7.00	5.61	4.33
Mortgage and serv fees from nonbank subsidiaries	0.85	2.21	1.34	1.87	2.10
Other income from nonbank subsidiaries	1.32	0.68	0.72	0.49	0.43
Operating income from nonbank subsidiaries	141.60	97.73	97.54	116.28	67.86
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	40.75	38.80	39.67	65.66	48.92
Interest income from subsidiary BHCs	2.30	0.19	0.33	0.20	0.96
Mortgage and service fees from subsidiary BHCs	0.48	0.56	0.58	0.62	0.93
Other income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	45.76	40.95	42.09	109.82	66.14
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	58.48	51.74	52.71	52.69	53.75
Interest income from bank subsidiaries	0.79	0.91	1.12	0.84	0.78
Mortgage and service fees from bank subsidiaries	2.21	2.53	2.70	3.21	2.64
Other income from bank subsidiaries	0.08	0.20	0.03	0.09	0.06
Operating income from bank subsidiaries	66.49	62.20	63.24	63.11	64.63
Dividends from nonbank subsidiaries	2.99	3.76	3.92	5.22	3.54
Interest income from nonbank subsidiaries	3.71	3.92	3.77	2.20	0.91
Mortgage and service fees from nonbank subsidiaries	0.03	0.04	0.06	0.16	0.29
Other income from nonbank subsidiaries	0.11	0.23	0.19	0.12	0.13
Operating income from nonbank subsidiaries	10.98	13.88	13.43	11.67	8.96
Dividends from subsidiary BHCs	5.56	6.39	6.07	7.18	8.65
Interest income from subsidiary BHCs	0.15	0.04	0.04	0.01	0.02
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	6.58	7.51	7.37	7.90	9.52
Loans and advances from subsidiaries / Short term debt	69.93	110.57	152.87	118.43	100.26
Loans and advances from subsidiaries / Total debt	42.41	32.99	30.56	30.54	26.79

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									110
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.90	1.01	1.86	2.49	3.02	3.32	3.91	4.43	110
+ Non-interest income	1.33	0.29	0.35	0.82	1.20	1.91	2.49	3.08	110
- Overhead expense	2.68	1.54	1.80	2.23	2.61	3.09	3.72	4.09	110
- Provision for loan and lease losses	0.16	-0.02	0.00	0.06	0.12	0.21	0.38	1.10	110
+ Securities gains (losses)	0.01	-0.02	0.00	0.00	0.00	0.02	0.03	0.06	110
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	110
= Pretax net operating income (tax equivalent)	1.44	0.40	0.66	1.20	1.48	1.71	1.93	2.20	110
Net operating income	0.97	0.38	0.53	0.82	0.99	1.14	1.36	1.60	110
Net income	0.98	0.38	0.55	0.82	1.00	1.14	1.36	1.60	110
Net income (sub-chapter S adjusted)	1.07	1.02	1.03	1.04	1.07	1.10	1.11	1.12	2
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.75	2.11	2.81	3.34	3.76	4.13	4.63	5.47	110
Interest expense	0.57	0.16	0.20	0.34	0.50	0.80	1.04	1.58	110
Net interest income (tax equivalent)	3.17	1.19	2.05	2.75	3.29	3.62	4.27	4.91	110
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.22	0.00	0.00	0.04	0.15	0.29	0.52	1.68	110
Earnings coverage of net losses (X)	23.93	-37.50	1.65	6.21	11.49	29.06	90.53	135.27	109
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	0.26	0.43	0.71	0.99	1.19	1.48	2.70	110
Allowance for loan and lease losses / Total loans and leases	0.99	0.26	0.42	0.69	0.98	1.18	1.45	2.69	110
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.74	0.12	0.25	0.43	0.68	1.04	1.37	1.81	110
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.45	0.02	0.12	0.22	0.37	0.62	1.08	1.90	110
Liquidity and Funding									
Net noncore funding dependence	16.47	-5.00	-0.07	7.39	15.00	24.29	36.50	46.06	110
Net short-term noncore funding dependence	5.02	-43.84	-10.32	-0.52	6.39	13.87	18.52	25.40	110
Net loans and leases / Total assets	62.72	17.93	33.86	54.54	67.54	72.95	77.32	79.72	110
Capitalization									
Tier 1 leverage ratio	9.60	7.05	7.64	8.62	9.46	10.35	11.94	13.04	110
Equity capital / Total assets	11.84	8.63	8.87	10.37	11.48	13.44	15.23	16.27	110
Equity capital + minority interest / Total assets	11.91	8.63	9.06	10.37	11.61	13.44	15.24	16.97	110
Tier 1 common equity capital / Total risk-weighted assets	12.28	9.37	9.61	10.46	11.91	13.27	16.72	18.03	109
Net Loans and leases / Equity capital (X)	5.28	1.60	2.59	4.22	5.35	6.51	7.50	8.30	110
Cash dividends / Net income	27.89	0.00	0.00	16.23	31.56	41.59	61.62	71.00	109
Cash dividends / Net income (sub-chapter S adjusted)	34.98	29.39	30.01	31.88	34.98	38.08	39.94	40.56	2
Retained earnings / Average equity capital	5.76	1.57	2.30	4.25	5.79	7.12	9.14	11.12	110
Growth Rates									
Assets	5.88	-8.15	-5.10	1.02	4.20	9.10	22.82	32.07	109
Equity capital	7.33	-2.65	-1.38	1.50	4.31	10.99	25.74	44.94	109
Net loans and leases	6.71	-9.38	-2.24	2.02	5.85	9.46	22.09	28.76	109
Noncore funding	0.10	-38.62	-30.02	-15.58	-2.93	8.82	46.17	92.27	109
Parent Company Ratios									
Short-term debt / Equity capital	1.23	0.00	0.00	0.00	0.00	0.52	7.09	22.23	110
Long-term debt / Equity capital	12.48	0.00	0.00	0.00	7.43	17.95	50.98	81.84	110
Equity investment in subs / Equity capital	101.79	82.25	90.52	98.29	102.17	106.62	112.85	120.87	110
Cash FR op + noncash + op expenses / Op expenses + dividends	142.86	14.16	57.64	96.26	123.27	185.49	283.21	349.61	110

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2017

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	3.42	1.90	2.57	3.09	3.43	3.78	4.36	4.93	110
Less: Interest expense	0.53	0.14	0.18	0.31	0.46	0.74	1.00	1.55	110
Equals: Net interest income (tax equivalent)	2.90	1.01	1.86	2.49	3.02	3.32	3.91	4.43	110
Plus: Non-interest income	1.33	0.29	0.35	0.82	1.20	1.91	2.49	3.08	110
Equals: adjusted operating income (tax equivalent)	4.30	2.44	3.18	3.80	4.26	4.78	5.25	7.33	110
Less: Overhead Expense	2.68	1.54	1.80	2.23	2.61	3.09	3.72	4.09	110
Less: Provision for loan and lease losses	0.16	-0.02	0.00	0.06	0.12	0.21	0.38	1.10	110
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	110
Plus: Realized Gains / Losses on available-for-sale securities	0.01	-0.02	0.00	0.00	0.00	0.01	0.03	0.06	110
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	110
Equals: Pretax net operating income (tax equivalent)	1.44	0.40	0.66	1.20	1.48	1.71	1.93	2.20	110
Less: Applicable income taxes (tax equivalent)	0.46	0.00	0.18	0.38	0.48	0.59	0.67	0.75	110
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	110
Equals: Net operating income	0.97	0.38	0.53	0.82	0.99	1.14	1.36	1.60	110
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Equals: Net income	0.98	0.38	0.55	0.82	1.00	1.14	1.36	1.60	110
Memo: Net income (last four quarters)	0.96	0.32	0.54	0.81	0.97	1.11	1.36	1.61	109
Net income-BHC and noncontrolling (minority) interest	0.99	0.40	0.58	0.82	1.00	1.14	1.37	1.60	110
Margin Analysis									
Average earning assets / Average assets	91.61	86.18	87.35	89.00	91.88	93.84	95.53	96.91	110
Average interest-bearing funds / Average assets	66.01	51.59	53.66	59.09	65.93	70.99	80.89	84.02	110
Interest income (tax equivalent) / Average earning assets	3.75	2.11	2.81	3.34	3.76	4.13	4.63	5.47	110
Interest expense / Average earning assets	0.57	0.16	0.20	0.34	0.50	0.80	1.04	1.58	110
Net interest income (tax equivalent) / Average earning assets	3.17	1.19	2.05	2.75	3.29	3.62	4.27	4.91	110
Yield or Cost									
Total loans and leases (tax equivalent)	4.47	3.11	3.60	4.04	4.36	4.81	5.72	7.24	110
Interest-bearing bank balances	0.96	0.51	0.57	0.77	0.95	1.10	1.42	1.61	110
Fed funds sold and reverse repos	1.20	0.00	0.28	0.75	1.19	1.56	1.92	2.63	73
Trading assets	1.05	0.00	0.00	0.00	0.81	2.11	3.00	3.79	78
Total earning assets	3.68	2.11	2.81	3.26	3.70	4.04	4.47	5.34	110
Investment securities (tax equivalent)	2.44	1.49	1.78	2.05	2.43	2.74	3.18	3.49	108
US Treasury and agency securities (excluding Mortgage-backed securities)	1.61	0.69	0.91	1.25	1.59	1.92	2.33	2.54	101
Mortgage-backed securities	2.22	1.55	1.76	1.98	2.20	2.50	2.77	2.96	108
All other securities	3.78	1.21	1.87	2.87	3.52	4.61	5.54	12.01	107
Interest-bearing deposits	0.46	0.09	0.14	0.28	0.44	0.61	0.91	1.09	109
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.50	0.04	0.06	0.23	0.48	0.80	0.94	1.13	31
Fed funds purchased and repos	0.85	0.06	0.13	0.30	0.78	1.15	1.94	3.32	102
Other borrowed funds and trading liabilities	1.75	0.88	1.00	1.25	1.72	2.07	2.79	3.39	109
All interest-bearing funds	0.79	0.23	0.37	0.52	0.68	1.00	1.56	1.89	110

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2017

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.86	0.00	0.00	0.56	2.30	4.98	8.37	10.25	110
Overhead expenses / Net Interest Income + non-interest income	63.15	43.74	48.04	57.35	63.88	68.46	75.45	86.09	110
Percent of Average Assets									
Total overhead expense	2.68	1.54	1.80	2.23	2.61	3.09	3.72	4.09	110
Personnel expense	1.41	0.75	0.86	1.13	1.38	1.70	2.01	2.24	110
Net occupancy expense	0.29	0.11	0.14	0.23	0.28	0.37	0.41	0.48	110
Other operating expenses	0.96	0.52	0.58	0.71	0.90	1.09	1.64	2.09	110
Overhead less non-interest income	1.32	0.22	0.44	1.06	1.35	1.66	1.92	2.32	110
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	62.32	43.07	47.67	57.20	62.68	67.14	74.47	86.02	110
Personnel expense	33.10	20.94	23.37	28.13	33.32	37.73	43.03	45.45	110
Net occupancy expense	6.81	2.90	3.36	5.38	6.87	8.12	9.96	11.69	110
Other operating expenses	21.71	14.15	15.14	17.57	20.67	25.09	30.69	41.66	110
Total non-interest income	30.83	7.16	10.11	18.86	27.95	39.68	61.44	76.71	110
Fiduciary activities income	2.17	0.00	0.00	0.00	1.47	3.61	7.45	13.05	110
Service charges on domestic deposit accounts	4.29	0.00	0.25	1.70	4.65	6.52	7.79	8.90	110
Trading revenue	0.79	-0.32	-0.13	0.00	0.06	0.94	4.32	5.91	110
Investment banking fees and commissions	3.46	0.00	0.00	0.48	1.60	2.93	13.23	32.80	110
Insurance activities revenue	0.60	0.00	0.00	0.00	0.10	0.73	2.41	7.08	110
Venture capital revenue	0.01	-0.02	0.00	0.00	0.00	0.00	0.04	0.19	110
Net servicing fees	0.60	0.00	0.00	0.03	0.39	0.97	1.84	2.98	110
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	110
Net gain (loss) - sales of loans, OREO, and other assets	1.73	-0.60	-0.10	0.20	0.95	2.78	5.54	8.74	110
Other non-interest income	10.84	2.73	3.40	6.66	9.36	14.12	21.79	27.50	110
Overhead less non-interest income	30.75	5.83	12.71	23.96	32.15	38.10	45.33	52.04	110
Applicable income taxes / Pretax net operating income (tax equivalent)	27.82	-0.42	15.95	24.45	29.41	32.68	35.96	37.63	109
Applicable income tax + TE / Pretax net operating income + TE	32.15	0.62	22.40	29.99	33.59	36.45	38.01	38.83	109

BHCPR PERCENTILE DISTRIBUTION REPORT

Percent Composition of Assets

Peer Group: 1
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	36.11	0.33	5.83	24.14	36.54	50.70	61.18	63.84	110
Commercial and industrial loans	12.49	0.73	2.44	6.38	11.06	19.73	24.51	29.45	110
Loans to individuals	4.28	0.05	0.08	0.49	1.75	7.53	13.69	19.22	110
Loans to depository institutions and acceptances of other banks	0.08	0.00	0.00	0.00	0.00	0.02	0.41	1.06	110
Agricultural loans	0.19	0.00	0.00	0.00	0.03	0.25	0.94	1.61	110
Other loans and leases	4.89	0.22	0.62	1.99	4.23	7.51	10.20	13.85	110
Net loans and leases	62.72	17.93	33.86	54.54	67.54	72.95	77.32	79.72	110
Debt securities over 1 year	14.76	0.20	4.25	10.17	14.50	19.80	24.95	33.38	110
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.10	0.24	0.33	110
Subtotal	79.28	35.38	44.12	77.21	83.94	87.51	89.49	90.56	110
Interest-bearing bank balances	3.54	0.35	0.43	0.99	2.21	5.62	9.67	13.69	110
Federal funds sold and reverse repos	1.80	0.00	0.00	0.00	0.00	0.56	10.40	30.45	110
Debt securities 1 year or less	1.86	0.03	0.06	0.37	1.07	3.16	5.64	9.74	110
Trading assets	1.41	0.00	0.00	0.00	0.11	0.69	10.34	15.53	110
Total earning assets	89.95	81.78	85.29	87.47	90.39	92.41	94.20	95.06	110
Non-interest cash and due from depository institutions	1.12	0.33	0.51	0.77	1.13	1.39	1.80	1.90	110
Other real estate owned	0.06	0.00	0.00	0.01	0.04	0.10	0.15	0.25	110
All other assets	8.89	3.87	4.65	6.68	8.59	11.00	13.12	17.41	110
Memoranda									
Short-term investments	8.69	1.05	1.44	2.23	5.33	10.40	30.39	42.76	110
US Treasury securities	1.00	0.00	0.00	0.00	0.18	1.68	4.42	6.13	110
US agency securities (excluding Mortgage-backed securities)	0.76	0.00	0.00	0.01	0.22	1.35	2.81	4.47	110
Municipal securities	1.56	0.00	0.00	0.05	0.94	2.92	5.15	6.93	110
Mortgage-backed securities	10.96	0.06	2.56	5.80	11.19	15.03	19.22	24.50	110
Asset-backed securities	0.31	0.00	0.00	0.00	0.00	0.35	1.49	3.71	110
Other debt securities	0.38	0.00	0.00	0.00	0.06	0.55	1.43	4.45	110
Loans held-for-sale	0.38	0.00	0.00	0.03	0.21	0.59	1.37	2.61	110
Loans not held-for-sale	62.46	18.02	34.12	54.42	67.39	72.84	77.52	80.91	110
Real estate loans secured by 1-4 family	13.70	0.22	1.85	6.48	13.81	20.19	25.19	28.94	110
Revolving	2.49	0.00	0.02	0.50	2.28	4.26	5.62	6.87	110
Closed-end, secured by first liens	10.51	0.09	1.37	4.91	10.35	15.23	22.04	27.08	110
Closed-end, secured by junior liens	0.34	0.00	0.00	0.07	0.24	0.55	0.93	1.54	110
Commercial real estate loans	20.08	0.01	0.80	9.32	19.99	31.78	38.62	43.84	110
Construction and land development	3.23	0.00	0.11	0.85	2.43	4.96	7.14	8.48	110
Multifamily	2.69	0.00	0.02	0.74	1.95	3.29	7.19	13.24	110
Nonfarm nonresidential	13.23	0.00	0.48	5.24	12.33	21.14	26.08	28.23	110
Real estate loans secured by farmland	0.31	0.00	0.00	0.00	0.07	0.51	1.58	2.30	110

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	55.49	2.78	20.75	40.18	58.40	72.63	81.94	88.68	110
Real estate loans secured by 1-4 family	21.95	0.72	4.64	13.28	22.52	29.67	36.98	48.58	110
Revolving	3.90	0.00	0.05	0.96	3.60	6.20	8.36	9.85	110
Closed-end	17.72	0.72	4.17	9.92	16.84	24.43	32.62	41.96	110
Commercial real estate loans	30.27	0.04	2.86	15.76	32.32	44.82	50.93	59.43	110
Construction and land development	4.87	0.00	0.19	1.73	3.74	7.32	11.02	11.81	110
1-4 family	0.91	0.00	0.00	0.06	0.56	1.82	3.02	3.50	110
Other	3.83	0.00	0.00	1.42	3.24	5.72	7.75	9.34	110
Multifamily	4.05	0.00	0.04	1.36	3.26	5.02	10.15	17.49	110
Nonfarm nonresidential	19.88	0.00	2.45	10.14	19.32	31.22	35.74	38.68	110
Owner-occupied	7.72	0.00	0.00	2.88	6.95	11.74	16.12	17.36	110
Other	12.34	0.00	1.81	5.77	11.29	18.17	22.64	25.10	110
Real estate loans secured by farmland	0.49	0.00	0.00	0.00	0.10	0.79	2.45	4.43	110
Loans to depository institutions and acceptances of other banks	0.18	0.00	0.00	0.00	0.00	0.05	1.42	2.83	110
Commercial and industrial loans	20.46	1.33	6.14	11.98	18.15	29.07	39.92	43.17	110
Loans to individuals	7.41	0.07	0.15	0.88	3.45	12.62	22.58	43.73	110
Credit card loans	1.05	0.00	0.00	0.00	0.09	0.97	4.72	18.68	110
Agricultural loans	0.30	0.00	0.00	0.00	0.06	0.41	1.42	2.60	110
Other loans and leases	9.94	0.29	0.84	2.81	7.59	14.93	24.29	48.07	110
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	348.48	12.13	75.14	210.00	320.99	510.64	571.95	602.95	109
Real estate loans secured by 1-4 family	132.00	4.64	29.15	63.96	131.79	183.95	259.16	297.22	109
Revolving	23.98	0.01	0.29	5.83	21.17	37.71	60.77	70.34	109
Closed-end	106.19	4.06	22.47	49.93	97.66	145.67	217.84	285.33	109
Commercial real estate loans	192.98	0.86	8.78	86.80	197.88	308.94	356.08	401.83	109
Construction and land development	30.70	0.00	1.57	8.98	23.62	48.90	71.84	76.20	109
1-4 family	5.92	0.00	0.00	0.37	3.45	11.70	20.56	23.70	109
Other	23.89	0.00	0.88	7.50	20.63	38.40	52.27	56.07	109
Multifamily	26.16	0.00	0.29	7.71	20.17	30.35	69.07	157.17	109
Nonfarm nonresidential	128.21	0.03	5.96	50.56	119.52	219.75	253.08	265.00	109
Owner-occupied	48.77	0.00	0.07	16.84	42.04	76.45	104.50	118.33	109
Other	77.84	0.03	3.53	31.89	77.29	121.26	161.29	182.38	109
Real estate loans secured by farmland	2.98	0.00	0.00	0.01	0.77	4.94	13.53	24.71	109
Loans to depository institutions and acceptances of other banks	0.74	0.00	0.00	0.00	0.00	0.20	4.25	10.37	109
Commercial and industrial loans	116.03	7.33	22.39	62.22	103.43	180.19	228.19	254.13	109
Loans to individuals	40.44	0.42	1.08	4.54	17.41	73.89	124.24	169.36	109
Credit card loans	4.81	0.00	0.00	0.00	0.51	5.34	23.33	63.51	109
Agricultural loans	1.66	0.00	0.00	0.00	0.29	2.02	8.71	14.07	109
Other loans and leases	47.85	2.22	5.81	18.92	41.51	72.00	103.55	143.40	109
Supplemental									
Non-owner occupied CRE loans / Gross loans	23.21	0.04	3.42	12.92	22.48	33.34	42.69	47.59	110
Non-owner occupied CRE loans / Total risk based capital	145.77	0.86	10.51	71.84	145.59	225.58	282.49	330.74	109
Construction and land development loans / Total risk based capital	30.70	0.00	1.57	8.98	23.62	48.90	71.84	76.20	109
Total CRE loans / Total risk based capital	198.50	0.86	11.71	95.64	212.55	315.11	359.69	401.83	109

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2017

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	8.69	1.05	1.44	2.23	5.33	10.40	30.39	42.76	110
Liquid assets	23.90	8.31	11.80	14.66	19.08	28.04	51.15	64.59	110
Investment securities	17.31	0.45	5.48	11.86	15.82	22.88	33.87	36.41	110
Net loans and leases	62.72	17.93	33.86	54.54	67.54	72.95	77.32	79.72	110
Net loans, leases and standby letters of credit	63.88	18.59	36.30	55.88	68.41	73.80	78.35	80.76	110
Core deposits	61.32	13.54	27.79	51.79	65.74	73.86	78.66	81.69	110
Noncore funding	22.15	4.97	7.34	11.02	18.96	31.05	49.48	56.64	110
Time deposits of \$250K or more	2.61	0.09	0.38	1.08	2.21	3.58	6.33	8.60	110
Foreign deposits	0.52	0.00	0.00	0.00	0.00	0.04	3.36	6.83	110
Federal funds purchased and repos	2.43	0.00	0.00	0.27	1.34	3.19	8.60	20.34	110
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Net federal funds purchased (sold)	0.82	-4.92	-0.24	0.00	0.59	1.74	3.52	4.83	110
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.63	110
Other borrowings w/remaining maturity of 1 year or less	4.04	0.00	0.07	0.94	3.33	5.66	10.68	15.11	110
Earning assets repriceable in 1 year	41.37	16.69	22.42	33.99	41.49	47.51	60.19	69.09	110
Interest-bearing liabilities repriceable in 1 year	8.17	0.54	2.17	4.16	7.37	11.46	16.48	23.68	110
Long-term debt repriceable in 1 year	1.59	0.00	0.00	0.00	0.16	3.29	6.63	11.61	110
Net assets repriceable in 1 year	29.77	2.75	11.89	18.22	29.30	40.98	47.06	57.60	110
Other Liquidity and Funding Ratios									
Net noncore funding dependence	16.47	-5.00	-0.07	7.39	15.00	24.29	36.50	46.06	110
Net ST noncore funding dependence	5.02	-43.84	-10.32	-0.52	6.39	13.87	18.52	25.40	110
Short-term investment / ST noncore funding	75.92	6.01	11.32	23.18	54.16	104.97	228.37	339.26	110
Liquid assets-ST noncore funding / Nonliquid assets	17.89	-12.85	-6.66	1.65	12.67	26.43	60.91	101.70	110
Net loans and leases / Total deposits	90.10	51.76	63.71	80.43	91.91	99.11	117.43	131.61	109
Net loans and leases / Core deposits	105.33	66.53	73.68	87.92	100.97	116.26	158.83	184.75	109
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.02	-1.27	-0.71	-0.26	0.00	0.20	0.68	1.41	85
Available-for-sale securities appreciation (depreciation) / T1 cap	-0.02	-1.79	-1.31	-0.82	-0.25	0.50	1.99	2.98	108
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.45	-0.33	-0.01	0.00	0.00	0.01	0.04	17
Percent of Investment Securities									
Held-to-maturity securities	15.89	0.00	0.00	0.05	8.86	33.14	47.68	55.16	108
Available-for-sale securities	84.11	44.84	52.32	66.86	91.14	99.95	100.00	100.00	108
US Treasury securities	6.79	0.00	0.00	0.00	1.37	12.87	27.93	33.51	108
US agency securities (excluding Mortgage-backed securities)	4.55	0.00	0.00	0.08	1.60	7.98	17.93	25.79	108
Municipal securities	9.15	0.00	0.00	0.71	5.31	17.21	30.39	42.36	108
Mortgage-backed securities	65.24	15.21	31.62	49.28	68.14	82.94	93.31	96.84	108
Asset-backed securities	1.71	0.00	0.00	0.00	0.00	2.42	7.68	16.29	108
Other debt securities	2.58	0.00	0.00	0.02	0.52	3.98	12.78	17.63	108
Mutual funds and equity securities	0.47	0.00	0.00	0.00	0.23	0.76	1.71	3.65	108
Debt securities 1 year or less	11.90	0.37	1.07	3.26	7.41	19.18	32.43	43.25	108
Debt securities 1 to 5 years	19.94	0.49	1.41	5.36	15.10	29.60	54.10	61.33	108
Debt securities over 5 years	63.23	8.10	25.59	39.62	69.59	84.19	92.74	95.89	108
Pledged securities	36.45	5.01	8.73	18.42	35.25	53.77	69.59	76.54	108
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.18	1.21	108
Percent Change from Prior Like Quarter									
Short-term investments	1.30	-36.92	-30.73	-19.60	-6.18	19.04	54.28	78.21	109
Investment securities	9.12	-12.54	-6.16	-1.96	4.70	17.76	40.65	56.13	107
Core deposits	9.59	-11.46	-2.15	0.49	6.60	17.42	28.49	43.36	108
Noncore funding	0.10	-38.62	-30.02	-15.58	-2.93	8.82	46.17	92.27	109

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2017

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments	23.57	5.28	9.55	15.31	20.49	30.47	43.78	60.52	110
Standby letters of credit	0.98	0.00	0.07	0.28	0.68	1.39	2.83	4.41	110
Commercial and similar letters of credit	0.03	0.00	0.00	0.00	0.01	0.04	0.12	0.20	110
Securities lent	0.67	0.00	0.00	0.00	0.00	0.00	1.33	21.92	110
Credit derivatives - notional amount (BHC as guarantor)	0.25	0.00	0.00	0.00	0.00	0.25	0.81	5.48	110
Credit derivatives - notional amount (BHC as beneficiary)	0.47	0.00	0.00	0.00	0.00	0.15	1.17	16.77	110
Credit derivative contracts w/ purchased credit protection - invest grade	0.20	0.00	0.00	0.00	0.00	0.06	0.64	5.73	110
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.57	0.00	0.00	0.00	0.00	0.07	1.25	17.17	110
Derivative contracts	73.98	0.89	1.58	5.41	15.51	53.95	258.86	1260.89	110
Interest rate contracts	54.04	0.74	1.34	5.12	14.88	42.98	160.24	1018.45	110
Interest rate futures and forward contracts	16.48	0.00	0.00	0.03	0.60	3.24	140.27	250.51	110
Written options contracts (interest rate)	2.72	0.00	0.00	0.08	0.65	2.41	6.89	38.51	110
Purchased options contracts (interest rate)	2.37	0.00	0.00	0.00	0.08	1.78	7.37	53.82	110
Interest rate swaps	26.13	0.00	0.21	3.99	11.56	23.50	51.75	530.52	110
Foreign exchange contracts	9.20	0.00	0.00	0.00	0.12	2.22	8.71	267.87	110
Futures and forward foreign exchange contracts	5.09	0.00	0.00	0.00	0.09	1.61	5.80	154.03	110
Written options contracts (foreign exchange)	0.07	0.00	0.00	0.00	0.00	0.00	0.31	2.23	110
Purchased options contracts (foreign exchange)	0.07	0.00	0.00	0.00	0.00	0.00	0.23	2.41	110
Foreign exchange rate swaps	1.49	0.00	0.00	0.00	0.00	0.06	2.27	62.60	110
Equity, commodity, and other derivative contracts	3.36	0.00	0.00	0.00	0.00	0.56	10.97	79.10	110
Commodity and other futures and forward contracts	0.29	0.00	0.00	0.00	0.00	0.00	1.27	8.53	110
Written options contracts (commodity and other)	1.10	0.00	0.00	0.00	0.00	0.11	2.05	26.09	110
Purchased options contracts (commodity and other)	0.99	0.00	0.00	0.00	0.00	0.11	1.91	25.68	110
Commodity and other swaps	0.25	0.00	0.00	0.00	0.00	0.05	1.92	2.89	110
Percent of Average Loans and Leases									
Loan commitments	45.31	8.31	15.14	25.36	34.10	60.47	109.82	156.69	110

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	92.67	33.75	69.68	88.74	98.70	100.00	100.00	100.00	110
Foreign exchange contracts	3.86	0.00	0.00	0.00	0.60	5.34	16.49	39.97	110
Equity, commodity, and other contracts	1.53	0.00	0.00	0.00	0.00	2.10	9.03	16.73	110
Futures and forwards									
	16.05	0.00	0.00	2.84	9.03	27.79	56.40	84.33	110
Written options									
	8.09	0.00	0.00	1.60	4.30	10.99	29.68	39.21	110
Exchange-traded	0.27	0.00	0.00	0.00	0.00	0.00	1.77	6.52	110
Over-the-counter	6.86	0.00	0.00	0.78	3.67	9.46	27.45	38.63	110
Purchased options									
	4.54	0.00	0.00	0.00	2.38	7.13	14.80	36.86	110
Exchange-traded	0.43	0.00	0.00	0.00	0.00	0.00	2.66	6.64	110
Over-the-counter	3.09	0.00	0.00	0.00	0.71	5.72	11.14	19.61	110
Swaps	65.00	0.12	5.44	41.86	74.43	92.52	98.07	99.70	110
Held for trading									
	43.81	0.00	0.00	0.00	54.15	89.17	96.62	99.38	110
Interest rate contracts	36.02	0.00	0.00	0.00	33.28	73.28	87.88	92.89	110
Foreign exchange contracts	2.17	0.00	0.00	0.00	0.00	2.15	13.19	24.86	110
Equity, commodity, and other contracts	0.80	0.00	0.00	0.00	0.00	0.04	4.24	9.71	110
Non-traded									
	56.19	0.62	3.38	10.83	45.85	100.00	100.00	100.00	110
Interest rate contracts	52.75	0.00	0.53	7.98	38.83	99.46	100.00	100.00	110
Foreign exchange contracts	0.57	0.00	0.00	0.00	0.00	0.39	3.30	8.42	110
Equity, commodity, and other contracts	0.19	0.00	0.00	0.00	0.00	0.00	1.21	3.66	110
Derivative contracts (excluding futures and FX 14 days or less)									
	93.99	54.05	62.64	87.95	95.72	100.00	105.65	174.61	110
One year or less	33.32	0.01	2.06	9.71	20.88	53.30	92.05	99.86	110
Over 1 year to 5 years	27.88	0.00	0.00	11.60	31.48	42.86	57.60	70.48	110
Over 5 years	27.89	0.00	0.00	8.30	23.45	50.20	72.95	86.49	110
Gross negative fair value (absolute value)	0.66	0.09	0.14	0.38	0.67	0.88	1.20	1.69	110
Gross positive fair value	0.72	0.08	0.19	0.47	0.72	0.97	1.28	1.45	110
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.01	0.03	0.20	1.35	109
Gross positive fair value (X)	0.06	0.00	0.00	0.00	0.01	0.04	0.20	1.38	109
Held for trading (X)	0.05	0.00	0.00	0.00	0.01	0.03	0.18	1.32	109
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	109
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.01	0.03	0.15	0.41	109
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
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	109
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Other Ratios									
Current credit exposure / Risk-weighted assets	0.51	0.00	0.00	0.03	0.11	0.37	2.58	6.62	109

BHCPR PERCENTILE DISTRIBUTION REPORT

Allowance and Net Loan and Lease Losses

Peer Group: 1
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.16	-0.02	0.00	0.06	0.12	0.21	0.38	1.10	110
Provision for loan and lease losses / Average loans and leases	0.27	-0.03	0.00	0.08	0.18	0.32	0.59	2.13	110
Provision for loan and lease losses / Net losses	153.61	-172.27	26.06	86.82	120.23	160.07	425.58	871.42	109
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	0.26	0.43	0.71	0.99	1.19	1.48	2.70	110
Allowance for loan and lease losses / Total loans and leases	0.99	0.26	0.42	0.69	0.98	1.18	1.45	2.69	110
Allowance for loan and lease losses / Net loans and leases losses (X)	9.87	1.43	2.05	3.25	5.85	12.20	31.87	48.39	101
Allowance for loan and lease losses / Nonaccrual assets	180.90	50.29	62.96	109.83	155.45	233.09	336.21	577.40	108
ALLL/90+ days past due + nonaccrual loans and leases	137.83	39.72	51.30	80.72	124.23	182.28	278.30	336.25	110
Gross loan and lease losses / Average loans and leases	0.31	0.02	0.05	0.10	0.23	0.41	0.70	1.98	110
Recoveries / Average loans and leases	0.10	0.00	0.01	0.04	0.09	0.13	0.21	0.35	110
Net losses / Average loans and leases	0.22	0.00	0.00	0.04	0.15	0.29	0.52	1.68	110
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	110
Recoveries / Prior year-end losses	25.52	2.95	6.62	14.43	23.44	35.30	53.35	64.83	109
Earnings coverage of net losses (X)	23.93	-37.50	1.65	6.21	11.49	29.06	90.53	135.27	109
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.06	-0.03	-0.01	0.01	0.05	0.09	0.13	108
Real estate loans secured by 1-4 family	0.04	-0.06	-0.03	0.00	0.03	0.08	0.14	0.21	108
Revolving	0.08	-0.26	-0.13	0.00	0.03	0.18	0.38	0.68	103
Closed-end	0.03	-0.06	-0.04	0.00	0.01	0.06	0.13	0.19	108
Commercial real estate loans	0.00	-0.07	-0.05	-0.02	0.00	0.02	0.07	0.10	107
Construction and land development	-0.03	-0.24	-0.17	-0.06	-0.01	0.00	0.03	0.12	101
1-4 family	-0.01	-0.07	-0.05	-0.01	0.00	0.00	0.00	0.02	101
Other	-0.02	-0.20	-0.15	-0.05	0.00	0.00	0.03	0.12	101
Multifamily	-0.01	-0.10	-0.05	-0.01	0.00	0.00	0.01	0.02	102
Nonfarm nonresidential	0.02	-0.05	-0.03	-0.01	0.00	0.04	0.12	0.18	105
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.07	105
Other	0.01	-0.05	-0.03	-0.01	0.00	0.02	0.10	0.14	105
Real estate loans secured by farmland	0.01	-0.05	-0.03	0.00	0.00	0.00	0.12	0.18	87
Commercial and industrial loans	0.35	-0.07	0.00	0.07	0.24	0.54	0.99	2.36	107
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	54
Loans to individuals	1.34	0.16	0.21	0.53	1.06	1.96	3.18	4.03	94
Credit card loans	3.29	0.20	0.92	2.31	3.12	3.96	5.49	8.08	66
Agricultural loans	0.13	-0.06	-0.01	0.00	0.00	0.12	0.76	1.60	81
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Other loans and leases	0.14	-0.03	0.00	0.00	0.06	0.25	0.48	0.93	108

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2017

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.45	0.02	0.12	0.22	0.37	0.62	1.08	1.90	110
90+ days past due loans and leases	0.19	0.00	0.00	0.02	0.07	0.33	0.82	1.10	110
Nonaccrual loans and leases	0.64	0.07	0.19	0.37	0.58	0.93	1.27	1.76	110
90+ days past due and nonaccrual loans and leases	0.88	0.23	0.33	0.44	0.78	1.24	1.71	2.42	110
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.13	110
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.13	110
Nonaccrual restructured	0.22	0.00	0.01	0.06	0.20	0.32	0.51	0.68	110
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	110
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	110
Nonaccrual loans held for sale	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.06	110
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.46	0.02	0.12	0.22	0.37	0.62	1.08	1.93	110
90+ days past due assets	0.21	0.00	0.00	0.02	0.07	0.33	0.82	1.10	110
Nonaccrual assets	0.66	0.10	0.23	0.37	0.59	0.93	1.28	1.76	110
30+ days past due and nonaccrual assets	1.37	0.39	0.54	0.73	1.23	1.80	2.64	4.35	110
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.55	0.06	0.14	0.30	0.52	0.75	1.09	1.24	110
90+ past due and nonaccrual assets + other real estate owned	0.61	0.07	0.18	0.37	0.57	0.82	1.14	1.34	110
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	0.74	0.07	0.18	0.43	0.76	0.99	1.29	1.57	110
Allowance for loan and leases losses	125.74	37.48	53.60	78.06	115.86	156.66	232.21	290.59	110
Equity cap + allowance for loan and lease losses	6.00	0.56	1.61	3.50	5.50	8.37	11.13	12.77	110
Tier 1 cap + allowance for loan and lease losses	7.52	0.89	2.09	4.65	7.56	9.87	13.29	16.09	110
Loans and Leases + other real estate owned	1.18	0.25	0.42	0.67	1.18	1.53	2.06	2.86	110

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2017

Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.41	0.01	0.06	0.15	0.32	0.61	1.00	1.59	108
	90+ days past due	0.24	0.00	0.00	0.00	0.04	0.32	1.10	2.14	108
	Nonaccrual	0.68	0.05	0.12	0.29	0.54	0.95	1.69	2.50	108
Commercial and industrial	30-89 days past due	0.30	0.00	0.02	0.11	0.24	0.43	0.84	1.00	107
	90+ days past due	0.06	0.00	0.00	0.00	0.02	0.09	0.31	0.42	107
	Nonaccrual	0.98	0.00	0.04	0.26	0.81	1.60	2.29	3.16	107
Individuals	30-89 days past due	1.07	0.00	0.09	0.44	0.95	1.55	2.61	3.37	109
	90+ days past due	0.21	0.00	0.00	0.00	0.09	0.38	0.69	1.32	109
	Nonaccrual	0.22	0.00	0.00	0.01	0.10	0.33	0.94	1.37	109
Depository institution loans	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.76	54
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.10	54
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	54
Agricultural	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.37	1.06	1.61	81
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.30	81
	Nonaccrual	0.79	0.00	0.00	0.00	0.21	1.12	3.73	5.63	81
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.31	12
Other loans and leases	30-89 days past due	0.15	0.00	0.00	0.00	0.05	0.19	0.68	1.23	108
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.24	108
	Nonaccrual	0.12	0.00	0.00	0.00	0.03	0.22	0.47	0.85	108

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: 09/30/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.63	0.02	0.12	0.24	0.47	0.93	1.60	2.33	108
	90+ days past due	0.42	0.00	0.00	0.00	0.06	0.43	2.22	3.90	108
	Nonaccrual	0.96	0.04	0.12	0.31	0.73	1.50	2.41	3.50	108
Revolving	30-89 days past due	0.66	0.00	0.05	0.28	0.47	0.88	1.41	3.52	103
	90+ days past due	0.07	0.00	0.00	0.00	0.01	0.12	0.34	0.44	103
	Nonaccrual	1.06	0.00	0.00	0.21	0.54	1.59	4.14	6.15	103
Closed-End	30-89 days past due	0.68	0.00	0.08	0.20	0.48	0.99	1.79	2.53	108
	90+ days past due	0.49	0.00	0.00	0.00	0.07	0.47	2.55	4.36	108
	Nonaccrual	0.96	0.04	0.12	0.31	0.75	1.42	2.50	3.47	108
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.01	0.02	0.06	0.09	0.12	108
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	108
	Nonaccrual	0.07	0.00	0.00	0.01	0.04	0.14	0.22	0.31	108
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.03	0.12	0.25	0.44	0.58	107
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.18	0.30	107
	Nonaccrual	0.33	0.00	0.03	0.11	0.28	0.48	0.68	0.96	107
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.09	0.30	0.51	1.03	101
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.33	101
	Nonaccrual	0.23	0.00	0.00	0.02	0.15	0.33	0.77	1.61	101
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.29	101
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.10	101
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.11	0.26	101
Other	30-89 days past due	0.12	0.00	0.00	0.00	0.05	0.20	0.40	1.03	101
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.28	101
	Nonaccrual	0.18	0.00	0.00	0.01	0.10	0.28	0.62	1.29	101
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.01	0.14	0.36	0.58	102
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.18	102
	Nonaccrual	0.09	0.00	0.00	0.00	0.03	0.15	0.35	0.51	102
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.04	0.14	0.23	0.50	0.76	105
	90+ days past due	0.05	0.00	0.00	0.00	0.02	0.07	0.24	0.36	105
	Nonaccrual	0.41	0.00	0.02	0.15	0.34	0.60	0.97	1.10	105
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.01	0.06	0.11	0.17	0.20	105
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.17	105
	Nonaccrual	0.22	0.00	0.00	0.07	0.17	0.37	0.66	0.73	105
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.04	0.14	0.33	0.62	105
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.12	0.21	105
	Nonaccrual	0.14	0.00	0.00	0.02	0.09	0.25	0.42	0.71	105
Farmland	30-89 days past due	0.17	0.00	0.00	0.00	0.00	0.20	0.97	1.23	87
	90+ days past due	0.09	0.00	0.00	0.00	0.00	0.01	0.65	1.41	87
	Nonaccrual	0.96	0.00	0.00	0.00	0.08	1.85	4.54	7.14	87
Credit card	30-89 days past due	1.34	0.00	0.20	0.87	1.20	1.55	2.34	4.07	66
	90+ days past due	0.72	0.00	0.00	0.12	0.86	1.21	1.63	1.87	66
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.02	0.49	1.15	66

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 1
Date: 09/30/2017**Regulatory Capital Components and Ratios (Beginning March
2015, Page 14 Applies to all Institutions)**FR BHCPR
Page 14

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.25	9.28	9.57	10.42	11.91	13.19	16.69	18.00	110
Common equity tier 1 capital, column B	0.45	0.00	0.00	0.00	0.00	0.00	0.00	12.06	110
Tier 1 capital, column A	13.04	9.92	10.42	11.37	12.32	14.55	17.34	18.60	110
Tier 1 capital, column B	0.52	0.00	0.00	0.00	0.00	0.00	0.00	13.90	110
Total capital, column A	14.71	11.81	12.18	13.03	14.25	16.07	18.66	21.24	110
Total capital, column B	0.58	0.00	0.00	0.00	0.00	0.00	0.00	15.91	110
Tier 1 leverage	9.60	7.05	7.64	8.62	9.46	10.35	11.94	13.04	110

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 09/30/2017

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.38	110
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.23	0.00	0.00	0.00	49.11	100.00	100.00	100.00	31
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.77	0.00	0.00	0.00	50.89	100.00	100.00	100.00	31
Seperate account assets (L/H) / Total life assets	2.35	0.00	0.00	0.00	0.00	0.00	0.00	47.02	21
Insurance activities revenue / Adjusted operating income	0.60	0.00	0.00	0.00	0.10	0.73	2.41	7.08	110
Premium income / Insurance activities revenue	3.85	0.00	0.00	0.00	0.00	0.49	27.92	50.13	88
Credit related premium income / Total premium income	46.57	0.00	0.00	0.00	12.44	100.00	100.00	100.00	24
Other premium income / Total premium income	53.43	0.00	0.00	0.00	87.56	100.00	100.00	100.00	24
Insurance underwriting net income / Consolidated net income	0.05	0.00	0.00	0.00	0.00	0.00	0.14	1.24	110
Insurance net income (P/C) / Equity (P/C)	6.55	-13.48	-1.44	0.00	2.71	7.51	25.09	36.71	21
Insurance net income (L/H) / Equity (L/H)	-1.12	-19.88	-5.31	0.33	1.90	7.23	11.30	19.90	19
Insurance benefits, losses, expenses / Insurance premiums	132.64	3.95	14.03	55.55	78.98	142.22	457.89	541.49	24
Reinsurance recovery (P/C) / Total assets (P/C)	0.44	0.00	0.00	0.00	0.00	0.00	2.14	4.26	21
Reinsurance recovery (L/H) / Total assets (L/H)	1.76	0.00	0.00	0.00	0.00	0.00	0.00	35.14	21
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	110
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.82	0.00	0.00	2.92	9.62	16.51	22.58	24.73	110
Broker-dealer Activities									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.08	13.20	22.48	110

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.08	0.00	0.00	0.00	0.00	2.21	5.25	8.25	84
Cost: Interest-bearing deposits	0.50	0.04	0.06	0.23	0.48	0.80	0.94	1.13	31
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	65.33	0.07	0.07	0.08	0.11	97.97	156.69	176.26	3
Commercial and industrial loans	1.15	0.01	0.03	0.14	0.35	1.81	4.63	6.40	23
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Growth Rates									
Net loans and leases	6.02	-59.05	-48.82	-17.30	3.24	24.34	61.79	326.18	79
Total selected assets	13.70	-65.36	-53.05	-17.07	2.21	28.56	108.41	335.00	84
Deposits	-21.15	-100.00	-100.00	-42.22	-1.65	9.52	24.09	35.74	36

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 09/30/2017

Parent Company Analysis - Part 1

 FR BHCPR
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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	8.35	2.89	4.74	6.80	8.35	10.22	11.59	13.98	110
Bank net income / Average equity investment in banks	9.38	2.96	5.05	7.39	8.56	10.79	15.80	18.83	95
Nonbank net income / Average equity investment in nonbanks	6.01	-19.39	-2.00	0.40	4.10	11.42	20.47	26.48	95
Sub BHCs net income / Average equity investment in sub BHCs	8.01	0.92	1.98	4.95	8.40	10.57	13.07	15.16	27
Bank net income / Parent net income	79.05	0.00	0.00	74.01	100.71	106.05	109.70	127.00	108
Nonbank net income / Parent net income	7.18	0.00	0.00	0.05	1.07	7.28	25.44	84.25	90
Sub BHCs net income / Parent net income	76.78	2.77	8.93	41.17	100.02	103.17	106.38	116.33	26
Leverage									
Total liabilities / Equity capital	19.83	0.07	0.55	5.20	11.98	28.99	68.40	109.34	110
Total debt / Equity capital	13.71	0.00	0.00	0.00	7.54	20.07	52.02	102.15	110
Total debt + NP to subs that issued trust preferred / Equity capital	15.97	0.00	0.00	3.82	10.69	23.05	52.09	102.52	110
Total debt + Loans guaranteed for affiliate / Equity capital	14.10	0.00	0.00	0.00	7.54	20.17	61.39	103.84	110
Total debt / Equity capital - excess over fair value	13.87	0.00	0.00	0.00	7.61	20.07	53.87	102.23	110
Long-term debt / Equity capital	12.48	0.00	0.00	0.00	7.43	17.95	50.98	81.84	110
Short-term debt / Equity capital	1.23	0.00	0.00	0.00	0.00	0.52	7.09	22.23	110
Current portion of long-term debt / Equity capital	0.17	0.00	0.00	0.00	0.00	0.00	0.81	3.24	110
Excess cost over fair value / Equity capital	0.16	0.00	0.00	0.00	0.00	0.00	0.61	3.64	110
Long-term debt / Consolidated long-term debt	26.61	0.00	0.00	0.00	19.23	53.05	75.94	88.01	109
Double Leverage									
Equity investment in subs / Equity capital	101.79	82.25	90.52	98.29	102.17	106.62	112.85	120.87	110
Total investment in subs / Equity capital	109.98	92.13	95.55	99.71	104.63	112.98	147.27	180.43	110
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)	0.26	-3.26	-1.01	-0.22	0.31	0.81	1.68	2.94	109
Equity investment in subs - equity cap / Net income-div (X)	1.54	0.15	0.36	0.55	1.05	1.91	4.36	6.66	63
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	142.91	41.58	53.73	94.20	113.35	201.28	285.13	340.95	110
Cash flow from operations + noncash + op exchange / Op exchange + div	142.86	14.16	57.64	96.26	123.27	185.49	283.21	349.61	110
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	79.87	-154.39	-110.76	38.57	98.67	128.04	227.68	268.97	110
Pretax operating income + interest expenses / Interest expense	1568.18	-113.57	9.87	170.61	689.26	1401.10	6088.34	18679.86	79
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1419.60	-39.11	76.13	220.01	895.79	1517.12	5020.83	9475.73	98
Dividends + interest from subs / Interest expenses + dividends	168.23	9.48	46.37	96.85	125.40	239.05	385.32	405.05	106
Fees + other income from subs / Salary + other expenses	15.68	0.00	0.00	0.00	0.00	28.30	74.73	85.91	109
Net income / Current part of long-term debt + preferred dividends (X)	18.60	0.48	2.00	5.63	18.00	24.03	44.20	79.73	59
Other Ratios									
Net assets repriceable in 1 year / Total assets	3.71	-7.89	-3.27	0.00	3.23	7.63	13.70	16.38	110
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.41	0.00	0.00	0.00	0.00	0.00	0.47	2.23	14
Nonaccrual	9.32	0.00	0.00	0.00	0.00	1.25	18.65	51.54	14
Total	9.73	0.00	0.00	0.00	0.00	2.46	19.35	51.54	14
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	110
To nonbank subsidiaries	0.18	0.00	0.00	0.00	0.00	0.00	0.00	5.88	110
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Total	0.18	0.00	0.00	0.00	0.00	0.00	0.00	5.88	110
As a Percent of Consolidated BHC Assets									
Nonbank assets of nonbank subsidiaries	5.56	0.00	0.00	0.00	0.21	2.64	27.91	63.32	110
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Combined foreign nonbank sub assets	0.13	0.00	0.00	0.00	0.00	0.02	0.39	3.64	110

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	71.36	3.48	19.18	33.66	66.82	102.65	148.58	173.62	93
Dividends paid / Net income	27.89	0.00	0.00	16.23	31.56	41.59	61.37	71.00	109
Net income - dividends / Average equity	5.76	1.57	2.30	4.25	5.79	7.12	9.08	11.12	110
Percent of Dividends Paid									
Dividends from bank subsidiaries	132.83	0.00	0.00	42.20	111.39	231.57	328.08	419.62	97
Dividends from nonbank subsidiaries	10.63	0.00	0.00	0.00	0.17	5.53	41.46	156.49	97
Dividends from subsidiary BHCs	18.58	0.00	0.00	0.00	0.00	0.00	155.23	246.74	97
Dividends from all subsidiaries	198.91	0.00	54.95	103.91	141.94	295.75	432.53	515.00	97
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	49.05	0.00	0.00	24.34	49.29	81.34	99.88	108.89	92
Interest income from bank subsidiaries	0.56	0.00	0.00	0.00	0.03	0.86	2.59	3.71	92
Mortgage and service fees from bank subsidiaries	2.27	0.00	0.00	0.00	0.00	1.42	13.21	26.54	92
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.23	92
Operating income from bank subsidiaries	54.96	0.00	1.90	24.80	53.62	87.57	109.71	134.47	92
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	72.48	0.00	0.00	0.00	61.88	105.75	200.35	390.97	72
Interest income from nonbank subsidiaries	13.91	0.00	0.00	0.00	0.47	15.60	47.45	168.06	72
Mortgage and serv fees from nonbank subsidiaries	0.85	0.00	0.00	0.00	0.00	0.00	2.02	16.78	72
Other income from nonbank subsidiaries	1.32	0.00	0.00	0.00	0.00	0.00	6.95	24.41	72
Operating income from nonbank subsidiaries	141.60	0.29	1.29	19.13	100.00	158.40	560.64	907.74	72
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	40.75	0.00	0.00	0.00	35.11	73.49	87.10	195.19	26
Interest income from subsidiary BHCs	2.30	0.00	0.00	0.00	0.00	1.52	12.79	21.82	26
Mortgage and service fees from subsidiary BHCs	0.48	0.00	0.00	0.00	0.00	0.00	0.00	9.04	26
Other income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.14	26
Operating income from subsidiary BHCs	45.76	0.00	0.00	0.01	46.77	74.73	96.78	199.34	26
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	58.48	0.00	0.00	0.00	83.35	97.11	99.67	99.99	108
Interest income from bank subsidiaries	0.79	0.00	0.00	0.00	0.04	1.24	3.63	9.79	108
Mortgage and service fees from bank subsidiaries	2.21	0.00	0.00	0.00	0.00	0.04	14.32	26.31	108
Other income from bank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.09	2.73	108
Operating income from bank subsidiaries	66.49	0.00	0.00	25.52	95.21	99.10	99.94	100.00	108
Dividends from nonbank subsidiaries	2.99	0.00	0.00	0.00	0.06	2.79	14.85	31.04	108
Interest income from nonbank subsidiaries	3.71	0.00	0.00	0.00	0.00	0.77	20.55	76.11	108
Mortgage and service fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.09	0.73	108
Other income from nonbank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.00	0.27	2.86	108
Operating income from nonbank subsidiaries	10.98	0.00	0.00	0.01	0.63	12.12	61.61	94.52	108
Dividends from subsidiary BHCs	5.56	0.00	0.00	0.00	0.00	0.00	54.29	79.51	108
Interest income from subsidiary BHCs	0.15	0.00	0.00	0.00	0.00	0.00	0.00	5.51	108
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Operating income from subsidiary BHCs	6.58	0.00	0.00	0.00	0.00	0.00	69.09	82.55	108
Loans and advances from subsidiaries / Short term debt	69.93	0.00	0.00	0.00	32.38	62.48	118.32	575.44	31
Loans and advances from subsidiaries / Total debt	42.41	0.00	0.00	0.00	8.45	49.70	118.79	522.57	78

BHCPR Reporters for Quarter Ending 09/30/2017

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2017 and Other Notes</u>
1562859	164,013,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,808,976	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	16,933,213	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	30,064,547	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	13,950,251	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
3153130	10,280,028	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1097614	14,764,200	BANCORPSOUTH, INC.	TUPELO, MS	
1073757	2,285,062,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	17,268,302	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	354,397,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	29,554,831	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	10,443,086	BANNER CORPORATION	WALLA WALLA, WA	
5006575	175,284,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	220,340,000	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	85,683,660	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	130,628,444	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	146,031,929	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	33,304,584	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,774,222	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4037349	10,503,109	CADENCE BANCORP LLC	HOUSTON, TX	Moved from Peer 2
4160939	10,146,387	CAPITAL BANK FINANCIAL CORP.	CHARLOTTE, NC	
2277860	361,401,885	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	15,728,417	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,600,582	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	19,354,308	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
5014141	24,954,278	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	49,335,542	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,889,133,000	CITIGROUP INC.	NEW YORK, NY	
1132449	151,763,761	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	72,268,506	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,004,003	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,839,219	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	219,902,273	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	31,031,511	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	10,471,927	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
2816906	164,939,000	DB USA CORPORATION	NEW YORK, NY	
3846375	97,607,888	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	60,375,233	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	36,328,931	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	10,732,783	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	31,123,295	F.N.B. CORPORATION	PITTSBURGH, PA	
3944628	10,229,332	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	Moved from Peer 2
1070345	142,264,097	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,173,648	FIRST BANCORP	SAN JUAN, PR	
1075612	34,584,154	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1094640	29,624,384	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	12,206,273	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208184	14,267,142	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	

1020902	19,425,800	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	17,392,225	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	16,880,117	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	19,979,023	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	930,161,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	11,690,011	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	26,824,851	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	13,532,800	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	14,255,967	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	14,150,134	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	286,417,743	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	101,988,125	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	27,976,635	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	12,173,651	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	24,795,214	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	34,975,668	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,563,074,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	137,129,912	KEYCORP	CLEVELAND, OH	
1037003	120,401,804	M&T BANK CORPORATION	BUFFALO, NY	
1090987	20,116,535	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	14,882,527	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
5034792	42,411,000	MIZUHO AMERICAS LLC	NEW YORK, NY	
1378434	154,851,910	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	48,457,891	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	131,400,245	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	15,065,845	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	22,242,933	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	43,975,251	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	10,126,300	PINNACLE BANCORP, INC.	OMAHA, NE	Moved from Peer 2
2925657	21,790,371	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	375,255,765	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	42,601,000	POPULAR, INC.	SAN JUAN, PR	
1109599	22,147,651	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3226762	138,285,183	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	123,518,484	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	10,323,687	RENASANT CORPORATION	TUPELO, MS	Moved from Peer 2
3981856	131,986,117	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1133437	11,169,110	SOUTH STATE CORPORATION	COLUMBIA, SC	
1111435	235,999,818	STATE STREET CORPORATION	BOSTON, MA	
3083291	16,785,971	STERLING BANCORP	MONTEBELLO, NY	
1131787	208,366,352	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	50,756,864	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	92,547,974	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	31,642,123	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	23,019,204	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	374,292,622	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	24,401,126	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	13,692,513	THIRD FEDERAL SAVINGS AND LOAN OF CLEVELAND, MHC	CLEVELAND, OH	
1079562	13,884,655	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	459,227,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	146,088,484	UBS AMERICAS HOLDING LLC	NEW YORK, NY	
1049828	20,279,503	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	25,695,663	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	19,129,978	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	11,130,747	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	

1048773	23,780,661	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	15,253,580	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	26,364,345	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,934,939,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	19,922,221	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	27,359,794	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	65,563,954	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 110 bank holding companies.