

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)	3.25	3.21	3.22	3.22	3.28
+ Non-interest income	0.91	0.99	0.97	0.99	1.04
- Overhead expense	2.55	2.67	2.68	2.70	2.95
- Provision for loan and lease losses	0.11	0.12	0.12	0.11	0.11
+ Securities gains (losses)	0.01	0.02	0.02	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.55	1.48	1.47	1.44	1.39
Net operating income	1.04	1.00	1.00	0.95	0.94
Net income	1.04	1.00	1.00	0.95	0.95
Net income (sub-chapter S adjusted)	1.07	1.07	1.06	1.02	1.39
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.00	3.92	3.93	3.93	4.06
Interest expense	0.51	0.44	0.44	0.42	0.45
Net interest income (tax equivalent)	3.50	3.48	3.48	3.49	3.58
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.08	0.10	0.11	0.09	0.15
Earnings coverage of net losses (X)	32.48	-3.49	9.22	11.53	20.50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	1.03	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	0.96	1.02	0.99	1.10	1.24
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.72	0.71	0.87	1.28
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.26	0.27	0.30	0.35	0.45
Liquidity and Funding					
Net noncore funding dependence	13.44	15.78	16.29	16.95	16.63
Net short-term noncore funding dependence	8.87	8.47	9.53	9.14	8.66
Net loans and leases / Total assets	71.91	70.67	71.18	69.95	67.34
Capitalization					
Tier 1 leverage ratio	9.97	9.84	9.84	10.02	10.22
Equity capital / Total assets	10.86	10.72	10.58	10.85	11.23
Equity capital + minority interest / Total assets	10.91	10.77	10.62	10.91	11.37
Tier 1 common equity capital / Total risk-weighted assets	11.97	11.88	11.79	12.13	12.18
Net Loans and leases / Equity capital (X)	6.74	6.71	6.80	6.56	6.11
Cash dividends / Net income	28.75	28.94	29.36	30.01	30.59
Cash dividends / Net income (sub-chapter S adjusted)	22.70	27.37	21.80	34.64	31.66
Retained earnings / Average equity capital	6.74	6.31	6.26	5.72	5.44
Growth Rates					
Assets	9.74	13.77	12.34	12.70	11.14
Equity capital	12.44	12.19	11.77	10.30	12.08
Net loans and leases	12.30	15.62	14.27	15.14	15.12
Noncore funding	-5.19	13.63	12.03	12.05	14.48
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.07	0.03	0.02	0.01
Long-term debt / Equity capital	4.18	3.66	3.78	2.30	1.82
Equity investment in subs / Equity capital	105.18	105.24	105.23	103.38	102.90
Cash FR op + noncash + op expenses / Op expenses + dividends	95.73	111.98	111.02	123.42	122.91

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	3.72	3.63	3.64	3.63	3.71
Less: Interest expense	0.48	0.41	0.41	0.39	0.41
Equals: Net interest income (tax equivalent)	3.25	3.21	3.22	3.22	3.28
Plus: Non-interest income	0.91	0.99	0.97	0.99	1.04
Equals: adjusted operating income (tax equivalent)	4.21	4.24	4.24	4.26	4.43
Less: Overhead Expense	2.55	2.67	2.68	2.70	2.95
Less: Provision for loan and lease losses	0.11	0.12	0.12	0.11	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	0.01	0.02	0.02	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)	1.55	1.48	1.47	1.44	1.39
Less: Applicable income taxes (tax equivalent)	0.50	0.49	0.48	0.48	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.04	1.00	1.00	0.95	0.94
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.04	1.00	1.00	0.95	0.95
Memo: Net income (last four quarters)	1.02	0.98	1.00	0.96	0.95
Net income-BHC and noncontrolling (minority) interest	1.04	1.00	1.00	0.96	0.95
Margin Analysis					
Average earning assets / Average assets	93.25	92.72	92.80	92.49	91.79
Average interest-bearing funds / Average assets	69.65	70.25	70.45	70.40	70.10
Interest income (tax equivalent) / Average earning assets	4.00	3.92	3.93	3.93	4.06
Interest expense / Average earning assets	0.51	0.44	0.44	0.42	0.45
Net interest income (tax equivalent) / Average earning assets	3.50	3.48	3.48	3.49	3.58
Yield or Cost					
Total loans and leases (tax equivalent)	4.46	4.41	4.41	4.48	4.72
Interest-bearing bank balances	0.97	0.50	0.54	0.29	0.30
Fed funds sold and reverse repos	0.82	0.56	0.51	0.36	0.21
Trading assets	0.55	0.74	0.65	0.91	1.68
Total earning assets	3.91	3.84	3.84	3.85	3.99
Investment securities (tax equivalent)	2.58	2.52	2.51	2.44	2.52
US Treasury and agency securities (excluding Mortgage-backed securities)	1.67	1.73	1.70	1.62	1.49
Mortgage-backed securities	2.18	2.11	2.07	2.14	2.29
All other securities	3.80	3.69	3.69	3.67	3.88
Interest-bearing deposits	0.49	0.42	0.42	0.39	0.40
Time deposits of \$250K or more					
Time deposits < \$250K					
Other domestic deposits		0.27	0.27	0.24	0.23
Foreign deposits	0.77	0.38	0.40	0.11	0.23
Fed funds purchased and repos	0.68	0.55	0.59	0.50	0.54
Other borrowed funds and trading liabilities	1.43	1.30	1.27	1.45	1.70
All interest-bearing funds	0.68	0.58	0.58	0.55	0.53

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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	1.96	2.14	2.10	2.62	3.01
Overhead expenses / Net Interest Income + non-interest income	61.80	63.96	64.03	64.98	68.00
Percent of Average Assets					
Total overhead expense	2.55	2.67	2.68	2.70	2.95
Personnel expense	1.45	1.48	1.48	1.46	1.55
Net occupancy expense	0.32	0.33	0.33	0.34	0.37
Other operating expenses	0.76	0.84	0.84	0.86	1.00
Overhead less non-interest income	1.61	1.63	1.64	1.67	1.82
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.56	62.77	62.83	63.92	66.94
Personnel expense	34.77	35.01	35.07	34.95	35.49
Net occupancy expense	7.56	7.80	7.80	8.22	8.53
Other operating expenses	17.83	19.20	19.30	19.90	21.89
Total non-interest income	21.24	22.75	22.44	22.42	22.46
Fiduciary activities income	2.02	1.91	1.96	1.87	1.69
Service charges on domestic deposit accounts	3.83	4.10	4.14	4.51	4.70
Trading revenue	0.09	0.08	0.10	0.06	0.06
Investment banking fees and commissions	0.91	0.96	0.95	1.02	1.18
Insurance activities revenue	0.46	0.56	0.54	0.59	0.63
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.35	0.24	0.37	0.31	0.34
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.25	2.97	2.88	2.77	1.99
Other non-interest income	7.21	7.91	7.65	7.50	7.72
Overhead less non-interest income	38.71	39.40	39.46	40.47	42.47
Applicable income taxes / Pretax net operating income (tax equivalent)	27.18	28.56	27.97	28.22	26.67
Applicable income tax + TE / Pretax net operating income + TE	32.92	34.10	33.62	33.73	32.40

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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	53.31	52.13	52.89	51.85	48.91
Commercial and industrial loans	10.60	10.37	10.48	10.47	10.62
Loans to individuals	2.46	2.54	2.57	2.58	2.52
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.45	0.45	0.40	0.42	0.45
Other loans and leases	2.50	2.39	2.31	2.09	2.17
Net loans and leases	71.91	70.67	71.18	69.95	67.34
Debt securities over 1 year	14.46	14.62	14.93	15.71	16.23
Mutual funds and equity securities	0.08	0.08	0.09	0.08	0.09
Subtotal	86.88	86.26	86.78	86.83	85.07
Interest-bearing bank balances	2.63	2.95	2.44	2.42	2.61
Federal funds sold and reverse repos	0.03	0.05	0.03	0.02	0.04
Debt securities 1 year or less	1.93	1.89	1.97	1.98	2.10
Trading assets	0.03	0.06	0.03	0.03	0.05
Total earning assets	92.26	92.01	91.95	91.93	91.05
Non-interest cash and due from depository institutions	1.20	1.25	1.26	1.20	1.37
Other real estate owned	0.06	0.09	0.09	0.14	0.26
All other assets	6.47	6.65	6.70	6.76	7.32
Memoranda					
Short-term investments	5.04	5.41	4.89	4.78	5.23
US Treasury securities	0.13	0.13	0.20	0.26	0.19
US agency securities (excluding Mortgage-backed securities)	1.63	1.58	1.53	1.85	2.21
Municipal securities	3.05	3.18	3.28	2.86	2.64
Mortgage-backed securities	9.52	9.70	9.71	10.36	10.88
Asset-backed securities	0.19	0.25	0.25	0.26	0.15
Other debt securities	0.52	0.58	0.57	0.62	0.63
Loans held-for-sale	0.31	0.56	0.48	0.33	0.39
Loans not held-for-sale	71.77	70.07	70.85	69.93	67.12
Real estate loans secured by 1-4 family	16.42	16.82	16.69	16.96	16.85
Revolving	2.78	2.89	2.89	2.96	2.83
Closed-end, secured by first liens	12.92	13.17	13.05	13.14	13.02
Closed-end, secured by junior liens	0.39	0.46	0.45	0.52	0.63
Commercial real estate loans	33.83	32.50	33.44	32.03	29.10
Construction and land development	4.58	4.52	4.74	4.27	3.71
Multifamily	5.08	4.80	4.89	4.26	3.39
Nonfarm nonresidential	22.51	21.67	22.24	21.51	20.02
Real estate loans secured by farmland	0.70	0.66	0.63	0.65	0.65

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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	73.85	73.63	74.05	73.87	71.76
Real estate loans secured by 1-4 family	23.09	24.07	23.78	24.58	24.90
Revolving	3.88	4.07	4.05	4.21	4.11
Closed-end	18.72	19.59	19.29	19.90	20.31
Commercial real estate loans	46.98	45.96	46.86	45.56	42.58
Construction and land development	6.41	6.39	6.66	6.13	5.48
1-4 family	1.54	1.61	1.64	1.47	1.14
Other	4.83	4.71	4.97	4.56	4.15
Multifamily	6.91	6.63	6.67	5.95	5.01
Nonfarm nonresidential	31.41	30.83	31.41	30.89	29.47
Owner-occupied	10.76	11.25	11.41	11.63	11.45
Other	20.31	19.13	19.60	18.90	17.55
Real estate loans secured by farmland	1.06	1.03	0.97	1.02	1.00
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	15.31	15.22	15.29	15.47	16.36
Loans to individuals	3.66	3.93	4.01	4.08	3.99
Credit card loans	0.03	0.03	0.03	0.04	0.05
Agricultural loans	0.67	0.70	0.61	0.66	0.69
Other loans and leases	3.64	3.58	3.44	3.12	3.38
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	491.38	493.30	493.51	483.35	444.49
Real estate loans secured by 1-4 family	154.26	161.28	158.33	159.89	146.20
Revolving	26.49	27.95	27.64	28.31	28.81
Closed-end	124.44	131.15	128.16	129.21	115.76
Commercial real estate loans	312.28	308.34	312.00	300.67	280.28
Construction and land development	42.60	42.88	43.49	40.62	38.37
1-4 family	9.93	10.50	10.67	9.58	8.86
Other	32.03	31.60	32.30	30.24	28.99
Multifamily	46.75	44.44	44.34	39.61	27.50
Nonfarm nonresidential	208.51	205.83	208.50	202.84	201.60
Owner-occupied	70.72	75.02	74.92	76.05	80.92
Other	134.22	128.18	130.66	124.19	118.63
Real estate loans secured by farmland	6.50	6.26	6.01	6.09	7.07
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.02
Commercial and industrial loans	98.65	98.82	97.82	98.77	110.57
Loans to individuals	22.20	23.58	24.08	24.48	26.84
Credit card loans	0.17	0.19	0.20	0.25	0.38
Agricultural loans	4.27	4.31	3.78	4.01	5.13
Other loans and leases	23.55	23.10	22.36	19.59	22.07
Supplemental					
Non-owner occupied CRE loans / Gross loans	36.07	34.55	35.33	33.78	30.62
Non-owner occupied CRE loans / Total risk based capital	238.89	231.40	234.59	221.68	196.34
Construction and land development loans / Total risk based capital	42.60	42.88	43.49	40.62	38.37
Total CRE loans / Total risk based capital	314.88	310.99	314.88	303.67	282.74

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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	5.04	5.41	4.89	4.78	5.23
Liquid assets	16.65	17.29	16.73	18.02	19.39
Investment securities	17.03	17.31	17.49	18.50	19.08
Net loans and leases	71.91	70.67	71.18	69.95	67.34
Net loans, leases and standby letters of credit	72.39	71.16	71.65	70.48	67.95
Core deposits	69.92	67.51	67.98	67.08	65.47
Noncore funding	16.81	19.35	19.16	19.76	19.78
Time deposits of \$250K or more	3.43				
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.32	1.59	1.51	1.74	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	1.34	1.56	1.52	1.76	1.94
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.96	3.22	3.78	3.07	2.77
Earning assets repriceable in 1 year	33.39	32.26	32.07	31.07	30.77
Interest-bearing liabilities repriceable in 1 year	16.36	15.79	15.64	14.89	17.54
Long-term debt repriceable in 1 year	0.19	0.25	0.25	0.19	0.33
Net assets repriceable in 1 year	15.93	15.46	15.31	14.97	11.46
Other Liquidity and Funding Ratios					
Net noncore funding dependence	13.44	15.78	16.29	16.95	16.63
Net ST noncore funding dependence	8.87	8.47	9.53	9.14	8.66
Short-term investment / ST noncore funding	52.46	49.57	43.28	46.75	52.28
Liquid assets-ST noncore funding / Nonliquid assets	5.01	5.54	4.33	6.91	8.62
Net loans and leases / Total deposits	91.87	90.13	90.82	89.84	87.92
Net loans and leases / Core deposits	104.02	106.32	106.19	106.33	105.06
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.20	1.02	-0.12	0.39	0.71
Available-for-sale securities appreciation (depreciation) / T1 cap	0.01	2.24	-1.01	0.25	1.52
Structured notes appreciation (depreciation) / T1 cap	-0.03	0.02	-0.02	0.00	-0.02
Percent of Investment Securities					
Held-to-maturity securities	13.83	13.73	13.87	14.46	13.00
Available-for-sale securities	86.17	86.27	86.13	85.54	86.68
US Treasury securities	0.86	0.90	1.24	1.42	1.09
US agency securities (excluding Mortgage-backed securities)	10.69	10.02	9.66	10.91	11.78
Municipal securities	17.70	18.80	18.74	16.22	13.72
Mortgage-backed securities	56.32	55.78	55.93	56.83	59.42
Asset-backed securities	1.11	1.50	1.48	1.41	0.87
Other debt securities	3.37	3.81	3.88	3.69	3.18
Mutual funds and equity securities	0.62	0.61	0.67	0.57	0.55
Debt securities 1 year or less	12.32	12.02	12.22	11.83	10.99
Debt securities 1 to 5 years	22.79	23.35	21.73	23.86	23.02
Debt securities over 5 years	61.32	60.48	62.51	59.79	60.44
Pledged securities	48.94	49.02	47.79	50.96	50.59
Structured notes, fair value	0.15	0.26	0.25	0.45	0.99
Percent Change from Prior Like Quarter					
Short-term investments	12.31	33.66	26.60	14.48	8.68
Investment securities	6.51	6.72	5.15	9.35	5.43
Core deposits	14.55	14.85	13.61	14.05	10.86
Noncore funding	-5.19	13.63	12.03	12.05	14.48

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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	17.52	16.99	17.08	16.91	15.67
Standby letters of credit	0.42	0.43	0.42	0.47	0.47
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.02
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	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	7.24	7.33	6.88	5.96	4.80
Interest rate contracts	7.11	7.18	6.74	5.78	4.61
Interest rate futures and forward contracts	0.37	0.59	0.37	0.32	0.38
Written options contracts (interest rate)	0.35	0.63	0.38	0.35	0.37
Purchased options contracts (interest rate)	0.07	0.06	0.06	0.05	0.04
Interest rate swaps	5.58	4.84	5.11	4.40	3.16
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
Percent of Average Loans and Leases					
Loan commitments	25.84	25.84	26.08	26.34	24.89

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	99.93	99.95	99.94	99.77	99.61
Foreign exchange contracts	0.03	0.01	0.02	0.04	0.06
Equity, commodity, and other contracts	0.00	0.00	0.00	0.01	0.03
Futures and forwards	13.01	16.70	15.26	13.76	18.45
Written options	11.29	14.56	11.61	13.26	16.03
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.04	14.25	11.28	12.89	15.77
Purchased options	0.94	0.98	1.00	1.25	1.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.80	0.68	0.67	1.04	1.05
Swaps	64.96	58.72	62.69	61.97	54.60
Held for trading	15.39	13.95	15.21	12.71	22.85
Interest rate contracts	16.01	13.64	15.71	13.36	21.43
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	84.61	86.05	84.79	87.29	77.15
Interest rate contracts	84.27	85.60	84.33	85.98	75.34
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.02
Derivative contracts (excluding futures and FX 14 days or less)	85.43	81.51	84.94	81.03	76.67
One year or less	14.59	18.02	16.56	15.89	18.25
Over 1 year to 5 years	19.81	18.64	20.66	20.87	20.26
Over 5 years	38.69	32.12	35.04	30.11	22.82
Gross negative fair value (absolute value)	0.60	1.88	0.73	1.04	1.17
Gross positive fair value	0.93	1.32	1.08	1.03	1.14
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.02	0.01	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)	0.00	0.01	0.01	0.00	0.00
Current credit exposure (X)	0.00	0.01	0.00	0.00	0.00
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	0.06	0.09	0.05	0.05	0.06

BHCPR PEER GROUP DATA

 Peer Group: 2
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Allowance and Net Loan and Lease Losses

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	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	0.11	0.12	0.12	0.11	0.11
Provision for loan and lease losses / Average loans and leases	0.15	0.17	0.17	0.15	0.15
Provision for loan and lease losses / Net losses	228.99	114.63	158.54	144.72	175.96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	1.03	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	0.96	1.02	0.99	1.10	1.24
Allowance for loan and lease losses / Net loans and leases losses (X)	36.23	15.04	16.56	13.90	14.12
Allowance for loan and lease losses / Nonaccrual assets	277.14	233.76	249.57	220.56	181.45
ALLL/90+ days past due + nonaccrual loans and leases	234.97	206.58	210.63	187.47	152.93
Gross loan and lease losses / Average loans and leases	0.14	0.17	0.19	0.18	0.27
Recoveries / Average loans and leases	0.06	0.07	0.07	0.08	0.11
Net losses / Average loans and leases	0.08	0.10	0.11	0.09	0.15
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	38.55	41.38	56.70	46.50	34.55
Earnings coverage of net losses (X)	32.48	-3.49	9.22	11.53	20.50
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.02	0.03	0.09
Real estate loans secured by 1-4 family	0.03	0.05	0.04	0.07	0.12
Revolving	0.03	0.06	0.05	0.08	0.11
Closed-end	0.02	0.04	0.04	0.07	0.13
Commercial real estate loans	0.00	0.00	0.01	0.01	0.06
Construction and land development	-0.04	-0.06	-0.06	-0.04	-0.11
1-4 family	0.00	0.00	0.00	0.00	-0.02
Other	-0.03	-0.05	-0.05	-0.04	-0.06
Multifamily	0.00	0.00	0.00	-0.01	0.02
Nonfarm nonresidential	0.01	0.02	0.03	0.02	0.08
Owner-occupied	0.00	0.01	0.01	0.02	0.04
Other	0.00	0.00	0.01	0.00	0.04
Real estate loans secured by farmland	0.00	-0.01	-0.01	0.01	0.02
Commercial and industrial loans	0.15	0.23	0.26	0.18	0.18
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00
Loans to individuals	0.85	0.71	0.71	0.77	0.88
Credit card loans	1.37	1.25	1.25	1.61	1.57
Agricultural loans	0.04	0.02	0.05	0.01	0.02
Loans to foreign governments and institutions		0.00	0.00	0.00	0.00
Other loans and leases	0.26	0.25	0.32	0.21	0.36

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.26	0.27	0.30	0.35	0.45
90+ days past due loans and leases	0.05	0.06	0.06	0.07	0.14
Nonaccrual loans and leases	0.47	0.56	0.55	0.64	0.87
90+ days past due and nonaccrual loans and leases	0.55	0.64	0.64	0.75	1.13
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.02
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.11	0.15	0.13	0.17	0.25
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
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.26	0.27	0.30	0.35	0.45
90+ days past due assets	0.05	0.06	0.06	0.07	0.14
Nonaccrual assets	0.47	0.57	0.55	0.65	0.87
30+ days past due and nonaccrual assets	0.82	0.93	0.95	1.12	1.60
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.45	0.45	0.52	0.72
90+ past due and nonaccrual assets + other real estate owned	0.48	0.57	0.57	0.68	1.00
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.64	0.77	0.74	0.91	1.23
Allowance for loan and leases losses	101.25	118.20	117.25	132.65	166.63
Equity cap + allowance for loan and lease losses	5.66	6.84	6.57	8.13	10.20
Tier 1 cap + allowance for loan and lease losses	6.24	7.58	7.32	8.84	11.01
Loans and Leases + other real estate owned	0.88	1.09	1.05	1.32	1.92

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

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.22	0.25	0.27	0.34	0.47
	90+ days past due	0.05	0.05	0.06	0.08	0.17
	Nonaccrual	0.44	0.53	0.50	0.64	1.01
Commercial and industrial	30-89 days past due	0.22	0.20	0.22	0.22	0.34
	90+ days past due	0.02	0.03	0.02	0.02	0.06
	Nonaccrual	0.65	0.84	0.79	0.76	0.71
Individuals	30-89 days past due	0.59	0.54	0.69	0.67	1.03
	90+ days past due	0.05	0.05	0.05	0.05	0.07
	Nonaccrual	0.19	0.19	0.18	0.23	0.24
Depository institution loans	30-89 days past due	0.00	0.06	0.27	0.20	0.15
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.06	0.07	0.09	0.12	0.06
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.25	0.26	0.27	0.27	0.22
Foreign governments	30-89 days past due		0.00	0.00	0.00	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	2.43
Other loans and leases	30-89 days past due	0.11	0.12	0.14	0.11	0.23
	90+ days past due	0.01	0.02	0.01	0.00	0.00
	Nonaccrual	0.10	0.13	0.10	0.12	0.13

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

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 09/30/2017

Past Due and Nonaccrual Loans and Leases - Continued

		09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.39	0.38	0.49	0.61	0.78
	90+ days past due	0.05	0.07	0.07	0.11	0.20
	Nonaccrual	0.63	0.74	0.73	0.85	1.33
Revolving	30-89 days past due	0.29	0.31	0.33	0.42	0.43
	90+ days past due	0.01	0.03	0.03	0.05	0.05
	Nonaccrual	0.44	0.50	0.52	0.65	0.88
Closed-End	30-89 days past due	0.41	0.39	0.52	0.65	0.83
	90+ days past due	0.06	0.07	0.08	0.12	0.22
	Nonaccrual	0.67	0.78	0.78	0.91	1.41
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.04	0.05	0.05	0.07	0.09
Commercial real estate	30-89 days past due	0.12	0.17	0.14	0.20	0.27
	90+ days past due	0.02	0.04	0.04	0.06	0.13
	Nonaccrual	0.34	0.44	0.40	0.53	0.86
Construction and development	30-89 days past due	0.11	0.11	0.15	0.16	0.25
	90+ days past due	0.00	0.02	0.03	0.03	0.15
	Nonaccrual	0.24	0.40	0.35	0.63	1.28
1-4 family	30-89 days past due	0.03	0.02	0.05	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.05	0.08	0.21
Other	30-89 days past due	0.06	0.06	0.06	0.10	0.18
	90+ days past due	0.00	0.01	0.02	0.03	0.14
	Nonaccrual	0.14	0.30	0.24	0.45	0.92
Multifamily	30-89 days past due	0.04	0.03	0.03	0.04	0.11
	90+ days past due	0.00	0.00	0.00	0.02	0.05
	Nonaccrual	0.10	0.12	0.14	0.17	0.28
Nonfarm non-residential	30-89 days past due	0.12	0.16	0.14	0.20	0.25
	90+ days past due	0.03	0.04	0.04	0.06	0.13
	Nonaccrual	0.41	0.49	0.46	0.56	0.88
Owner occupied	30-89 days past due	0.06	0.07	0.07	0.09	0.12
	90+ days past due	0.01	0.01	0.02	0.02	0.05
	Nonaccrual	0.17	0.23	0.22	0.26	0.40
Other	30-89 days past due	0.05	0.06	0.05	0.08	0.11
	90+ days past due	0.01	0.02	0.01	0.03	0.07
	Nonaccrual	0.17	0.20	0.18	0.22	0.40
Farmland	30-89 days past due	0.08	0.27	0.13	0.19	0.22
	90+ days past due	0.00	0.01	0.04	0.04	0.08
	Nonaccrual	0.45	0.57	0.55	0.77	0.84
Credit card	30-89 days past due	0.92	0.78	0.77	0.86	0.85
	90+ days past due	0.27	0.31	0.29	0.33	0.33
	Nonaccrual	0.06	0.04	0.03	0.05	0.02

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: 2
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	9.97			9.84			9.84			10.02			10.22		
Tier 1 risk-based capital ratio															
Total risk-based capital ratio															
Tangible tier 1 leverage ratio															
Tangible common equity capital / Tangible assets															
Tier 1 common equity capital / Total risk-weighted assets	11.97			11.88			11.79			12.13			12.18		
Other Ratios															
Mortgage serving assets / Principal balance 1-4 family others															
Estimated FV of mortgage serving assets / Mortgage service assets															

BHCPR PEER GROUP DATAPeer Group: 2
Date: 09/30/2017**Regulatory Capital Components and Ratios (Beginning March 2015, Page 14
Applies to all Institutions)**FR BHCPR
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	09/30/2017		09/30/2016		12/31/2016		12/31/2015		12/31/2014	
Capital Ratios										
Common equity tier 1 capital, column A		11.97		11.88		11.79		12.13		
Common equity tier 1 capital, column B		0.00		0.00		0.00		0.00		
Tier 1 capital, column A		12.72		12.70		12.62		13.01		
Tier 1 capital, column B		0.00		0.00		0.00		0.00		
Total capital, column A		14.18		14.10		14.04		14.24		
Total capital, column B		0.00		0.00		0.00		0.00		
Tier 1 leverage		9.97		9.84		9.84		10.02		

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	63.58	75.00	71.43	60.00	57.15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	36.42	25.00	28.57	40.00	42.85
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.46	0.56	0.54	0.59	0.63
Premium income / Insurance activities revenue	0.01	0.00	0.00	0.00	0.20
Credit related premium income / Total premium income	60.00	60.00	60.00	75.00	42.86
Other premium income / Total premium income	40.00	40.00	40.00	25.00	57.14
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)	14.02	7.93	17.03	14.13	33.94
Insurance net income (L/H) / Equity (L/H)	72.05				21.13
Insurance benefits, losses, expenses / Insurance premiums	192.00	146.23	131.29	116.51	75.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	2.86	2.41
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	2.04
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	13.20	14.50	14.28	13.29	11.60
Broker-dealer Activities					
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: 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	0.00	0.00	0.00	0.00	0.03
Cost: Interest-bearing deposits	0.77	0.38	0.40	0.11	0.23
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans	5.24	7.17	6.49	0.64	0.46
Foreign governments and institutions		0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	10,089.48	32.47	-11.24	371.22	-5.30
Total selected assets	-14.77	0.91	-0.84	9.51	11.55
Deposits	-37.45	-30.68	34.84	170.33	-35.31

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 09/30/2017

Parent Company Analysis - Part 1

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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	9.56	9.15	9.16	8.59	8.32
Bank net income / Average equity investment in banks	10.05	9.69	9.71	9.27	9.38
Nonbank net income / Average equity investment in nonbanks	9.35	8.50	8.84	8.91	8.76
Sub BHCs net income / Average equity investment in sub BHCs	8.71	6.27	5.87	5.48	5.78
Bank net income / Parent net income	104.00	103.11	103.55	104.08	91.70
Nonbank net income / Parent net income	1.00	0.97	0.96	1.08	1.36
Sub BHCs net income / Parent net income	100.67	104.37	104.04	105.29	95.63
Leverage					
Total liabilities / Equity capital	10.90	11.34	11.55	9.93	10.27
Total debt / Equity capital	4.39	4.05	3.97	2.56	1.94
Total debt + NP to subs that issued trust preferred / Equity capital	9.14	9.42	9.56	8.13	7.90
Total debt + Loans guaranteed for affiliate / Equity capital	4.45	4.12	4.04	2.60	2.03
Total debt / Equity capital - excess over fair value	4.39	4.05	3.97	2.57	1.96
Long-term debt / Equity capital	4.18	3.66	3.78	2.30	1.82
Short-term debt / Equity capital	0.01	0.07	0.03	0.02	0.01
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	0.01
Long-term debt / Consolidated long-term debt	17.25	11.70	12.90	8.22	6.03
Double Leverage					
Equity investment in subs / Equity capital	105.18	105.24	105.23	103.38	102.90
Total investment in subs / Equity capital	105.64	105.75	105.68	103.91	103.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					96.44
Total investment in subs / Equity cap, Qual TPS + other PS in T1					97.24
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.47	0.54	0.54	0.31	0.33
Equity investment in subs - equity cap / Net income-div (X)	1.69	1.59	1.68	1.44	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	91.45	106.01	103.72	124.21	125.03
Cash flow from operations + noncash + op exchange / Op exchange + div	95.73	111.98	111.02	123.42	122.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.45	100.24	107.09	106.61	106.95
Pretax operating income + interest expenses / Interest expense	972.55	4,689.61	4,206.40	15,981.35	14,819.64
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	899.25	1,044.48	1,091.94	1,952.45	3,031.02
Dividends + interest from subs / Interest expenses + dividends	100.53	128.32	124.92	146.44	174.32
Fees + other income from subs / Salary + other expenses	5.49	9.10	7.65	6.52	7.91
Net income / Current part of long-term debt + preferred dividends (X)	113.81	433.12	455.19	170.83	126.64
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.55	1.44	1.65	1.68	1.72
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	4.62	11.98
Total	0.00	0.00	0.00	4.62	11.98
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	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
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.15	0.18	0.18	0.19	0.27
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: 09/30/2017

Parent Company Analysis - Part 2

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	09/30/2017	09/30/2016	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	114.30	98.27	108.30	74.26	75.70
Dividends paid / Net income	28.75	28.94	29.36	30.01	30.54
Net income - dividends / Average equity	6.74	6.31	6.26	5.72	5.45
Percent of Dividends Paid					
Dividends from bank subsidiaries	103.69	127.10	121.16	145.58	166.84
Dividends from nonbank subsidiaries	1.36	1.26	1.56	2.62	2.01
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	2.68
Dividends from all subsidiaries	108.75	132.93	141.52	154.34	182.23
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	29.04	34.97	36.16	44.45	44.65
Interest income from bank subsidiaries	0.13	0.14	0.13	0.14	0.12
Mortgage and service fees from bank subsidiaries	0.71	0.77	0.78	0.98	1.42
Other income from bank subsidiaries	0.00	0.01	0.00	0.00	0.00
Operating income from bank subsidiaries	32.87	39.28	40.03	50.83	49.17
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	64.05	61.36	63.59	76.47	52.54
Interest income from nonbank subsidiaries	0.05	0.03	0.02	0.54	0.48
Mortgage and serv fees from nonbank subsidiaries	0.57	0.32	0.28	0.68	0.73
Other income from nonbank subsidiaries	0.04	0.57	0.63	0.00	0.02
Operating income from nonbank subsidiaries	68.59	81.00	79.69	87.90	63.04
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	22.02	24.47	27.16	27.43	32.59
Interest income from subsidiary BHCs	0.01	0.01	0.02	0.02	0.03
Mortgage and service fees from subsidiary BHCs	-0.02	-0.01	-0.02	0.00	0.59
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	22.01	24.47	27.16	27.45	33.20
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	63.96	64.39	68.94	68.80	63.90
Interest income from bank subsidiaries	4.78	4.66	2.07	2.48	1.47
Mortgage and service fees from bank subsidiaries	2.35	2.47	1.63	1.96	2.66
Other income from bank subsidiaries	0.01	0.10	0.03	0.01	0.05
Operating income from bank subsidiaries	80.37	82.46	91.67	91.63	76.30
Dividends from nonbank subsidiaries	1.25	1.03	1.01	2.01	1.01
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.01	0.02
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	2.34	2.08	1.67	2.80	2.16
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	1.87
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	1.91
Loans and advances from subsidiaries / Short term debt	1,169.79	1,116.82	574.10	406.38	-5,352.81
Loans and advances from subsidiaries / Total debt	74.22	95.09	78.25	112.92	122.21

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									145
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.25	2.24	2.69	2.97	3.25	3.57	3.84	4.02	145
+ Non-interest income	0.91	0.24	0.33	0.52	0.87	1.19	1.65	2.38	145
- Overhead expense	2.55	1.42	1.71	2.06	2.50	3.00	3.64	4.29	145
- Provision for loan and lease losses	0.11	-0.04	0.00	0.05	0.10	0.15	0.28	0.33	145
+ Securities gains (losses)	0.01	-0.01	0.00	0.00	0.00	0.03	0.07	0.10	145
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	145
= Pretax net operating income (tax equivalent)	1.55	0.91	1.02	1.27	1.56	1.80	2.04	2.27	145
Net operating income	1.04	0.56	0.72	0.83	1.04	1.19	1.40	1.58	145
Net income	1.04	0.56	0.72	0.83	1.04	1.19	1.40	1.58	145
Net income (sub-chapter S adjusted)	1.07	0.76	0.77	0.86	0.96	1.19	1.48	1.72	14
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.00	3.21	3.47	3.75	4.01	4.29	4.54	4.77	145
Interest expense	0.51	0.15	0.23	0.37	0.50	0.65	0.83	0.98	145
Net interest income (tax equivalent)	3.50	2.34	2.80	3.20	3.54	3.84	4.12	4.32	145
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.08	-0.06	-0.02	0.00	0.06	0.13	0.26	0.38	145
Earnings coverage of net losses (X)	32.48	-287.53	-107.12	5.47	18.39	42.94	158.34	639.84	144
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.97	0.45	0.54	0.73	0.95	1.17	1.41	1.80	145
Allowance for loan and lease losses / Total loans and leases	0.96	0.41	0.53	0.71	0.95	1.17	1.40	1.71	145
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.08	0.18	0.31	0.52	0.77	1.22	1.71	145
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.26	0.02	0.05	0.12	0.22	0.39	0.57	0.64	145
Liquidity and Funding									
Net noncore funding dependence	13.44	-10.84	-2.80	6.56	14.13	21.04	29.64	34.54	145
Net short-term noncore funding dependence	8.87	-11.35	-6.24	2.34	9.35	15.16	21.46	24.88	145
Net loans and leases / Total assets	71.91	48.70	58.01	65.93	73.07	78.33	83.14	86.89	145
Capitalization									
Tier 1 leverage ratio	9.97	7.93	8.38	8.92	9.80	10.71	12.27	13.55	145
Equity capital / Total assets	10.86	7.71	8.44	9.19	10.78	12.31	13.73	14.87	145
Equity capital + minority interest / Total assets	10.91	7.71	8.44	9.19	10.88	12.38	13.84	14.90	145
Tier 1 common equity capital / Total risk-weighted assets	11.97	8.81	9.17	10.33	11.59	13.25	15.77	18.27	145
Net Loans and leases / Equity capital (X)	6.74	3.81	4.76	5.70	6.60	7.69	9.52	10.04	145
Cash dividends / Net income	28.75	0.00	0.00	11.05	34.33	45.57	58.83	67.48	144
Cash dividends / Net income (sub-chapter S adjusted)	22.70	1.14	3.15	8.99	24.91	33.19	36.73	45.08	14
Retained earnings / Average equity capital	6.74	2.46	3.47	4.91	6.37	8.40	10.95	12.76	145
Growth Rates									
Assets	9.74	-2.32	0.56	4.07	6.70	12.83	29.78	43.46	145
Equity capital	12.44	0.89	2.93	5.05	8.22	14.58	40.36	64.08	145
Net loans and leases	12.30	0.14	2.41	5.21	9.48	16.06	30.83	48.68	145
Noncore funding	-5.19	-53.46	-39.80	-23.31	-6.80	12.46	35.02	53.05	144
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	145
Long-term debt / Equity capital	4.18	0.00	0.00	0.00	0.00	9.19	17.60	19.14	145
Equity investment in subs / Equity capital	105.18	88.20	91.27	98.98	104.45	113.54	119.08	124.05	145
Cash FR op + noncash + op expenses / Op expenses + dividends	95.73	0.26	10.61	56.49	102.10	125.49	170.51	251.72	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	3.72	3.08	3.20	3.46	3.73	3.97	4.22	4.40	145
Less: Interest expense	0.48	0.14	0.22	0.34	0.46	0.62	0.78	0.95	145
Equals: Net interest income (tax equivalent)	3.25	2.24	2.69	2.97	3.25	3.57	3.84	4.02	145
Plus: Non-interest income	0.91	0.24	0.33	0.52	0.87	1.19	1.65	2.38	145
Equals: adjusted operating income (tax equivalent)	4.21	3.02	3.31	3.66	4.20	4.74	5.26	5.94	145
Less: Overhead Expense	2.55	1.42	1.71	2.06	2.50	3.00	3.64	4.29	145
Less: Provision for loan and lease losses	0.11	-0.04	0.00	0.05	0.10	0.15	0.28	0.33	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	0.01	-0.01	0.00	0.00	0.00	0.03	0.07	0.10	145
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	145
Equals: Pretax net operating income (tax equivalent)	1.55	0.91	1.02	1.27	1.56	1.80	2.04	2.27	145
Less: Applicable income taxes (tax equivalent)	0.50	0.01	0.18	0.39	0.52	0.62	0.73	0.80	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	1.04	0.56	0.72	0.83	1.04	1.19	1.40	1.58	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	1.04	0.56	0.72	0.83	1.04	1.19	1.40	1.58	145
Memo: Net income (last four quarters)	1.02	0.58	0.69	0.82	1.03	1.18	1.42	1.62	145
Net income-BHC and noncontrolling (minority) interest	1.04	0.60	0.72	0.83	1.04	1.20	1.40	1.58	145
Margin Analysis									
Average earning assets / Average assets	93.25	88.95	89.79	91.33	93.12	95.26	96.54	97.46	145
Average interest-bearing funds / Average assets	69.65	50.36	56.42	63.16	69.48	76.25	82.80	84.78	145
Interest income (tax equivalent) / Average earning assets	4.00	3.21	3.47	3.75	4.01	4.29	4.54	4.77	145
Interest expense / Average earning assets	0.51	0.15	0.23	0.37	0.50	0.65	0.83	0.98	145
Net interest income (tax equivalent) / Average earning assets	3.50	2.34	2.80	3.20	3.54	3.84	4.12	4.32	145
Yield or Cost									
Total loans and leases (tax equivalent)	4.46	3.60	3.83	4.15	4.44	4.81	5.15	5.35	145
Interest-bearing bank balances	0.97	0.28	0.50	0.73	0.95	1.16	1.52	2.02	145
Fed funds sold and reverse repos	0.82	0.00	0.00	0.45	0.92	1.19	1.71	2.07	61
Trading assets	0.55	0.00	0.00	0.00	0.00	0.99	2.51	4.35	46
Total earning assets	3.91	3.19	3.35	3.65	3.94	4.18	4.49	4.71	145
Investment securities (tax equivalent)	2.58	1.66	1.91	2.15	2.52	2.97	3.49	3.71	145
US Treasury and agency securities (excluding Mortgage-backed securities)	1.67	0.74	0.93	1.26	1.62	2.00	2.49	3.30	129
Mortgage-backed securities	2.18	1.60	1.78	2.00	2.17	2.35	2.58	2.75	143
All other securities	3.80	1.87	2.17	2.85	3.82	4.72	5.43	6.22	144
Interest-bearing deposits	0.49	0.15	0.22	0.33	0.46	0.68	0.87	1.03	145
Time deposits of \$250K or more									
Time deposits < \$250K									
Other domestic deposits									
Foreign deposits	0.77	0.77	0.77	0.77	0.77	0.78	0.78	0.78	2
Fed funds purchased and repos	0.68	0.07	0.10	0.21	0.36	1.00	1.85	3.93	120
Other borrowed funds and trading liabilities	1.43	0.55	0.92	1.06	1.34	1.68	2.18	2.94	138
All interest-bearing funds	0.68	0.25	0.35	0.49	0.67	0.87	1.08	1.18	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	1.96	0.00	0.00	0.00	1.30	3.67	6.70	8.08	145
Overhead expenses / Net Interest Income + non-interest income	61.80	44.72	49.79	56.57	61.90	67.19	73.66	80.20	145
Percent of Average Assets									
Total overhead expense	2.55	1.42	1.71	2.06	2.50	3.00	3.64	4.29	145
Personnel expense	1.45	0.77	0.96	1.18	1.45	1.71	2.00	2.28	145
Net occupancy expense	0.32	0.14	0.19	0.24	0.31	0.38	0.45	0.52	145
Other operating expenses	0.76	0.43	0.46	0.55	0.73	0.92	1.18	1.50	145
Overhead less non-interest income	1.61	0.92	1.06	1.35	1.61	1.85	2.13	2.32	145
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.56	44.09	48.49	54.84	60.83	65.92	73.03	78.27	145
Personnel expense	34.77	22.54	26.33	31.61	34.52	38.20	44.10	46.22	145
Net occupancy expense	7.56	4.22	5.10	6.08	7.57	8.93	10.23	10.80	145
Other operating expenses	17.83	10.97	12.11	15.12	17.51	20.58	24.17	28.42	145
Total non-interest income	21.24	7.78	9.87	14.12	20.78	26.20	34.45	48.11	145
Fiduciary activities income	2.02	0.00	0.00	0.00	0.98	3.57	7.73	11.13	145
Service charges on domestic deposit accounts	3.83	0.28	0.98	2.34	3.86	5.16	7.00	10.12	145
Trading revenue	0.09	0.00	0.00	0.00	0.00	0.00	0.68	1.47	145
Investment banking fees and commissions	0.91	0.00	0.00	0.01	0.57	1.39	3.47	6.38	145
Insurance activities revenue	0.46	0.00	0.00	0.00	0.02	0.38	2.73	5.47	145
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	145
Net servicing fees	0.35	0.00	0.00	0.00	0.14	0.53	1.48	2.26	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	2.25	-0.18	0.00	0.34	1.47	3.95	6.43	11.95	145
Other non-interest income	7.21	1.90	3.01	4.60	6.37	8.84	14.01	17.99	145
Overhead less non-interest income	38.71	19.39	24.90	32.67	39.63	44.41	51.22	55.46	145
Applicable income taxes / Pretax net operating income (tax equivalent)	27.18	0.14	5.09	23.97	29.93	33.60	36.79	37.95	144
Applicable income tax + TE / Pretax net operating income + TE	32.92	3.36	18.97	32.52	34.45	36.88	38.92	40.23	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2017

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.31	21.72	33.17	43.73	53.27	64.53	72.73	77.51	145
Commercial and industrial loans	10.60	2.50	3.47	5.91	8.91	14.40	21.66	27.15	145
Loans to individuals	2.46	0.03	0.07	0.28	0.84	2.89	10.65	17.92	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
Agricultural loans	0.45	0.00	0.00	0.00	0.05	0.61	2.31	3.50	145
Other loans and leases	2.50	0.00	0.04	0.40	1.77	3.85	7.71	11.41	145
Net loans and leases	71.91	48.70	58.01	65.93	73.07	78.33	83.14	86.89	145
Debt securities over 1 year	14.46	3.14	5.96	9.14	13.23	18.98	26.33	36.04	145
Mutual funds and equity securities	0.08	0.00	0.00	0.00	0.03	0.15	0.32	0.63	145
Subtotal	86.88	72.60	78.63	84.36	88.09	89.75	92.30	93.04	145
Interest-bearing bank balances	2.63	0.11	0.30	0.72	1.86	4.08	7.14	10.29	145
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.01	0.16	0.52	145
Debt securities 1 year or less	1.93	0.03	0.06	0.56	1.10	2.42	6.64	10.04	145
Trading assets	0.03	0.00	0.00	0.00	0.00	0.02	0.14	0.33	145
Total earning assets	92.26	88.49	89.28	90.66	92.06	94.31	95.21	96.14	145
Non-interest cash and due from depository institutions	1.20	0.15	0.40	0.72	1.23	1.62	2.01	2.42	145
Other real estate owned	0.06	0.00	0.00	0.01	0.03	0.10	0.23	0.49	145
All other assets	6.47	2.97	3.66	4.77	6.47	7.93	9.20	10.09	145
Memoranda									
Short-term investments	5.04	0.72	0.98	1.98	3.36	7.97	13.10	18.42	145
US Treasury securities	0.13	0.00	0.00	0.00	0.00	0.07	0.91	1.66	145
US agency securities (excluding Mortgage-backed securities)	1.63	0.00	0.00	0.09	1.02	2.73	4.94	11.42	145
Municipal securities	3.05	0.00	0.01	0.56	2.16	4.25	8.95	13.18	145
Mortgage-backed securities	9.52	0.74	2.18	5.14	8.41	13.39	19.17	23.38	145
Asset-backed securities	0.19	0.00	0.00	0.00	0.00	0.02	0.97	3.78	145
Other debt securities	0.52	0.00	0.00	0.00	0.13	0.84	2.49	3.43	145
Loans held-for-sale	0.31	0.00	0.00	0.01	0.13	0.34	1.39	3.64	145
Loans not held-for-sale	71.77	40.56	57.28	66.35	72.13	78.62	83.23	87.16	145
Real estate loans secured by 1-4 family	16.42	2.52	5.32	9.77	14.87	22.35	34.86	40.47	145
Revolving	2.78	0.02	0.16	0.89	2.36	4.58	6.41	7.09	145
Closed-end, secured by first liens	12.92	2.08	3.33	6.99	10.93	17.98	29.12	34.31	145
Closed-end, secured by junior liens	0.39	0.01	0.04	0.13	0.33	0.59	0.96	1.32	145
Commercial real estate loans	33.83	11.49	16.15	26.21	32.42	40.87	52.61	61.31	145
Construction and land development	4.58	0.38	0.90	2.20	4.03	6.82	9.89	11.17	145
Multifamily	5.08	0.22	0.70	1.82	3.71	6.43	13.62	29.43	145
Nonfarm nonresidential	22.51	5.52	10.53	16.65	22.58	27.43	34.58	37.11	145
Real estate loans secured by farmland	0.70	0.00	0.00	0.00	0.22	1.51	2.76	4.89	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2017

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	73.85	39.96	53.34	64.76	74.38	84.70	92.03	95.88	145
Real estate loans secured by 1-4 family	23.09	5.33	7.72	13.22	21.09	31.73	45.95	54.28	145
Revolving	3.88	0.02	0.19	1.14	3.36	6.25	8.97	10.83	145
Closed-end	18.72	3.98	5.06	10.26	16.08	25.89	38.81	49.67	145
Commercial real estate loans	46.98	22.10	27.45	37.96	45.37	56.24	70.22	75.64	145
Construction and land development	6.41	0.56	1.47	3.34	5.86	9.01	13.04	15.52	145
1-4 family	1.54	0.00	0.04	0.50	1.01	2.34	4.49	5.23	145
Other	4.83	0.27	0.80	2.35	4.75	7.19	9.88	10.86	145
Multifamily	6.91	0.52	1.34	2.70	5.30	8.56	18.13	38.33	145
Nonfarm nonresidential	31.41	11.54	18.03	25.91	31.65	38.26	46.00	50.16	145
Owner-occupied	10.76	1.22	3.21	7.63	10.65	14.16	18.64	20.17	145
Other	20.31	5.83	9.39	14.77	19.01	25.73	32.58	37.53	145
Real estate loans secured by farmland	1.06	0.00	0.00	0.01	0.31	2.00	4.36	6.78	145
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	145
Commercial and industrial loans	15.31	3.05	5.22	8.73	13.36	20.72	29.65	37.82	145
Loans to individuals	3.66	0.04	0.10	0.42	1.14	4.97	16.27	25.75	145
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.38	145
Agricultural loans	0.67	0.00	0.00	0.00	0.06	1.05	3.55	5.96	145
Other loans and leases	3.64	0.00	0.06	0.61	2.35	5.67	11.73	16.30	145
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	491.38	216.80	296.78	386.45	487.74	602.01	701.93	731.23	145
Real estate loans secured by 1-4 family	154.26	27.31	43.62	82.51	134.91	212.51	357.52	424.42	145
Revolving	26.49	0.15	1.24	7.60	22.52	42.68	63.53	70.74	145
Closed-end	124.44	19.82	33.11	64.49	103.78	173.59	306.56	373.48	145
Commercial real estate loans	312.28	106.21	164.85	231.73	306.58	382.33	484.79	541.22	145
Construction and land development	42.60	2.70	8.69	21.12	39.50	61.57	90.14	104.91	145
1-4 family	9.93	0.00	0.18	3.26	6.58	15.43	23.51	36.16	145
Other	32.03	1.48	5.03	14.88	31.43	48.80	62.29	77.17	145
Multifamily	46.75	1.76	7.43	16.60	33.25	59.96	132.87	263.36	145
Nonfarm nonresidential	208.51	56.22	92.36	149.40	209.23	262.17	319.67	350.99	145
Owner-occupied	70.72	8.40	19.81	50.57	67.14	95.34	118.73	139.30	145
Other	134.22	21.89	60.65	97.21	128.58	172.83	212.13	255.00	145
Real estate loans secured by farmland	6.50	0.00	0.00	0.04	2.01	14.35	24.83	37.28	145
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.70	145
Commercial and industrial loans	98.65	20.26	33.60	55.22	92.64	139.22	191.29	231.14	145
Loans to individuals	22.20	0.24	0.63	2.68	8.06	27.97	86.01	158.70	145
Credit card loans	0.17	0.00	0.00	0.00	0.00	0.05	1.11	2.41	145
Agricultural loans	4.27	0.00	0.00	0.00	0.42	6.58	22.74	33.03	145
Other loans and leases	23.55	0.01	0.41	3.42	15.71	37.33	74.28	115.73	145
Supplemental									
Non-owner occupied CRE loans / Gross loans	36.07	14.71	19.36	27.70	33.90	44.26	60.26	67.91	145
Non-owner occupied CRE loans / Total risk based capital	238.89	55.00	116.23	177.23	219.57	304.79	392.62	465.94	145
Construction and land development loans / Total risk based capital	42.60	2.70	8.69	21.12	39.50	61.57	90.14	104.91	145
Total CRE loans / Total risk based capital	314.88	106.37	165.94	233.54	307.78	386.58	488.33	541.25	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	5.04	0.72	0.98	1.98	3.36	7.97	13.10	18.42	145
Liquid assets	16.65	7.51	8.42	10.60	14.68	21.67	29.78	34.21	145
Investment securities	17.03	4.70	7.87	11.23	15.87	22.07	31.50	40.23	145
Net loans and leases	71.91	48.70	58.01	65.93	73.07	78.33	83.14	86.89	145
Net loans, leases and standby letters of credit	72.39	48.94	58.62	66.24	73.64	78.96	83.63	87.08	145
Core deposits	69.92	51.63	54.47	64.06	70.56	76.06	81.58	84.75	145
Noncore funding	16.81	2.87	4.99	10.07	15.72	22.37	31.13	36.99	145
Time deposits of \$250K or more	3.43	0.69	0.94	1.62	2.77	4.81	8.07	11.75	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	1.32	0.00	0.00	0.00	0.78	2.55	4.80	5.91	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)	1.34	-0.12	0.00	0.00	0.78	2.37	4.80	5.85	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	3.96	0.00	0.00	0.61	3.64	7.28	10.59	13.51	145
Earning assets repriceable in 1 year	33.39	11.15	16.15	22.63	32.30	43.78	53.00	59.24	145
Interest-bearing liabilities repriceable in 1 year	16.36	3.23	4.51	7.26	11.50	18.41	51.09	55.96	145
Long-term debt repriceable in 1 year	0.19	0.00	0.00	0.00	0.00	0.00	1.18	3.34	145
Net assets repriceable in 1 year	15.93	-25.24	-12.69	6.21	16.27	29.14	38.79	46.07	145
Other Liquidity and Funding Ratios									
Net noncore funding dependence	13.44	-10.84	-2.80	6.56	14.13	21.04	29.64	34.54	145
Net ST noncore funding dependence	8.87	-11.35	-6.24	2.34	9.35	15.16	21.46	24.88	145
Short-term investment / ST noncore funding	52.46	4.81	7.62	13.81	29.77	69.89	166.24	358.19	144
Liquid assets-ST noncore funding / Nonliquid assets	5.01	-15.20	-11.24	-5.30	3.76	11.19	29.21	38.25	145
Net loans and leases / Total deposits	91.87	60.28	71.58	83.20	93.16	101.96	109.03	113.87	145
Net loans and leases / Core deposits	104.02	65.06	76.06	90.68	102.76	117.49	133.09	143.89	145
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.20	-0.37	-0.25	0.00	0.09	0.37	0.96	1.28	105
Available-for-sale securities appreciation (depreciation) / T1 cap	0.01	-1.74	-1.30	-0.65	0.02	0.60	1.44	2.16	144
Structured notes appreciation (depreciation) / T1 cap	-0.03	-0.22	-0.14	-0.03	0.00	0.00	0.00	0.09	27
Percent of Investment Securities									
Held-to-maturity securities	13.83	0.00	0.00	0.00	9.05	26.69	45.30	64.56	145
Available-for-sale securities	86.17	35.44	54.70	73.31	90.95	100.00	100.00	100.00	145
US Treasury securities	0.86	0.00	0.00	0.00	0.00	0.73	5.59	10.67	145
US agency securities (excluding Mortgage-backed securities)	10.69	0.00	0.00	0.88	6.51	21.13	34.06	49.53	145
Municipal securities	17.70	0.00	0.19	5.72	13.22	29.35	42.49	52.96	145
Mortgage-backed securities	56.32	6.18	24.60	40.44	58.07	74.59	83.34	88.34	145
Asset-backed securities	1.11	0.00	0.00	0.00	0.00	0.43	5.59	20.06	145
Other debt securities	3.37	0.00	0.00	0.00	0.63	5.90	13.90	22.80	145
Mutual funds and equity securities	0.62	0.00	0.00	0.00	0.16	0.96	2.86	4.10	145
Debt securities 1 year or less	12.32	0.22	1.05	3.89	8.24	16.98	39.75	48.09	145
Debt securities 1 to 5 years	22.79	1.05	2.98	9.19	20.10	34.70	47.68	60.31	145
Debt securities over 5 years	61.32	4.55	22.01	45.23	65.60	80.04	90.71	94.96	145
Pledged securities	48.94	2.92	13.54	30.07	52.16	70.41	81.96	87.20	145
Structured notes, fair value	0.15	0.00	0.00	0.00	0.00	0.00	0.91	4.25	145
Percent Change from Prior Like Quarter									
Short-term investments	12.31	-64.10	-56.92	-27.17	2.44	41.78	115.67	232.11	145
Investment securities	6.51	-18.90	-13.18	-5.37	3.95	15.25	33.22	67.58	145
Core deposits	14.55	-2.34	1.25	6.16	12.72	21.04	36.62	46.75	145
Noncore funding	-5.19	-53.46	-39.80	-23.31	-6.80	12.46	35.02	53.05	144

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	17.52	4.62	6.18	13.20	16.95	22.74	28.93	31.46	145
Standby letters of credit	0.42	0.00	0.02	0.15	0.33	0.59	1.12	1.41	145
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.01	0.06	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)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	145
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	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	7.24	0.00	0.02	0.96	5.20	11.83	25.11	32.59	145
Interest rate contracts	7.11	0.00	0.02	0.96	5.20	11.83	24.22	32.59	145
Interest rate futures and forward contracts	0.37	0.00	0.00	0.00	0.05	0.44	1.72	4.56	145
Written options contracts (interest rate)	0.35	0.00	0.00	0.00	0.20	0.58	1.29	2.16	145
Purchased options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.45	1.49	145
Interest rate swaps	5.58	0.00	0.00	0.00	3.06	9.91	20.50	29.22	145
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	145
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	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
Percent of Average Loans and Leases									
Loan commitments	25.84	7.08	12.23	20.23	24.78	33.68	39.58	44.90	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.93	97.80	99.77	100.00	100.00	100.00	100.00	100.00	131
Foreign exchange contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.93	131
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Futures and forwards									
Futures and forwards	13.01	0.00	0.00	0.00	2.96	25.44	52.09	74.66	131
Written options									
Written options	11.29	0.00	0.00	0.00	4.14	18.29	48.12	61.69	131
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Over-the-counter									
Over-the-counter	11.04	0.00	0.00	0.00	4.14	17.17	48.12	61.69	131
Purchased options									
Purchased options	0.94	0.00	0.00	0.00	0.00	0.00	6.25	18.72	131
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Over-the-counter									
Over-the-counter	0.80	0.00	0.00	0.00	0.00	0.00	6.08	14.57	131
Swaps									
Swaps	64.96	0.00	0.00	28.77	86.11	98.82	100.00	100.00	131
Held for trading									
Held for trading	15.39	0.00	0.00	0.00	0.00	34.21	94.10	100.00	131
Interest rate contracts									
Interest rate contracts	16.01	0.00	0.00	0.00	0.00	29.60	92.12	100.00	131
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Non-traded									
Non-traded	84.61	0.00	5.90	65.79	100.00	100.00	100.00	100.00	131
Interest rate contracts									
Interest rate contracts	84.27	0.00	5.67	65.79	100.00	100.00	100.00	100.00	131
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	131
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Derivative contracts (excluding futures and FX 14 days or less)									
Derivative contracts (excluding futures and FX 14 days or less)	85.43	34.90	46.59	72.05	94.63	100.00	100.00	100.00	131
One year or less									
One year or less	14.59	0.00	0.00	0.07	6.48	24.50	54.40	76.94	131
Over 1 year to 5 years									
Over 1 year to 5 years	19.81	0.00	0.00	0.00	15.50	35.79	57.97	80.76	131
Over 5 years									
Over 5 years	38.69	0.00	0.00	1.32	43.22	66.04	89.78	97.90	131
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	0.60	0.00	0.00	0.22	0.64	1.00	1.29	1.53	131
Gross positive fair value									
Gross positive fair value	0.93	0.05	0.18	0.54	0.90	1.23	1.94	2.16	131
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	145
Gross positive fair value (X)									
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	145
Held for trading (X)									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	145
Non-traded (X)									
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	145
Current credit exposure (X)									
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	145
Credit losses on derivative contracts									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)									
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									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other Ratios									
Current credit exposure / Risk-weighted assets									
Current credit exposure / Risk-weighted assets	0.06	0.00	0.00	0.00	0.02	0.10	0.28	0.41	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 09/30/2017

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.11	-0.04	0.00	0.05	0.10	0.15	0.28	0.33	145
Provision for loan and lease losses / Average loans and leases	0.15	-0.06	0.00	0.07	0.14	0.21	0.40	0.45	145
Provision for loan and lease losses / Net losses	228.99	-806.86	-291.70	57.01	143.03	242.09	1161.10	2806.95	144
Allowance for loan and lease losses / Total loans and leases not held for sale	0.97	0.45	0.54	0.73	0.95	1.17	1.41	1.80	145
Allowance for loan and lease losses / Total loans and leases	0.96	0.41	0.53	0.71	0.95	1.17	1.40	1.71	145
Allowance for loan and lease losses / Net loans and leases losses (X)	36.23	2.41	3.08	4.93	11.71	28.17	146.81	364.84	114
Allowance for loan and lease losses / Nonaccrual assets	277.14	61.19	84.29	144.47	191.66	387.90	744.88	1089.92	143
ALLL/90+ days past due + nonaccrual loans and leases	234.97	50.87	67.98	112.31	180.37	329.00	527.95	755.37	143
Gross loan and lease losses / Average loans and leases	0.14	0.00	0.01	0.04	0.12	0.20	0.32	0.51	145
Recoveries / Average loans and leases	0.06	0.00	0.00	0.02	0.04	0.08	0.15	0.20	145
Net losses / Average loans and leases	0.08	-0.06	-0.02	0.00	0.06	0.13	0.26	0.38	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	38.55	2.57	5.61	13.72	25.04	51.94	119.88	200.89	141
Earnings coverage of net losses (X)	32.48	-287.53	-107.12	5.47	18.39	42.94	158.34	639.84	144
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.09	-0.05	-0.01	0.00	0.04	0.08	0.11	144
Real estate loans secured by 1-4 family	0.03	-0.06	-0.04	-0.01	0.01	0.05	0.12	0.16	144
Revolving	0.03	-0.12	-0.06	0.00	0.00	0.07	0.16	0.29	140
Closed-end	0.02	-0.06	-0.03	-0.01	0.00	0.05	0.11	0.16	144
Commercial real estate loans	0.00	-0.15	-0.07	-0.02	0.00	0.03	0.08	0.12	144
Construction and land development	-0.04	-0.57	-0.32	-0.04	0.00	0.00	0.05	0.26	144
1-4 family	0.00	-0.06	-0.01	0.00	0.00	0.00	0.00	0.03	144
Other	-0.03	-0.39	-0.19	-0.03	0.00	0.00	0.01	0.20	144
Multifamily	0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.05	142
Nonfarm nonresidential	0.01	-0.07	-0.04	-0.02	0.00	0.02	0.09	0.14	144
Owner-occupied	0.00	-0.03	-0.02	0.00	0.00	0.01	0.05	0.08	144
Other	0.00	-0.06	-0.03	0.00	0.00	0.00	0.04	0.08	144
Real estate loans secured by farmland	0.00	-0.04	-0.01	0.00	0.00	0.00	0.00	0.02	113
Commercial and industrial loans	0.15	-0.22	-0.06	0.00	0.09	0.31	0.52	0.63	144
Loans to depository institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Loans to individuals	0.85	0.07	0.16	0.28	0.53	1.03	2.77	5.02	116
Credit card loans	1.37	-1.74	0.00	0.00	0.98	2.42	4.76	7.90	45
Agricultural loans	0.04	-0.03	0.00	0.00	0.00	0.00	0.24	0.75	91
Loans to foreign governments and institutions									
Other loans and leases	0.26	-0.06	-0.01	0.00	0.02	0.29	1.19	2.54	138

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.26	0.02	0.05	0.12	0.22	0.39	0.57	0.64	145
90+ days past due loans and leases	0.05	0.00	0.00	0.00	0.01	0.06	0.21	0.45	145
Nonaccrual loans and leases	0.47	0.06	0.14	0.28	0.44	0.66	0.91	1.23	145
90+ days past due and nonaccrual loans and leases	0.55	0.10	0.16	0.30	0.48	0.75	1.12	1.71	145
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	145
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	145
Nonaccrual restructured	0.11	0.00	0.00	0.02	0.08	0.18	0.30	0.39	145
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.26	0.02	0.05	0.12	0.22	0.39	0.57	0.64	145
90+ days past due assets	0.05	0.00	0.00	0.00	0.01	0.06	0.21	0.45	145
Nonaccrual assets	0.47	0.06	0.14	0.28	0.44	0.66	0.91	1.23	145
30+ days past due and nonaccrual assets	0.82	0.18	0.29	0.49	0.74	1.05	1.56	2.13	145
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.39	0.06	0.11	0.22	0.35	0.53	0.80	1.15	145
90+ past due and nonaccrual assets + other real estate owned	0.48	0.07	0.13	0.24	0.37	0.68	1.13	1.39	145
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	0.64	0.10	0.20	0.36	0.53	0.87	1.42	1.81	145
Allowance for loan and leases losses	101.25	18.18	30.09	46.29	87.30	129.67	242.10	273.96	144
Equity cap + allowance for loan and lease losses	5.66	1.12	1.80	2.85	4.59	7.89	12.92	15.37	145
Tier 1 cap + allowance for loan and lease losses	6.24	1.27	1.97	3.30	5.26	8.58	14.20	16.47	145
Loans and Leases + other real estate owned	0.88	0.19	0.27	0.49	0.78	1.24	1.82	2.81	145

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.22	0.01	0.05	0.10	0.19	0.31	0.50	0.68	144
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.06	0.24	0.57	144
	Nonaccrual	0.44	0.01	0.08	0.24	0.42	0.62	0.91	1.15	144
Commercial and industrial	30-89 days past due	0.22	0.00	0.00	0.03	0.13	0.34	0.81	1.27	144
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.13	0.37	144
	Nonaccrual	0.65	0.00	0.02	0.12	0.44	0.84	2.09	2.96	144
Individuals	30-89 days past due	0.59	0.00	0.00	0.12	0.41	0.97	1.77	2.98	144
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.37	0.71	144
	Nonaccrual	0.19	0.00	0.00	0.00	0.07	0.29	0.85	1.42	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	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Agricultural	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.05	0.36	0.74	91
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	91
	Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.45	1.20	2.39	91
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.11	0.67	1.29	138
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.17	138
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.01	0.77	1.33	138

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: 2
Date: 09/30/2017

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.39	0.01	0.06	0.17	0.35	0.58	0.86	1.07	144
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.26	0.65	144
	Nonaccrual	0.63	0.00	0.06	0.24	0.59	0.92	1.33	2.04	144
Revolving	30-89 days past due	0.29	0.00	0.00	0.04	0.26	0.50	0.84	1.60	140
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.29	140
	Nonaccrual	0.44	0.00	0.00	0.06	0.35	0.77	1.34	1.92	140
Closed-End	30-89 days past due	0.41	0.00	0.04	0.15	0.37	0.67	0.94	1.31	144
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.30	0.73	144
	Nonaccrual	0.67	0.00	0.03	0.23	0.58	1.01	1.29	2.59	144
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.12	0.16	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	0.03	0.07	0.16	0.23	144
Commercial real estate	30-89 days past due	0.12	0.00	0.00	0.02	0.10	0.21	0.34	0.50	144
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.36	144
	Nonaccrual	0.34	0.00	0.02	0.11	0.27	0.49	0.90	1.26	144
Construction and development	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.19	0.47	1.13	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.14	144
	Nonaccrual	0.24	0.00	0.00	0.00	0.05	0.47	1.08	1.65	144
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.01	0.15	0.29	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.64	144
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.08	0.32	0.74	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.14	144
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.23	0.69	1.03	144
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.01	0.28	0.43	142
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	142
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.14	0.72	1.03	142
Nonfarm non-residential	30-89 days past due	0.12	0.00	0.00	0.01	0.09	0.18	0.37	0.57	144
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.40	144
	Nonaccrual	0.41	0.00	0.01	0.10	0.31	0.62	1.00	1.38	144
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.04	0.11	0.19	0.25	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.15	144
	Nonaccrual	0.17	0.00	0.00	0.03	0.13	0.28	0.50	0.68	144
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.02	0.08	0.22	0.35	144
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.22	144
	Nonaccrual	0.17	0.00	0.00	0.00	0.07	0.30	0.59	0.96	144
Farmland	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.09	0.40	0.69	113
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	113
	Nonaccrual	0.45	0.00	0.00	0.00	0.00	0.80	2.05	3.34	113
Credit card	30-89 days past due	0.92	0.00	0.00	0.00	0.38	1.45	2.94	7.04	45
	90+ days past due	0.27	0.00	0.00	0.00	0.00	0.21	1.33	2.64	45
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.28	0.98	45

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 2
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	11.97	8.80	9.17	10.33	11.59	13.25	15.78	18.27	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	12.72	9.54	10.19	10.99	12.25	14.35	17.00	19.29	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	14.18	11.39	11.71	12.53	13.58	15.58	18.35	20.71	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	9.97	7.93	8.38	8.92	9.80	10.71	12.27	13.55	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Cost: Interest-bearing deposits	0.77	0.77	0.77	0.77	0.77	0.78	0.78	0.78	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans	5.24	2.16	2.51	3.53	5.24	6.96	7.98	8.32	2
Foreign governments and institutions									
Growth Rates									
Net loans and leases	10089.48	-100.00	-100.00	-89.43	-11.22	3.78	185.66	117814.82	34
Total selected assets	-14.77	-100.00	-100.00	-52.00	-7.41	2.27	98.76	177.81	49
Deposits	-37.45	-60.21	-57.68	-50.09	-37.45	-24.80	-17.22	-14.69	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 09/30/2017

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	114.30	0.00	24.25	59.41	95.82	113.37	204.18	885.03	107
Dividends paid / Net income	28.75	0.00	0.00	11.05	34.32	45.57	58.83	67.48	144
Net income - dividends / Average equity	6.74	2.46	3.47	4.91	6.37	8.40	10.95	12.76	145
Percent of Dividends Paid									
Dividends from bank subsidiaries	103.69	0.00	0.00	53.85	104.64	137.29	247.15	344.79	116
Dividends from nonbank subsidiaries	1.36	0.00	0.00	0.00	0.00	0.38	10.14	16.11	116
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Dividends from all subsidiaries	108.75	0.00	0.00	70.76	108.23	150.03	247.24	344.98	116
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	29.04	0.00	0.00	0.00	30.33	52.24	71.80	89.73	139
Interest income from bank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.09	0.79	1.88	139
Mortgage and service fees from bank subsidiaries	0.71	0.00	0.00	0.00	0.00	0.00	7.20	15.41	139
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	139
Operating income from bank subsidiaries	32.87	0.00	0.00	3.02	32.60	53.89	89.97	116.52	139
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	64.05	0.00	0.00	0.00	66.71	100.00	138.84	370.61	72
Interest income from nonbank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.54	72
Mortgage and serv fees from nonbank subsidiaries	0.57	0.00	0.00	0.00	0.00	0.00	0.00	16.87	72
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.22	72
Operating income from nonbank subsidiaries	68.59	0.00	0.00	1.31	71.43	100.00	139.14	405.51	72
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	22.02	0.00	0.00	0.50	12.77	45.21	53.28	53.70	6
Interest income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.05	6
Mortgage and service fees from subsidiary BHCs	-0.02	-0.09	-0.06	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	22.01	0.00	0.00	0.50	12.77	45.17	53.25	53.69	6
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	63.96	0.00	0.00	0.00	93.36	99.43	99.94	100.00	134
Interest income from bank subsidiaries	4.78	0.00	0.00	0.00	0.00	0.32	29.08	97.40	134
Mortgage and service fees from bank subsidiaries	2.35	0.00	0.00	0.00	0.00	0.00	14.81	50.61	134
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.26	134
Operating income from bank subsidiaries	80.37	0.00	0.09	86.25	98.59	99.93	100.00	100.00	134
Dividends from nonbank subsidiaries	1.25	0.00	0.00	0.00	0.00	0.29	6.84	25.09	134
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	134
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	134
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	134
Operating income from nonbank subsidiaries	2.34	0.00	0.00	0.00	0.03	0.70	12.53	40.46	134
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Loans and advances from subsidiaries / Short term debt	1169.79	0.00	0.00	85.10	586.15	2105.38	2897.33	3585.31	10
Loans and advances from subsidiaries / Total debt	74.22	0.00	0.00	0.00	42.42	118.32	227.62	465.49	69

BHCPR Reporters for Quarter Ending 09/30/2017

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 06/30/2017 and Other Notes</u>
1199602	5,809,141	1ST SOURCE CORPORATION	SOUTH BEND, IN	
1061679	3,410,627	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	3,874,662	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,494,412	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	7,649,820	AMERIS BANCORP	MOULTRIE, GA	
1133286	7,132,179	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	3,993,618	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,765,032	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,760,456	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,475,731	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3762457	9,855,589	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
3846629	5,821,303	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
2333663	9,768,284	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,106,230	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	Moved from Peer 3
3814310	8,581,628	BOFI HOLDING, INC.	SAN DIEGO, CA	
1416523	4,283,980	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,571,923	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	6,703,647	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	3,476,820	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,360,165	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	3,305,442	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	3,595,885	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,039,943	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,150,312	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,211,858	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2868129	6,822,861	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1022764	5,569,230	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	4,558,072	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,098,418	CITY HOLDING COMPANY	CHARLESTON, WV	
1060328	3,836,843	COBIZ FINANCIAL, INC.	DENVER, CO	
2571120	5,406,985	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	9,814,578	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1070644	4,135,895	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	4,844,755	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1486517	3,292,761	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	3,100,678	CU BANCORP	LOS ANGELES, CA	
1029222	8,304,012	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	6,444,429	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,157,799	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1058398	6,176,820	DURANT BANCORP, INC.	DURANT, OK	
2652104	7,393,656	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	5,702,388	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	5,231,488	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
2781910	3,073,386	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	3,764,640	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1132104	4,581,943	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1081118	4,501,907	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	4,021,591	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	

1199974	3,791,129	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	4,592,365	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	3,774,639	FIRST BANCSHARES, INC.	WHITING, IN	
1118797	6,176,376	FIRST BANKS, INC.	CLAYTON, MO	
1203602	6,913,789	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,384,339	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3407598	3,002,068	FIRST CONNECTICUT BANCORP, INC.	FARMINGTON, CT	Moved from Peer 3
1071276	8,761,689	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	7,009,164	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
3842658	4,051,639	FIRST FOUNDATION INC.	IRVINE, CA	
1208559	9,050,844	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1048894	3,733,142	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,710,543	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,261,382	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	3,565,290	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	3,870,011	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,073,090	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2003975	9,798,602	GLACIER BANCORP, INC.	KALISPELL, MT	
3811832	3,203,002	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
2339133	4,516,138	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,161,273	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,510,046	GUARANTY BANCORP	DENVER, CO	
2900261	5,111,395	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,317,207	HAPPY BANCSHARES, INC.	CANYON, TX	
1206546	9,755,627	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	4,050,056	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3843507	6,796,328	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,426,845	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,249,998	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	3,519,501	HORIZON BANCORP	MICHIGAN CITY, IN	
1136803	8,054,205	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	8,891,114	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	3,801,295	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	4,987,383	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,771,336	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	4,808,150	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,401,072	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,457,633	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
4191465	9,071,565	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3814208	5,320,429	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1209109	4,601,500	MAINSOURCE FINANCIAL GROUP, INC.	GREENSBURG, IN	
1135972	8,503,489	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,254,655	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,242,784	MERCHANTS BANCORP	CARMEL, IN	
1902651	5,086,671	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	5,228,346	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,620,429	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	4,347,761	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	3,144,199	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	4,768,972	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	9,155,396	NBT BANCORP INC.	NORWICH, NY	
3212091	6,556,288	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	7,634,434	NEXBANK CAPITAL, INC.	DALLAS, TX	
3132863	4,009,055	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
4122722	9,545,410	NORTHWEST BANCSHARES INC	WARREN, PA	

1136661	3,844,856	OCEAN BANKSHARES, INC.	MIAMI, FL
2609975	5,397,115	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	6,288,217	OFB BANCORP	SAN JUAN, PR
2233950	3,433,631	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1885307	4,089,063	ORIGIN BANCORP, INC.	RUSTON, LA
2692892	4,120,195	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ
3489594	6,532,334	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
1142336	7,864,451	PARK NATIONAL CORPORATION	NEWARK, OH
4210478	3,258,931	PARK STERLING CORPORATION	CHARLOTTE, NC
2651590	4,176,332	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	3,552,412	PEOPLES BANCORP INC.	MARIETTA, OH
3133637	9,495,146	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
2125813	3,550,463	QCR HOLDINGS, INC.	MOLINE, IL
1097025	4,993,174	REPUBLIC BANCORP, INC.	LOUISVILLE, KY
1071397	7,170,179	S&T BANCORP, INC.	INDIANA, PA
3365858	4,683,715	SALEM FIVE BANCORP	SALEM, MA
1248304	5,334,788	SANDY SPRING BANCORP, INC.	OLNEY, MD
1085013	5,340,299	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	6,712,103	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
1094828	9,535,818	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2368106	7,584,026	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1245068	5,484,430	SOUTHSIDE BANCSHARES, INCORPORATED	TYLER, TX
4036324	5,148,483	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA
1417333	4,695,030	STATE BANKSHARES, INC.	FARGO, ND
1249730	3,162,541	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY
1126046	3,395,027	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT
2367921	6,524,060	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	4,656,435	TRICO BANCSHARES	CHICO, CA
3475074	4,496,013	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA
1048513	4,871,816	TRUSTCO BANK CORP NY	GLENVILLE, NY
1971693	9,043,767	UNION BANKSHARES CORPORATION	RICHMOND, VA
2509413	6,989,048	UNITED FINANCIAL BANCORP, INC.	GLASTONBURY, CT
1116609	4,417,363	UNIVEST CORPORATION OF PENNSYLVANIA	SOUDERTON, PA
3536386	4,484,310	USAMERIBANCORP, INC.	CLEARWATER, FL
1050712	3,148,432	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
1029464	6,062,192	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
1115349	4,470,312	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1070448	9,922,646	WESBANCO, INC.	WHEELING, WV
1025541	5,447,200	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
1137770	5,310,562	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX
3844269	6,875,344	WSFS FINANCIAL CORPORATION	WILMINGTON, DE
3012554	3,255,771	XENITH BANKSHARES, INC.	RICHMOND, VA

Note: Peer Group 2 has 145 bank holding companies.