

## BHCPR PEER GROUP DATA

Peer Group: 1  
Date: 09/30/2018

## Summary Ratios

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.05	2.90	2.92	2.80	2.81
+ Non-interest income	1.30	1.33	1.35	1.39	1.45
- Overhead expense	2.69	2.68	2.72	2.72	2.85
- Provision for loan and lease losses	0.13	0.16	0.16	0.17	0.17
+ Securities gains (losses)	0.00	0.01	0.01	0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.58	1.44	1.43	1.36	1.33
Net operating income	1.23	0.97	0.89	0.90	0.91
Net income	1.23	0.98	0.90	0.90	0.92
Net income (sub-chapter S adjusted)	1.24	1.07	0.99	1.54	1.41
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.16	3.75	3.80	3.57	3.57
Interest expense	0.81	0.57	0.60	0.49	0.46
Net interest income (tax equivalent)	3.34	3.17	3.19	3.06	3.09
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.18	0.22	0.24	0.27	0.31
Earnings coverage of net losses (X)	15.59	23.93	19.67	19.75	15.90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.90	1.01	0.98	1.07	1.16
Allowance for loan and lease losses / Total loans and leases	0.89	0.99	0.96	1.04	1.14
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.62	0.74	0.71	0.88	0.97
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.41	0.45	0.47	0.51	0.58
<b>Liquidity and Funding</b>					
Net noncore funding dependence	16.16	16.53	17.01	18.62	18.17
Net short-term noncore funding dependence	4.69	5.13	4.86	5.92	4.31
Net loans and leases / Total assets	63.96	62.72	62.73	61.97	62.72
<b>Capitalization</b>					
Tier 1 leverage ratio	9.76	9.60	9.53	9.40	9.68
Equity capital / Total assets	12.13	11.84	11.94	11.52	11.65
Equity capital + minority interest / Total assets	12.18	11.91	12.01	11.60	11.75
Tier 1 common equity capital / Total risk-weighted assets	12.19	12.28	12.19	12.16	12.08
Net Loans and leases / Equity capital (X)	5.28	5.28	5.27	5.37	5.42
Cash dividends / Net income	26.22	27.89	31.29	29.05	28.06
Cash dividends / Net income (sub-chapter S adjusted)	-6.01	34.98	47.52	-20.06	15.95
Retained earnings / Average equity capital	7.36	5.76	5.03	5.34	5.29
<b>Growth Rates</b>					
Assets	8.15	5.88	8.28	8.31	7.61
Equity capital	9.86	7.33	10.18	7.99	5.87
Net loans and leases	9.72	6.70	9.67	8.51	9.31
Noncore funding	8.35	0.47	5.57	9.36	5.64
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	1.25	1.23	1.07	1.59	1.23
Long-term debt / Equity capital	12.09	12.48	12.69	13.44	12.95
Equity investment in subs / Equity capital	102.95	101.79	102.10	101.56	102.41
Cash FR op + noncash + op expenses / Op expenses + dividends	155.68	143.60	148.20	144.09	143.73

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**Relative Income Statement and Margin Analysis**

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.79	3.42	3.47	3.26	3.25
Less: Interest expense	0.74	0.53	0.55	0.45	0.42
Equals: Net interest income (tax equivalent)	3.05	2.90	2.92	2.80	2.81
Plus: Non-interest income	1.30	1.33	1.35	1.39	1.45
Equals: adjusted operating income (tax equivalent)	4.43	4.30	4.33	4.25	4.39
Less: Overhead Expense	2.69	2.68	2.72	2.72	2.85
Less: Provision for loan and lease losses	0.13	0.16	0.16	0.17	0.17
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.00	0.01	0.01	0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.58	1.44	1.43	1.36	1.33
Less: Applicable income taxes (tax equivalent)	0.34	0.46	0.55	0.45	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.23	0.97	0.89	0.90	0.91
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.23	0.98	0.90	0.90	0.92
Memo: Net income (last four quarters)	1.10	0.96	0.91	0.94	0.93
Net income-BHC and noncontrolling (minority) interest	1.24	0.99	0.91	0.91	0.92
<b>Margin Analysis</b>					
Average earning assets / Average assets	91.49	91.61	91.61	91.56	91.39
Average interest-bearing funds / Average assets	65.34	66.01	65.75	65.40	66.48
Interest income (tax equivalent) / Average earning assets	4.16	3.75	3.80	3.57	3.57
Interest expense / Average earning assets	0.81	0.57	0.60	0.49	0.46
Net interest income (tax equivalent) / Average earning assets	3.34	3.17	3.19	3.06	3.09
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.83	4.47	4.54	4.31	4.30
Interest-bearing bank balances	1.54	0.96	1.05	0.52	0.28
Fed funds sold and reverse repos	2.11	1.20	1.41	0.71	0.49
Trading assets	1.06	1.05	1.11	1.21	0.94
Total earning assets	4.11	3.68	3.73	3.51	3.50
Investment securities (tax equivalent)	2.65	2.44	2.47	2.42	2.33
US Treasury and agency securities (excluding Mortgage-backed securities)		1.62	1.62	1.51	1.41
Mortgage-backed securities	2.46	2.22	2.23	2.13	2.25
All other securities		3.76	3.77	3.70	3.46
Interest-bearing deposits	0.74	0.46	0.49	0.39	0.35
Time deposits of \$250K or more	1.32				
Time deposits < \$250K	1.21				
Other domestic deposits	0.62			0.27	0.23
Foreign deposits	0.85	0.50	0.51	0.36	0.26
Fed funds purchased and repos	1.43	0.85	0.94	0.65	0.48
Other borrowed funds and trading liabilities	2.19	1.75	1.77	1.55	1.56
All interest-bearing funds	1.12	0.79	0.82	0.69	0.62

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**Non-interest Income & Expenses**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	2.98	2.88	2.85	2.86	3.34
Overhead expenses / Net Interest Income + non-interest income	60.75	63.15	63.61	64.64	66.99
<b>Percent of Average Assets</b>					
Total overhead expense	2.69	2.68	2.72	2.72	2.85
Personnel expense	1.44	1.41	1.42	1.41	1.40
Net occupancy expense	0.28	0.29	0.29	0.29	0.32
Other operating expenses	0.94	0.96	1.00	0.99	1.09
Overhead less non-interest income	1.36	1.32	1.34	1.32	1.34
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	60.20	62.32	62.73	63.78	66.06
Personnel expense	32.62	33.10	32.93	33.57	33.64
Net occupancy expense	6.42	6.81	6.72	6.99	7.47
Other operating expenses	20.56	21.71	22.39	22.41	24.44
Total non-interest income	28.40	30.83	31.08	32.47	33.40
Fiduciary activities income	2.04	2.17	2.39	2.27	2.69
Service charges on domestic deposit accounts	4.08	4.29	4.28	4.37	4.66
Trading revenue	0.94	0.79	0.90	0.98	0.99
Investment banking fees and commissions	3.14	3.46	3.61	3.68	2.86
Insurance activities revenue	0.40	0.60	0.55	0.56	0.91
Venture capital revenue	0.01	0.01	0.01	0.01	0.05
Net servicing fees	0.73	0.60	0.60	0.59	0.73
Net securitization income	0.00	0.00	0.01	0.02	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.55	1.73	1.67	2.20	1.99
Other non-interest income	9.80	10.81	10.63	10.83	11.38
Overhead less non-interest income	31.07	30.75	31.19	31.53	32.60
Applicable income taxes / Pretax net operating income (tax equivalent)	19.74	27.82	32.99	29.45	28.10
Applicable income tax + TE / Pretax net operating income + TE	22.21	32.15	37.95	33.84	32.77

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**Percent Composition of Assets**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Real estate loans	37.39	36.11	35.54	34.32	33.17
Commercial and industrial loans	12.47	12.48	12.64	12.69	13.80
Loans to individuals	4.07	4.28	4.45	4.37	5.19
Loans to depository institutions and acceptances of other banks	0.04	0.08	0.07	0.09	0.08
Agricultural loans	0.27	0.19	0.21	0.16	0.16
Other loans and leases	4.98	4.89	5.10	5.15	5.24
Net loans and leases	63.96	62.72	62.73	61.97	62.72
Debt securities over 1 year	14.39	14.76	14.83	14.77	15.36
Mutual funds and equity securities	0.06	0.06	0.06	0.06	0.10
Subtotal	80.05	79.28	79.31	78.74	79.49
Interest-bearing bank balances	2.91	3.54	3.40	3.68	4.02
Federal funds sold and reverse repos	1.42	1.80	1.81	1.91	0.84
Debt securities 1 year or less	1.84	1.86	1.86	1.89	2.20
Trading assets	1.24	1.41	1.34	1.43	0.74
Total earning assets	89.72	89.94	89.84	89.94	89.83
Non-interest cash and due from depository institutions	1.12	1.12	1.22	1.16	1.15
Other real estate owned	0.04	0.06	0.05	0.07	0.10
All other assets	8.99	8.89	8.86	8.83	8.99
<b>Memoranda</b>					
Short-term investments	7.39	8.69	8.67	9.05	8.39
US Treasury securities	0.99	1.00	1.02	1.14	1.12
US agency securities (excluding Mortgage-backed securities)	0.64	0.76	0.75	0.70	1.07
Municipal securities	1.61	1.56	1.60	1.48	1.39
Mortgage-backed securities	10.79	10.96	11.06	10.88	11.38
Asset-backed securities	0.31	0.31	0.30	0.33	0.40
Other debt securities	0.39	0.38	0.38	0.34	0.53
Loans held-for-sale	0.28	0.38	0.33	0.46	0.48
Loans not held-for-sale	63.95	62.46	62.63	61.73	62.53
Real estate loans secured by 1-4 family	13.31	13.70	13.44	13.46	14.33
Revolving	2.23	2.49	2.40	2.53	2.77
Closed-end, secured by first liens	10.40	10.51	10.36	10.21	10.78
Closed-end, secured by junior liens	0.30	0.34	0.34	0.35	0.43
Commercial real estate loans	21.72	20.08	19.88	18.43	16.85
Construction and land development	3.49	3.23	3.25	2.77	2.35
Multifamily	2.72	2.69	2.54	2.59	2.36
Nonfarm nonresidential	14.38	13.23	13.30	12.08	11.27
Real estate loans secured by farmland	0.39	0.31	0.32	0.27	0.24

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

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	56.72	55.49	54.83	53.68	52.17
Real estate loans secured by 1-4 family	20.89	21.95	21.44	22.07	23.24
Revolving	3.44	3.90	3.77	4.07	4.46
Closed-end	17.15	17.72	17.40	17.66	18.41
Commercial real estate loans	32.28	30.27	29.99	28.06	25.83
Construction and land development	5.18	4.88	4.90	4.31	3.70
1-4 family	1.00	0.91	0.89	0.75	0.61
Other	4.06	3.83	3.90	3.45	2.99
Multifamily	4.10	4.05	3.84	3.95	3.58
Nonfarm nonresidential	21.25	19.87	20.02	18.36	17.31
Owner-occupied	7.97	7.67	7.57	6.94	6.84
Other	13.39	12.38	12.45	11.40	10.48
Real estate loans secured by farmland	0.59	0.49	0.51	0.43	0.40
Loans to depository institutions and acceptances of other banks	0.10	0.18	0.17	0.27	0.20
Commercial and industrial loans	19.71	20.46	20.58	21.10	22.76
Loans to individuals	6.91	7.41	7.58	7.66	8.38
Credit card loans	0.79	1.05	1.12	1.19	1.71
Agricultural loans	0.42	0.30	0.33	0.26	0.27
Other loans and leases	9.36	9.95	10.31	10.49	9.88
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	359.36	348.46	345.84	327.20	320.13
Real estate loans secured by 1-4 family	128.64	132.00	130.27	128.66	138.11
Revolving	21.75	23.98	23.45	24.62	27.00
Closed-end	105.09	106.19	105.19	102.17	108.47
Commercial real estate loans	208.66	192.97	193.09	174.92	162.53
Construction and land development	33.50	30.70	31.13	26.34	22.52
1-4 family	6.64	5.92	5.78	4.77	3.86
Other	25.93	23.89	24.57	20.96	18.15
Multifamily	27.11	26.16	24.35	24.97	23.21
Nonfarm nonresidential	137.90	128.20	129.62	115.12	110.03
Owner-occupied	51.72	48.47	48.40	43.08	42.26
Other	85.60	78.08	78.94	70.52	64.97
Real estate loans secured by farmland	3.85	2.98	3.15	2.53	2.32
Loans to depository institutions and acceptances of other banks	0.48	0.74	0.69	0.96	0.79
Commercial and industrial loans	117.07	115.98	118.27	116.38	126.48
Loans to individuals	39.36	40.44	41.75	40.96	48.24
Credit card loans	4.65	4.81	5.29	5.49	8.77
Agricultural loans	2.54	1.66	1.74	1.39	1.39
Other loans and leases	48.29	47.90	49.45	49.68	49.46
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	24.85	23.25	23.05	21.72	19.52
Non-owner occupied CRE loans / Total risk based capital	158.96	146.04	146.53	133.73	122.23
Construction and land development loans / Total risk based capital	33.50	30.70	31.13	26.34	22.52
Total CRE loans / Total risk based capital	214.01	198.48	198.55	180.44	167.95

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**Liquidity and Funding**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Short-term investments	7.39	8.69	8.67	9.05	8.39
Liquid assets	22.02	23.90	23.98	24.62	23.79
Investment securities	16.91	17.31	17.35	17.40	18.21
Net loans and leases	63.96	62.72	62.73	61.97	62.72
Net loans, leases and standby letters of credit	65.02	63.88	63.89	63.32	64.21
Core deposits	61.96	61.29	61.26	59.19	59.80
Noncore funding	20.85	22.20	22.31	24.21	23.80
Time deposits of \$250K or more	2.84	2.61	2.57		
Foreign deposits	0.40	0.52	0.54	0.60	0.67
Federal funds purchased and repos	1.95	2.42	2.23	2.41	2.03
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.63	0.82	0.73	0.76	0.99
Commercial paper	0.01	0.02	0.02	0.01	0.03
Other borrowings w/remaining maturity of 1 year or less	3.95	4.06	3.98	3.70	3.31
Earning assets repriceable in 1 year	40.06	41.54	41.51	42.17	40.67
Interest-bearing liabilities repriceable in 1 year	9.37	8.01	8.46	8.17	8.89
Long-term debt repriceable in 1 year	1.18	1.59	1.56	1.62	1.86
Net assets repriceable in 1 year	27.67	30.28	29.68	30.76	28.43
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	16.16	16.53	17.01	18.62	18.17
Net ST noncore funding dependence	4.69	5.13	4.86	5.92	4.31
Short-term investment / ST noncore funding	64.93	75.30	74.55	69.34	83.89
Liquid assets-ST noncore funding / Nonliquid assets	14.99	17.77	18.12	18.46	18.01
Net loans and leases / Total deposits	90.68	90.09	90.14	88.81	90.12
Net loans and leases / Core deposits	105.56	105.36	105.64	107.37	110.21
Held-to-maturity securities appreciation (depreciation) / T1 cap	-1.43	-0.02	-0.31	-0.33	0.31
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.62	-0.02	-0.77	-1.03	0.21
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.06	-0.08	-0.13	-0.04
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	16.31	15.89	15.76	18.12	18.61
Available-for-sale securities	82.01	84.11	84.24	81.88	81.39
US Treasury securities	7.27	6.79	6.96	7.82	7.34
US agency securities (excluding Mortgage-backed securities)	3.98	4.55	4.42	4.36	6.23
Municipal securities	9.49	9.15	9.31	8.50	7.85
Mortgage-backed securities	65.28	65.24	65.34	64.90	65.00
Asset-backed securities	2.14	1.71	1.74	2.21	2.11
Other debt securities	2.81	2.58	2.57	2.56	2.89
Mutual funds and equity securities	0.43	0.47	0.51	0.70	0.82
Debt securities 1 year or less	11.15	11.90	11.78	12.00	13.34
Debt securities 1 to 5 years	19.80	19.94	18.89	19.22	19.08
Debt securities over 5 years	65.67	63.23	64.65	63.79	63.57
Pledged securities	33.44	36.45	34.58	34.59	36.61
Structured notes, fair value	0.04	0.04	0.03	0.08	0.13
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	6.10	1.22	19.09	14.53	3.93
Investment securities	8.04	9.12	8.45	12.21	9.03
Core deposits	8.64	9.55	12.21	10.24	9.37
Noncore funding	8.35	0.47	5.57	9.36	5.64

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

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)		23.57	24.02	24.41	26.90
Standby letters of credit	0.85	0.98	0.96	1.10	1.21
Commercial and similar letters of credit	0.03	0.03	0.03	0.03	0.04
Securities lent	0.43	0.67	0.75	0.56	0.22
Credit derivatives - notional amount (BHC as guarantor)	0.37	0.25	0.30	0.31	0.53
Credit derivatives - notional amount (BHC as beneficiary)	0.56	0.47	0.55	0.59	0.56
Credit derivative contracts w/ purchased credit protection - invest grade	0.27	0.20	0.19	0.29	0.22
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.58	0.57	0.59	0.94	0.27
Derivative contracts	58.45	74.08	75.39	70.49	65.88
Interest rate contracts	38.66	54.15	53.68	50.41	46.97
Interest rate futures and forward contracts	11.90	16.48	13.82	15.96	8.38
Written options contracts (interest rate)	2.17	2.72	2.60	2.56	2.79
Purchased options contracts (interest rate)	2.03	2.37	2.38	2.12	1.88
Interest rate swaps	20.02	26.23	25.60	27.06	31.72
Foreign exchange contracts	7.15	9.20	9.42	9.39	14.23
Futures and forward foreign exchange contracts	3.59	5.09	5.24	5.32	8.72
Written options contracts (foreign exchange)	0.03	0.07	0.06	0.10	0.29
Purchased options contracts (foreign exchange)	0.03	0.07	0.06	0.10	0.28
Foreign exchange rate swaps	1.05	1.49	1.67	1.53	1.53
Equity, commodity, and other derivative contracts	3.68	3.36	3.80	3.23	2.34
Commodity and other futures and forward contracts	0.26	0.29	0.30	0.26	0.19
Written options contracts (commodity and other)	1.19	1.10	1.21	1.13	0.66
Purchased options contracts (commodity and other)	1.09	0.99	1.13	0.97	0.70
Commodity and other swaps	0.31	0.25	0.29	0.23	0.30
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)		45.32	46.57	47.84	51.37

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**Derivatives Analysis**

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Notional Amount</b>					
Interest rate contracts	92.70	92.99	92.20	91.70	90.78
Foreign exchange contracts	3.26	3.54	3.53	4.36	6.66
Equity, commodity, and other contracts	2.01	1.53	1.94	1.91	1.69
<b>Futures and forwards</b>	<b>12.89</b>	<b>15.57</b>	<b>13.46</b>	<b>17.53</b>	<b>18.93</b>
Written options	7.08	8.09	6.68	7.63	7.51
Exchange-traded	0.31	0.27	0.27	0.22	0.11
Over-the-counter	5.84	6.86	5.27	6.55	7.13
Purchased options	4.30	4.54	4.73	4.69	4.21
Exchange-traded	0.36	0.43	0.33	0.49	0.21
Over-the-counter	3.13	3.09	3.32	3.43	3.49
Swaps	68.90	65.51	68.69	62.99	66.25
<b>Held for trading</b>	<b>45.46</b>	<b>43.81</b>	<b>46.32</b>	<b>43.54</b>	<b>43.29</b>
Interest rate contracts	37.80	36.34	37.84	35.09	35.28
Foreign exchange contracts	1.89	1.98	2.10	2.42	3.36
Equity, commodity, and other contracts	1.13	0.80	1.01	0.86	0.58
<b>Non-traded</b>	<b>54.54</b>	<b>56.19</b>	<b>53.68</b>	<b>56.46</b>	<b>56.71</b>
Interest rate contracts	51.73	52.75	51.23	51.73	51.40
Foreign exchange contracts	0.54	0.57	0.60	0.64	1.22
Equity, commodity, and other contracts	0.18	0.19	0.21	0.30	0.54
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	<b>94.37</b>	<b>93.99</b>	<b>95.63</b>	<b>94.20</b>	<b>91.19</b>
One year or less	33.85	33.32	31.96	31.37	27.34
Over 1 year to 5 years	30.80	27.82	31.85	33.87	33.98
Over 5 years	28.43	27.89	29.45	32.03	24.87
Gross negative fair value (absolute value)	0.84	0.65	0.69	0.99	1.21
Gross positive fair value	0.91	0.72	0.71	1.13	1.23
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.06	0.06	0.06	0.09	0.08
Gross positive fair value (X)	0.06	0.06	0.06	0.10	0.09
Held for trading (X)	0.05	0.05	0.05	0.08	0.07
Non-traded (X)	0.01	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.03	0.04	0.04	0.06	0.04
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.48	0.51	0.53	0.82	0.55



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2018

**Allowance and Net Loan and Lease Losses**

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.13	0.16	0.16	0.17	0.17
Provision for loan and lease losses / Average loans and leases	0.20	0.27	0.28	0.31	0.28
Provision for loan and lease losses / Net losses	128.86	153.61	143.18	141.39	109.07
Allowance for loan and lease losses / Total loans and leases not held for sale	0.90	1.01	0.98	1.07	1.16
Allowance for loan and lease losses / Total loans and leases	0.89	0.99	0.96	1.04	1.14
Allowance for loan and lease losses / Net loans and leases losses (X)	8.21	9.87	8.39	8.27	9.29
Allowance for loan and lease losses / Nonaccrual assets	212.53	181.96	184.84	167.13	165.86
ALLL/90+ days past due + nonaccrual loans and leases	150.09	138.73	136.61	123.58	127.52
Gross loan and lease losses / Average loans and leases	0.27	0.31	0.33	0.37	0.44
Recoveries / Average loans and leases	0.09	0.10	0.09	0.11	0.14
Net losses / Average loans and leases	0.18	0.22	0.24	0.27	0.31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.01
Recoveries / Prior year-end losses	31.11	25.52	33.49	40.49	39.29
Earnings coverage of net losses (X)	15.59	23.93	19.67	19.75	15.90
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.02	0.02	0.03	0.09
Real estate loans secured by 1-4 family	0.02	0.04	0.03	0.06	0.12
Revolving	0.04	0.08	0.09	0.13	0.19
Closed-end	0.01	0.03	0.02	0.04	0.10
Commercial real estate loans	0.01	0.00	0.01	0.00	0.00
Construction and land development	-0.03	-0.03	-0.02	-0.04	-0.07
1-4 family	-0.01	-0.01	0.00	-0.01	-0.01
Other	-0.02	-0.02	-0.01	-0.02	-0.06
Multifamily	0.00	-0.01	-0.01	0.00	-0.01
Nonfarm nonresidential	0.03	0.02	0.03	0.01	0.02
Owner-occupied	0.01	0.01	0.01	0.01	0.02
Other	0.01	0.01	0.01	0.00	0.00
Real estate loans secured by farmland	0.00	0.01	0.01	-0.02	-0.01
Commercial and industrial loans	0.27	0.35	0.39	0.41	0.24
Loans to individuals	1.16	1.34	1.25	1.28	1.18
Credit card loans	3.04	3.29	2.92	2.67	2.66
Agricultural loans	0.16	0.13	0.18	0.11	0.11
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.13	0.14	0.15	0.14	0.19

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2018

**Past Due and Nonaccrual Assets**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.41	0.45	0.47	0.51	0.58
90+ days past due loans and leases	0.16	0.19	0.20	0.23	0.30
Nonaccrual loans and leases	0.54	0.64	0.63	0.76	0.77
90+ days past due and nonaccrual loans and leases	0.74	0.88	0.87	1.06	1.17
30-89 days past due restructured	0.02	0.02	0.02	0.02	0.03
90+ days past due restructured	0.01	0.01	0.01	0.01	0.02
Nonaccrual restructured	0.18	0.22	0.20	0.23	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	0.01	0.00	0.01	0.01
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.41	0.46	0.47	0.51	0.58
90+ days past due assets	0.17	0.21	0.20	0.24	0.30
Nonaccrual assets	0.55	0.66	0.64	0.77	0.79
30+ days past due and nonaccrual assets	1.19	1.37	1.38	1.63	1.79
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.47	0.55	0.54	0.64	0.70
90+ past due and nonaccrual assets + other real estate owned	0.52	0.61	0.59	0.72	0.80
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.61	0.74	0.72	0.86	1.00
Allowance for loan and leases losses	117.33	125.90	127.83	139.29	154.82
Equity cap + allowance for loan and lease losses	4.93	5.99	5.78	7.07	8.12
Tier 1 cap + allowance for loan and lease losses	6.27	7.51	7.35	8.71	10.48
Loans and Leases + other real estate owned	0.98	1.18	1.14	1.38	1.60

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2018

**Past Due and Nonaccrual Loans and Leases**

		09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.39	0.41	0.44	0.48	0.56
	90+ days past due	0.21	0.24	0.26	0.31	0.43
	Nonaccrual	0.59	0.68	0.69	0.81	1.04
Commercial and industrial	30-89 days past due	0.29	0.30	0.32	0.33	0.29
	90+ days past due	0.06	0.06	0.05	0.05	0.05
	Nonaccrual	0.84	0.98	0.93	1.19	0.85
Individuals	30-89 days past due	0.79	1.07	0.98	1.08	1.08
	90+ days past due	0.16	0.21	0.19	0.21	0.20
	Nonaccrual	0.20	0.22	0.22	0.22	0.26
Depository institution loans	30-89 days past due	0.00	0.03	0.00	0.00	0.00
	90+ days past due	0.00	0.01	0.05	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.16	0.20	0.17	0.20	0.16
	90+ days past due	0.00	0.02	0.00	0.03	0.01
	Nonaccrual	0.71	0.79	0.96	0.93	0.76
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.54	1.74
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.06	0.06	0.03	0.03
Other loans and leases	30-89 days past due	0.14	0.15	0.20	0.16	0.22
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.14	0.12	0.10	0.17	0.16

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 1  
Date: 09/30/2018

		09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.64	0.63	0.74	0.82	0.84
	90+ days past due	0.44	0.42	0.49	0.69	0.75
	Nonaccrual	0.89	0.96	0.96	1.19	1.33
Revolving	30-89 days past due	0.52	0.66	0.61	0.60	0.57
	90+ days past due	0.05	0.07	0.07	0.07	0.08
	Nonaccrual	1.40	1.06	1.17	1.30	1.43
Closed-End	30-89 days past due	0.66	0.68	0.79	0.91	0.93
	90+ days past due	0.50	0.49	0.57	0.79	0.89
	Nonaccrual	0.87	0.96	0.95	1.20	1.35
Junior Lien	30-89 days past due	0.03	0.03	0.03	0.04	0.04
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.06	0.07	0.07	0.09	0.11
Commercial real estate	30-89 days past due	0.18	0.16	0.18	0.16	0.19
	90+ days past due	0.03	0.04	0.04	0.05	0.06
	Nonaccrual	0.26	0.33	0.34	0.40	0.55
Construction and development	30-89 days past due	0.24	0.17	0.23	0.22	0.28
	90+ days past due	0.02	0.04	0.03	0.04	0.10
	Nonaccrual	0.18	0.23	0.24	0.34	0.52
1-4 family	30-89 days past due	0.05	0.04	0.07	0.04	0.06
	90+ days past due	0.00	0.01	0.00	0.01	0.02
	Nonaccrual	0.03	0.03	0.03	0.03	0.07
Other	30-89 days past due	0.17	0.12	0.13	0.15	0.20
	90+ days past due	0.01	0.03	0.02	0.03	0.07
	Nonaccrual	0.14	0.18	0.18	0.27	0.40
Multifamily	30-89 days past due	0.08	0.07	0.07	0.07	0.12
	90+ days past due	0.01	0.01	0.01	0.02	0.03
	Nonaccrual	0.08	0.08	0.10	0.12	0.23
Nonfarm non-residential	30-89 days past due	0.18	0.17	0.17	0.16	0.18
	90+ days past due	0.04	0.05	0.04	0.06	0.06
	Nonaccrual	0.32	0.41	0.38	0.45	0.56
Owner occupied	30-89 days past due	0.08	0.07	0.07	0.08	0.08
	90+ days past due	0.01	0.02	0.02	0.02	0.03
	Nonaccrual	0.18	0.22	0.21	0.24	0.29
Other	30-89 days past due	0.08	0.09	0.09	0.07	0.09
	90+ days past due	0.02	0.02	0.02	0.03	0.03
	Nonaccrual	0.13	0.14	0.14	0.18	0.24
Farmland	30-89 days past due	0.24	0.17	0.27	0.14	0.16
	90+ days past due	0.04	0.09	0.06	0.05	0.19
	Nonaccrual	1.39	0.96	1.07	0.72	0.71
Credit card	30-89 days past due	1.17	1.34	1.08	1.21	1.16
	90+ days past due	0.75	0.72	0.75	0.75	0.69
	Nonaccrual	0.08	0.08	0.08	0.09	0.10

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

**BHCPR PEER GROUP DATA**Peer Group: 1  
Date: 09/30/2018**Regulatory Capital Components and Ratios**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	12.09	12.25	12.16	12.16	12.00
Common equity tier 1 capital, column B	0.41	0.45	0.44	0.47	0.63
Tier 1 capital, column A	12.87	13.04	12.95	12.92	12.82
Tier 1 capital, column B	0.48	0.52	0.51	0.55	0.70
Total capital, column A	14.48	14.70	14.63	14.65	14.65
Total capital, column B	0.53	0.58	0.57	0.61	0.79
Tier 1 leverage	9.76	9.60	9.53	9.40	9.68

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2018

**Insurance and Broker-Dealer Activities**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.02	0.06
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.04	51.23	52.23	49.62	53.85
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.96	48.77	47.77	50.38	46.15
Seperate account assets (L/H) / Total life assets	2.92	2.35	2.52	2.15	1.54
Insurance activities revenue / Adjusted operating income	0.40	0.60	0.55	0.56	0.91
Premium income / Insurance activities revenue	4.72	3.85	4.64	4.87	8.55
Credit related premium income / Total premium income	44.52	46.57	43.04	52.96	59.76
Other premium income / Total premium income	55.48	53.43	56.96	47.04	40.24
Insurance underwriting net income / Consolidated net income	0.06	0.05	0.04	0.12	0.12
Insurance net income (P/C) / Equity (P/C)	13.52	6.55	5.74	5.19	7.00
Insurance net income (L/H) / Equity (L/H)	2.34	-1.12	-2.99	4.69	2.70
Insurance benefits, losses, expenses / Insurance premiums	148.84	132.64	127.33	246.60	234.21
Reinsurance recovery (P/C) / Total assets (P/C)	0.19	0.44	0.48	0.41	0.86
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	1.76	0.00	1.92	0.29
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.20	9.82	9.83	9.31	10.03
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	1.54	1.53	1.54	1.46	0.75

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2018

**Foreign Activities**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Yield: Foreign loans	1.15	1.08	1.07	1.22	1.13
Cost: Interest-bearing deposits	0.85	0.50	0.51	0.36	0.26
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	51.37	65.33	67.99	67.21	5.92
Commercial and industrial loans	0.95	1.15	2.09	1.37	0.56
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	16.28	6.01	22.44	6.90	-0.33
Total selected assets	17.01	13.69	22.86	12.63	0.96
Deposits	17.60	-21.15	-0.77	47.76	-31.67

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 09/30/2018

**Parent Company Analysis - Part 1**

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	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Profitability</b>					
Net income / Average equity capital	10.29	8.35	7.61	7.97	7.95
Bank net income / Average equity investment in banks	11.22	9.16	8.74	9.09	8.42
Nonbank net income / Average equity investment in nonbanks	7.06	6.02	4.73	5.53	6.36
Sub BHCs net income / Average equity investment in sub BHCs	8.84	8.23	6.82	7.23	7.06
Bank net income / Parent net income	82.71	78.46	80.64	80.11	78.61
Nonbank net income / Parent net income	4.62	7.13	7.76	6.37	6.83
Sub BHCs net income / Parent net income	72.11	79.29	82.97	76.68	76.51
<b>Leverage</b>					
Total liabilities / Equity capital	19.42	19.83	19.94	21.58	21.12
Total debt / Equity capital	13.46	13.71	13.95	15.12	14.46
Total debt + NP to subs that issued trust preferred / Equity capital	15.90	15.97	16.10	17.51	17.04
Total debt + Loans guaranteed for affiliate / Equity capital	13.93	14.10	14.35	15.57	14.83
Total debt / Equity capital - excess over fair value	13.58	13.87	14.10	15.29	14.60
Long-term debt / Equity capital	12.09	12.48	12.69	13.44	12.95
Short-term debt / Equity capital	1.25	1.23	1.07	1.59	1.23
Current portion of long-term debt / Equity capital	0.14	0.17	0.27	0.39	0.26
Excess cost over fair value / Equity capital	0.09	0.16	0.17	0.20	0.16
Long-term debt / Consolidated long-term debt	28.41	26.61	27.28	28.31	24.05
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	102.95	101.79	102.10	101.56	102.41
Total investment in subs / Equity capital	111.32	109.98	111.30	110.99	108.88
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.35	0.26	0.52	0.28	0.40
Equity investment in subs - equity cap / Net income-div (X)	1.15	1.54	2.64	1.75	1.65
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	147.08	142.95	141.81	137.84	147.00
Cash flow from operations + noncash + op exchange / Op exchange + div	155.68	143.60	148.20	144.09	143.73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.52	79.77	92.71	128.25	107.19
Pretax operating income + interest expenses / Interest expense	2,215.54	1,568.18	1,909.25	2,107.38	1,797.01
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,196.92	1,421.15	1,547.94	1,414.32	1,262.93
Dividends + interest from subs / Interest expenses + dividends	177.93	168.23	172.51	157.78	161.35
Fees + other income from subs / Salary + other expenses	15.01	15.68	16.39	14.75	14.52
Net income / Current part of long-term debt + preferred dividends (X)	27.53	18.60	24.63	55.02	56.52
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	2.55	3.47	3.24	4.62	4.88
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.49	0.41	0.10	1.57	0.02
Nonaccrual	6.66	9.32	7.38	15.05	7.58
Total	7.14	9.73	7.48	16.62	7.64
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.18	0.18	0.17	0.11	0.25
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.18	0.18	0.17	0.11	0.29
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	5.07	5.58	5.68	6.18	4.39
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.14	0.13	0.13	0.11	0.33



**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 09/30/2018

**Parent Company Analysis - Part 2**

	09/30/2018	09/30/2017	12/31/2017	12/31/2016	12/31/2015
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	64.21	71.35	68.72	78.25	83.90
Dividends paid / Net income	26.22	27.89	31.29	29.05	28.06
Net income - dividends / Average equity	7.36	5.76	5.03	5.34	5.29
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	151.50	132.83	130.71	116.31	114.67
Dividends from nonbank subsidiaries	6.46	10.63	12.57	11.99	7.85
Dividends from subsidiary BHCs	15.24	18.58	18.99	13.56	13.24
Dividends from all subsidiaries	207.62	198.91	196.35	190.88	167.07
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	48.29	49.61	59.00	44.62	45.41
Interest income from bank subsidiaries	0.48	0.56	0.76	0.54	0.61
Mortgage and service fees from bank subsidiaries	1.84	2.29	2.98	2.35	2.95
Other income from bank subsidiaries	0.00	0.01	0.01	0.00	0.02
Operating income from bank subsidiaries	56.36	59.85	62.82	53.32	53.32
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	42.93	72.48	102.35	61.37	67.71
Interest income from nonbank subsidiaries	18.42	14.09	8.11	6.68	5.61
Mortgage and serv fees from nonbank subsidiaries	1.87	0.85	0.85	1.37	1.87
Other income from nonbank subsidiaries	0.40	1.32	0.81	0.73	0.49
Operating income from nonbank subsidiaries	80.70	141.79	165.35	98.61	116.28
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	40.06	40.75	59.89	39.67	65.66
Interest income from subsidiary BHCs	3.70	2.30	2.71	0.33	0.20
Mortgage and service fees from subsidiary BHCs	0.41	0.48	0.56	0.58	0.62
Other income from subsidiary BHCs	0.01	0.01	0.00	0.00	0.00
Operating income from subsidiary BHCs	52.64	45.76	64.33	42.09	109.82
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	63.58	58.46	59.17	52.71	52.69
Interest income from bank subsidiaries	1.02	0.79	0.94	1.12	0.84
Mortgage and service fees from bank subsidiaries	2.20	2.21	2.17	2.70	3.21
Other income from bank subsidiaries	0.03	0.08	0.09	0.03	0.09
Operating income from bank subsidiaries	72.90	66.46	69.23	63.24	63.11
Dividends from nonbank subsidiaries	2.63	2.99	2.65	3.92	5.22
Interest income from nonbank subsidiaries	3.08	3.71	2.79	3.92	2.20
Mortgage and service fees from nonbank subsidiaries	0.04	0.03	0.07	0.06	0.16
Other income from nonbank subsidiaries	0.03	0.11	0.17	0.19	0.12
Operating income from nonbank subsidiaries	8.47	10.98	9.99	13.62	11.67
Dividends from subsidiary BHCs	4.69	5.56	5.49	6.07	7.18
Interest income from subsidiary BHCs	0.42	0.15	0.13	0.04	0.01
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	6.93	6.58	6.46	7.14	7.90
Loans and advances from subsidiaries / Short term debt	71.16	69.98	83.68	151.56	118.43
Loans and advances from subsidiaries / Total debt	27.48	42.41	39.18	30.35	30.54

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 1  
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									119
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.05	1.19	2.06	2.71	3.18	3.52	3.94	4.40	119
+ Non-interest income	1.30	0.26	0.34	0.77	1.12	1.83	2.73	3.75	119
- Overhead expense	2.69	1.60	1.83	2.19	2.64	3.06	3.89	4.37	119
- Provision for loan and lease losses	0.13	-0.03	-0.01	0.05	0.11	0.18	0.35	0.56	119
+ Securities gains (losses)	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.02	119
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	119
= Pretax net operating income (tax equivalent)	1.58	0.83	0.99	1.34	1.61	1.85	2.16	2.31	119
Net operating income	1.23	0.61	0.75	1.05	1.25	1.44	1.73	1.87	119
Net income	1.23	0.61	0.75	1.04	1.25	1.45	1.73	1.87	119
Net income (sub-chapter S adjusted)	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.16	2.69	3.30	3.82	4.16	4.57	4.90	5.52	119
Interest expense	0.81	0.24	0.33	0.52	0.74	1.09	1.58	1.86	119
Net interest income (tax equivalent)	3.34	1.38	2.20	2.94	3.49	3.82	4.39	4.78	119
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.18	-0.04	0.00	0.04	0.14	0.27	0.48	1.36	119
Earnings coverage of net losses (X)	15.59	-230.43	-9.08	6.27	14.81	29.25	70.48	128.57	119
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.90	0.28	0.38	0.61	0.90	1.10	1.47	2.43	119
Allowance for loan and lease losses / Total loans and leases	0.89	0.28	0.38	0.61	0.90	1.09	1.46	2.43	119
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.62	0.13	0.20	0.38	0.59	0.83	1.12	1.53	119
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.41	0.04	0.08	0.21	0.38	0.55	0.91	1.56	119
<b>Liquidity and Funding</b>									
Net noncore funding dependence	16.16	-4.67	1.95	8.18	14.33	23.53	35.55	44.19	119
Net short-term noncore funding dependence	4.69	-53.54	-12.80	1.65	6.71	12.64	19.08	25.23	119
Net loans and leases / Total assets	63.96	20.96	38.75	58.44	67.53	74.03	77.76	80.27	119
<b>Capitalization</b>									
Tier 1 leverage ratio	9.76	7.62	8.24	8.98	9.71	10.57	11.38	12.53	119
Equity capital / Total assets	12.13	8.53	9.12	10.55	11.88	13.91	15.78	16.69	119
Equity capital + minority interest / Total assets	12.18	8.67	9.23	10.55	11.90	13.91	15.80	17.01	119
Tier 1 common equity capital / Total risk-weighted assets	12.19	9.39	9.82	10.52	11.67	13.19	16.30	18.03	118
Net Loans and leases / Equity capital (X)	5.28	2.03	3.01	4.33	5.38	6.42	7.33	8.36	119
Cash dividends / Net income	26.22	0.00	0.00	16.24	28.51	40.41	51.34	57.90	117
Cash dividends / Net income (sub-chapter S adjusted)	-6.01	-6.01	-6.01	-6.01	-6.01	-6.01	-6.01	-6.01	1
Retained earnings / Average equity capital	7.36	1.39	3.43	5.41	7.37	9.41	11.70	13.08	119
<b>Growth Rates</b>									
Assets	8.15	-3.41	-1.62	0.77	4.48	11.31	30.82	50.76	117
Equity capital	9.86	-5.44	-3.34	0.51	3.74	12.42	41.00	73.97	117
Net loans and leases	9.72	-5.60	-1.09	1.85	6.24	13.58	32.05	57.49	117
Noncore funding	8.35	-29.77	-22.17	-6.95	5.76	17.23	43.89	76.24	117
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	1.25	0.00	0.00	0.00	0.00	0.05	8.32	23.11	119
Long-term debt / Equity capital	12.09	0.00	0.00	0.00	7.09	17.11	57.29	74.16	119
Equity investment in subs / Equity capital	102.95	88.48	92.43	99.14	102.12	107.87	113.97	119.03	119
Cash FR op + noncash + op expenses / Op expenses + dividends	155.68	-1.70	53.49	110.18	143.79	200.73	289.72	338.91	119

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2018

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.79	2.50	3.02	3.49	3.79	4.20	4.57	5.06	119
Less: Interest expense	0.74	0.22	0.32	0.46	0.68	1.01	1.49	1.83	119
Equals: Net interest income (tax equivalent)	3.05	1.19	2.06	2.71	3.18	3.52	3.94	4.40	119
Plus: Non-interest income	1.30	0.26	0.34	0.77	1.12	1.83	2.73	3.75	119
Equals: adjusted operating income (tax equivalent)	4.43	3.00	3.35	3.94	4.46	4.88	5.34	7.41	119
Less: Overhead Expense	2.69	1.60	1.83	2.19	2.64	3.06	3.89	4.37	119
Less: Provision for loan and lease losses	0.13	-0.03	-0.01	0.05	0.11	0.18	0.35	0.56	119
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	119
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.02	-0.01	0.00	0.00	0.00	0.01	0.02	119
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.01	119
Equals: Pretax net operating income (tax equivalent)	1.58	0.83	0.99	1.34	1.61	1.85	2.16	2.31	119
Less: Applicable income taxes (tax equivalent)	0.34	0.10	0.18	0.27	0.34	0.42	0.48	0.62	119
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	119
Equals: Net operating income	1.23	0.61	0.75	1.05	1.25	1.44	1.73	1.87	119
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equals: Net income	1.23	0.61	0.75	1.04	1.25	1.45	1.73	1.87	119
Memo: Net income (last four quarters)	1.10	0.20	0.53	0.86	1.12	1.36	1.61	1.80	117
Net income-BHC and noncontrolling (minority) interest	1.24	0.63	0.81	1.04	1.25	1.45	1.74	1.87	119
<b>Margin Analysis</b>									
Average earning assets / Average assets	91.49	86.42	87.08	89.59	91.45	93.69	95.62	96.86	119
Average interest-bearing funds / Average assets	65.34	50.63	53.93	59.22	65.12	70.12	79.28	83.15	119
Interest income (tax equivalent) / Average earning assets	4.16	2.69	3.30	3.82	4.16	4.57	4.90	5.52	119
Interest expense / Average earning assets	0.81	0.24	0.33	0.52	0.74	1.09	1.58	1.86	119
Net interest income (tax equivalent) / Average earning assets	3.34	1.38	2.20	2.94	3.49	3.82	4.39	4.78	119
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.83	3.62	4.10	4.49	4.72	5.15	5.82	6.89	119
Interest-bearing bank balances	1.54	0.69	0.80	1.29	1.53	1.80	2.21	2.43	119
Fed funds sold and reverse repos	2.11	0.40	0.89	1.63	1.96	2.50	3.30	6.08	75
Trading assets	1.06	0.00	0.00	0.00	0.24	2.07	3.47	4.02	84
Total earning assets	4.11	2.65	3.30	3.75	4.13	4.53	4.87	5.38	119
Investment securities (tax equivalent)	2.65	2.05	2.11	2.34	2.63	2.92	3.27	3.51	118
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.46	2.06	2.11	2.28	2.43	2.63	2.87	3.15	117
All other securities									
Interest-bearing deposits	0.74	0.22	0.30	0.48	0.69	0.97	1.36	1.62	118
Time deposits of \$250K or more	1.32	0.52	0.76	1.03	1.34	1.59	1.87	2.00	116
Time deposits < \$250K	1.21	0.29	0.51	0.90	1.23	1.58	1.79	2.01	116
Other domestic deposits	0.62	0.19	0.25	0.36	0.53	0.80	1.21	1.51	118
Foreign deposits	0.85	0.02	0.25	0.42	0.94	1.16	1.62	1.81	30
Fed funds purchased and repos	1.43	0.16	0.30	0.60	1.50	1.98	2.74	4.24	112
Other borrowed funds and trading liabilities	2.19	0.96	1.46	1.82	2.10	2.54	3.10	3.55	118
All interest-bearing funds	1.12	0.37	0.52	0.77	1.02	1.40	2.06	2.44	119

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2018

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.98	0.00	0.00	0.44	2.51	4.88	9.22	10.88	119
Overhead expenses / Net Interest Income + non-interest income	60.75	43.67	47.66	56.33	60.90	66.02	72.61	81.71	119
<b>Percent of Average Assets</b>									
Total overhead expense	2.69	1.60	1.83	2.19	2.64	3.06	3.89	4.37	119
Personnel expense	1.44	0.75	0.91	1.15	1.46	1.67	2.02	2.21	119
Net occupancy expense	0.28	0.12	0.14	0.23	0.28	0.36	0.40	0.44	119
Other operating expenses	0.94	0.53	0.60	0.72	0.86	1.08	1.82	2.19	119
Overhead less non-interest income	1.36	-0.18	0.60	1.08	1.41	1.73	1.97	2.33	119
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	60.20	43.18	47.14	55.52	60.74	65.35	72.12	80.91	119
Personnel expense	32.62	20.85	22.71	28.64	33.55	36.55	41.10	43.88	119
Net occupancy expense	6.42	2.65	3.47	5.15	6.46	7.60	8.97	9.60	119
Other operating expenses	20.56	14.33	14.83	17.04	20.10	24.02	28.36	37.22	119
Total non-interest income	28.40	6.83	10.11	18.14	25.25	38.94	56.08	77.62	119
Fiduciary activities income	2.04	0.00	0.00	0.00	1.40	3.50	7.10	12.08	119
Service charges on domestic deposit accounts	4.08	0.00	0.26	1.78	4.34	6.07	7.40	8.35	119
Trading revenue	0.94	-0.39	0.00	0.00	0.12	1.15	4.63	10.23	119
Investment banking fees and commissions	3.14	0.00	0.00	0.54	1.69	3.19	13.43	30.78	119
Insurance activities revenue	0.40	0.00	0.00	0.00	0.06	0.47	2.02	5.60	119
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.59	119
Net servicing fees	0.73	0.00	0.00	0.02	0.35	1.16	3.14	4.56	119
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	119
Net gain (loss) - sales of loans, OREO, and other assets	1.55	-0.37	-0.05	0.29	1.02	2.56	4.83	7.90	119
Other non-interest income	9.80	2.79	3.68	5.95	8.19	13.29	21.24	25.13	119
Overhead less non-interest income	31.07	-2.21	12.27	23.35	33.19	39.54	45.24	50.93	119
Applicable income taxes / Pretax net operating income (tax equivalent)	19.74	7.63	12.71	17.68	20.11	22.55	25.41	27.00	118
Applicable income tax + TE / Pretax net operating income + TE	22.21	13.13	16.07	20.24	22.72	24.80	26.98	28.50	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2018

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	37.39	2.28	7.65	25.13	42.35	53.47	59.43	62.75	119
Commercial and industrial loans	12.47	0.96	2.77	7.23	11.84	18.65	24.78	29.80	119
Loans to individuals	4.07	0.05	0.11	0.58	1.99	7.37	12.43	17.74	119
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.02	0.38	0.73	119
Agricultural loans	0.27	0.00	0.00	0.00	0.04	0.33	1.41	2.86	119
Other loans and leases	4.98	0.44	0.73	1.87	4.18	8.07	10.91	13.13	119
Net loans and leases	63.96	20.96	38.75	58.44	67.53	74.03	77.76	80.27	119
Debt securities over 1 year	14.39	1.65	5.99	9.83	13.94	19.41	23.91	29.42	119
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.11	0.25	0.32	119
Subtotal	80.05	38.10	49.18	78.75	84.47	87.57	89.78	90.44	119
Interest-bearing bank balances	2.91	0.27	0.40	0.80	1.91	4.32	8.67	11.52	119
Federal funds sold and reverse repos	1.42	0.00	0.00	0.00	0.00	0.38	10.69	24.07	119
Debt securities 1 year or less	1.84	0.00	0.08	0.42	1.22	2.86	5.43	9.19	119
Trading assets	1.24	0.00	0.00	0.00	0.09	0.58	7.53	16.11	119
Total earning assets	89.72	83.79	85.53	87.57	89.79	92.48	94.24	94.89	119
Non-interest cash and due from depository institutions	1.12	0.33	0.50	0.79	1.12	1.46	1.75	1.93	119
Other real estate owned	0.04	0.00	0.00	0.01	0.03	0.08	0.11	0.20	119
All other assets	8.99	4.04	4.88	6.58	9.02	11.45	13.42	16.05	119
<b>Memoranda</b>									
Short-term investments	7.39	0.88	1.15	2.09	4.36	9.62	26.19	38.50	119
US Treasury securities	0.99	0.00	0.00	0.00	0.13	1.64	4.62	5.63	119
US agency securities (excluding Mortgage-backed securities)	0.64	0.00	0.00	0.01	0.23	1.03	2.75	4.28	119
Municipal securities	1.61	0.00	0.00	0.05	1.14	3.08	5.33	6.33	119
Mortgage-backed securities	10.79	0.71	3.65	7.13	10.33	14.42	19.85	22.93	119
Asset-backed securities	0.31	0.00	0.00	0.00	0.00	0.43	1.64	3.34	119
Other debt securities	0.39	0.00	0.00	0.00	0.08	0.60	1.76	3.83	119
Loans held-for-sale	0.28	0.00	0.00	0.02	0.14	0.46	1.06	1.39	119
Loans not held-for-sale	63.95	20.86	39.02	56.64	67.45	73.93	78.66	81.66	119
Real estate loans secured by 1-4 family	13.31	0.56	2.63	6.51	13.84	19.64	25.11	27.91	119
Revolving	2.23	0.00	0.02	0.50	2.08	3.98	5.39	6.02	119
Closed-end, secured by first liens	10.40	0.16	1.70	4.83	10.47	15.13	22.34	25.74	119
Closed-end, secured by junior liens	0.30	0.00	0.00	0.06	0.23	0.49	0.76	1.47	119
Commercial real estate loans	21.72	0.20	1.12	10.03	21.90	33.22	38.92	46.08	119
Construction and land development	3.49	0.00	0.19	1.07	3.09	5.33	8.05	9.18	119
Multifamily	2.72	0.01	0.19	0.80	2.19	3.81	8.17	12.89	119
Nonfarm nonresidential	14.38	0.01	0.55	6.05	14.74	22.69	27.45	30.60	119
Real estate loans secured by farmland	0.39	0.00	0.00	0.00	0.08	0.61	1.98	2.45	119

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2018

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	56.72	11.64	23.99	41.10	63.83	74.51	81.18	84.38	119
Real estate loans secured by 1-4 family	20.89	1.10	5.00	13.04	21.96	28.09	35.45	43.21	119
Revolving	3.44	0.00	0.03	0.93	3.35	5.65	7.64	8.86	119
Closed-end	17.15	1.10	4.08	10.36	17.19	23.73	31.43	39.75	119
Commercial real estate loans	32.28	0.22	5.81	16.49	34.87	47.71	54.78	60.51	119
Construction and land development	5.18	0.00	0.43	1.98	4.36	7.68	11.65	13.35	119
1-4 family	1.00	0.00	0.00	0.09	0.60	2.02	3.15	3.73	119
Other	4.06	0.00	0.35	1.46	3.61	6.31	8.77	9.80	119
Multifamily	4.10	0.02	0.46	1.48	3.33	5.80	11.71	17.23	119
Nonfarm nonresidential	21.25	0.03	3.75	10.57	22.27	32.44	37.12	40.97	119
Owner-occupied	7.97	0.00	0.19	3.14	7.50	12.01	16.14	18.85	119
Other	13.39	0.03	2.28	6.91	13.29	20.00	23.70	26.14	119
Real estate loans secured by farmland	0.59	0.00	0.00	0.01	0.12	0.91	2.77	4.47	119
Loans to depository institutions and acceptances of other banks	0.10	0.00	0.00	0.00	0.00	0.04	0.78	2.29	119
Commercial and industrial loans	19.71	1.69	7.83	12.10	18.64	28.06	39.32	43.42	119
Loans to individuals	6.91	0.09	0.19	1.11	3.70	12.03	21.65	41.21	119
Credit card loans	0.79	0.00	0.00	0.00	0.03	0.90	3.95	14.60	119
Agricultural loans	0.42	0.00	0.00	0.00	0.06	0.51	1.92	4.35	119
Other loans and leases	9.36	0.65	0.98	2.62	6.38	14.54	22.17	49.20	119
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	359.36	38.74	79.60	213.13	384.22	508.87	575.43	609.32	118
Real estate loans secured by 1-4 family	128.64	8.60	27.69	62.89	125.47	180.23	239.77	292.00	118
Revolving	21.75	0.03	0.23	5.56	19.15	37.16	54.25	62.37	118
Closed-end	105.09	7.90	22.70	54.43	98.73	146.44	216.59	265.99	118
Commercial real estate loans	208.66	3.05	16.97	92.70	205.75	312.14	371.25	432.33	118
Construction and land development	33.50	0.00	2.28	10.40	27.89	56.79	75.12	82.46	118
1-4 family	6.64	0.00	0.00	0.52	3.67	13.59	20.88	24.76	118
Other	25.93	0.00	1.85	8.63	24.29	42.73	53.54	60.13	118
Multifamily	27.11	0.18	2.67	7.66	21.65	33.18	72.82	142.14	118
Nonfarm nonresidential	137.90	1.80	8.51	59.60	139.36	220.95	262.65	273.54	118
Owner-occupied	51.72	0.00	0.41	19.54	46.65	81.70	105.51	130.66	118
Other	85.60	0.96	6.84	33.68	81.40	135.60	170.07	187.38	118
Real estate loans secured by farmland	3.85	0.00	0.00	0.04	0.75	5.53	18.02	24.83	118
Loans to depository institutions and acceptances of other banks	0.48	0.00	0.00	0.00	0.00	0.19	3.53	7.09	118
Commercial and industrial loans	117.07	10.10	24.82	62.49	111.00	170.06	214.60	242.84	118
Loans to individuals	39.36	0.48	1.10	5.48	18.34	73.17	115.97	158.72	118
Credit card loans	4.65	0.00	0.00	0.00	0.17	4.04	18.66	59.83	118
Agricultural loans	2.54	0.00	0.00	0.01	0.38	3.00	12.37	23.45	118
Other loans and leases	48.29	4.13	7.41	20.10	37.75	76.05	104.34	131.51	118
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	24.85	0.22	6.05	14.75	25.45	35.24	44.01	48.00	119
Non-owner occupied CRE loans / Total risk based capital	158.96	3.02	17.88	77.18	163.63	241.23	290.18	350.59	118
Construction and land development loans / Total risk based capital	33.50	0.00	2.28	10.40	27.89	56.79	75.12	82.46	118
Total CRE loans / Total risk based capital	214.01	3.06	19.54	101.74	215.38	314.56	374.04	432.51	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2018

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.39	0.88	1.15	2.09	4.36	9.62	26.19	38.50	119
Liquid assets	22.02	9.32	10.59	13.35	18.24	25.53	48.19	66.16	119
Investment securities	16.91	1.67	7.76	11.34	16.01	21.87	30.36	34.85	119
Net loans and leases	63.96	20.96	38.75	58.44	67.53	74.03	77.76	80.27	119
Net loans, leases and standby letters of credit	65.02	21.12	40.67	59.49	68.85	74.46	78.80	81.38	119
Core deposits	61.96	15.40	30.13	54.20	65.96	73.92	78.45	81.20	119
Noncore funding	20.85	4.16	7.22	11.38	17.18	30.16	43.25	53.84	119
Time deposits of \$250K or more	2.84	0.03	0.54	1.22	2.49	4.00	7.11	8.98	119
Foreign deposits	0.40	0.00	0.00	0.00	0.00	0.00	3.19	6.75	119
Federal funds purchased and repos	1.95	0.00	0.00	0.13	1.25	2.78	7.54	11.31	119
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Net federal funds purchased (sold)	0.63	-6.39	-1.36	0.00	0.66	1.72	3.44	4.42	119
Commercial paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.59	119
Other borrowings w/remaining maturity of 1 year or less	3.95	0.00	0.05	1.19	3.27	6.51	9.13	11.96	119
Earning assets repriceable in 1 year	40.06	17.72	22.21	32.78	41.02	46.91	57.65	67.65	119
Interest-bearing liabilities repriceable in 1 year	9.37	1.98	2.75	4.95	8.24	12.56	18.54	28.30	119
Long-term debt repriceable in 1 year	1.18	0.00	0.00	0.00	0.01	1.94	5.84	10.50	119
Net assets repriceable in 1 year	27.67	2.46	8.18	16.63	31.31	38.25	44.18	52.52	119
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	16.16	-4.67	1.95	8.18	14.33	23.53	35.55	44.19	119
Net ST noncore funding dependence	4.69	-53.54	-12.80	1.65	6.71	12.64	19.08	25.23	119
Short-term investment / ST noncore funding	64.93	6.57	9.77	20.05	44.40	87.18	223.64	271.09	119
Liquid assets-ST noncore funding / Nonliquid assets	14.99	-12.95	-9.80	0.53	10.62	22.27	60.14	91.51	119
Net loans and leases / Total deposits	90.68	57.12	65.84	82.01	91.90	97.67	118.09	132.22	118
Net loans and leases / Core deposits	105.56	63.88	78.21	88.77	102.17	115.78	149.48	171.92	118
Held-to-maturity securities appreciation (depreciation) / T1 cap	-1.43	-7.26	-4.56	-2.29	-0.73	-0.11	0.00	0.12	92
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.62	-6.75	-5.99	-5.00	-3.52	-2.52	-0.85	-0.18	117
Structured notes appreciation (depreciation) / T1 cap	-0.06	-0.72	-0.17	-0.05	-0.01	0.00	0.00	0.00	20
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	16.31	0.00	0.00	0.05	13.51	31.99	45.24	53.24	117
Available-for-sale securities	82.01	46.66	54.14	67.93	86.00	98.44	99.89	99.99	117
US Treasury securities	7.27	0.00	0.00	0.00	1.12	11.98	25.14	54.31	117
US agency securities (excluding Mortgage-backed securities)	3.98	0.00	0.00	0.07	1.35	5.97	18.05	23.02	117
Municipal securities	9.49	0.00	0.00	0.78	5.96	16.42	31.76	37.50	117
Mortgage-backed securities	65.28	18.38	34.95	50.76	67.54	80.89	93.40	95.62	117
Asset-backed securities	2.14	0.00	0.00	0.00	0.00	2.56	10.39	19.99	117
Other debt securities	2.81	0.00	0.00	0.03	0.74	4.58	11.40	18.48	117
Mutual funds and equity securities	0.43	0.00	0.00	0.00	0.16	0.86	1.56	1.98	117
Debt securities 1 year or less	11.15	0.26	0.86	3.85	7.43	15.60	28.20	58.22	117
Debt securities 1 to 5 years	19.80	0.79	1.65	4.67	16.45	30.09	53.03	64.19	117
Debt securities over 5 years	65.67	24.04	27.26	43.48	72.13	83.49	92.94	95.34	117
Pledged securities	33.44	1.39	5.59	15.98	30.29	51.42	65.52	74.72	117
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.19	0.81	117
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	6.10	-51.32	-37.85	-19.78	0.61	29.24	66.26	105.79	117
Investment securities	8.04	-20.07	-12.46	-1.66	4.41	13.94	41.93	58.47	115
Core deposits	8.64	-5.49	-2.38	0.66	4.69	14.34	30.80	41.67	116
Noncore funding	8.35	-29.77	-22.17	-6.95	5.76	17.23	43.89	76.24	117





# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date:09/30/2018

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	92.70	32.59	73.44	86.64	99.10	100.00	100.00	100.00	118
Foreign exchange contracts	3.26	0.00	0.00	0.00	0.33	4.21	15.25	28.23	118
Equity, commodity, and other contracts	2.01	0.00	0.00	0.00	0.00	2.97	10.20	17.67	118
<b>Futures and forwards</b>									
	12.89	0.00	0.00	1.14	7.66	23.08	44.53	62.95	118
<b>Written options</b>									
	7.08	0.00	0.00	1.08	3.72	10.45	22.50	38.54	118
Exchange-traded	0.31	0.00	0.00	0.00	0.00	0.00	2.01	5.06	118
Over-the-counter	5.84	0.00	0.00	0.35	3.09	8.73	20.05	38.54	118
<b>Purchased options</b>									
	4.30	0.00	0.00	0.00	1.21	8.09	16.57	22.61	118
Exchange-traded	0.36	0.00	0.00	0.00	0.00	0.00	2.64	4.50	118
Over-the-counter	3.13	0.00	0.00	0.00	0.22	6.75	12.40	17.80	118
Swaps	68.90	0.50	12.98	50.51	77.36	95.62	99.58	100.00	118
<b>Held for trading</b>									
	45.46	0.00	0.00	0.00	58.88	93.05	98.77	99.80	118
Interest rate contracts	37.80	0.00	0.00	0.00	40.49	77.77	92.77	95.16	118
Foreign exchange contracts	1.89	0.00	0.00	0.00	0.00	1.61	12.33	18.70	118
Equity, commodity, and other contracts	1.13	0.00	0.00	0.00	0.00	0.03	7.59	11.89	118
<b>Non-traded</b>									
	54.54	0.20	1.23	6.95	41.12	100.00	100.00	100.00	118
Interest rate contracts	51.73	0.00	0.42	5.26	36.93	99.75	100.00	100.00	118
Foreign exchange contracts	0.54	0.00	0.00	0.00	0.00	0.22	2.03	10.07	118
Equity, commodity, and other contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.98	3.18	118
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
	94.37	43.22	65.45	86.08	96.83	100.00	105.46	181.07	118
One year or less	33.85	0.00	1.02	6.75	21.48	53.95	95.30	121.74	118
Over 1 year to 5 years	30.80	0.00	1.32	11.87	29.24	43.38	54.81	66.98	118
Over 5 years	28.43	0.00	0.00	7.89	22.76	52.53	68.59	85.93	118
Gross negative fair value (absolute value)	0.84	0.01	0.08	0.48	0.84	1.17	1.67	1.84	118
Gross positive fair value	0.91	0.10	0.16	0.37	0.81	1.25	1.99	2.71	118
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.02	0.04	0.19	0.98	118
Gross positive fair value (X)	0.06	0.00	0.00	0.00	0.01	0.04	0.18	0.99	118
Held for trading (X)	0.05	0.00	0.00	0.00	0.01	0.03	0.17	0.98	118
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	118
Current credit exposure (X)	0.03	0.00	0.00	0.00	0.01	0.03	0.15	0.42	118
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.48	0.00	0.00	0.03	0.12	0.38	2.45	5.84	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Allowance and Net Loan and Lease Losses**

Peer Group: 1  
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.13	-0.03	-0.01	0.05	0.11	0.18	0.35	0.56	119
Provision for loan and lease losses / Average loans and leases	0.20	-0.05	-0.03	0.07	0.17	0.28	0.53	1.17	119
Provision for loan and lease losses / Net losses	128.86	-108.83	18.09	84.48	110.35	170.68	292.25	422.56	119
Allowance for loan and lease losses / Total loans and leases not held for sale	0.90	0.28	0.38	0.61	0.90	1.10	1.47	2.43	119
Allowance for loan and lease losses / Total loans and leases	0.89	0.28	0.38	0.61	0.90	1.09	1.46	2.43	119
Allowance for loan and lease losses / Net loans and leases losses (X)	8.21	1.45	1.98	3.06	5.18	10.76	23.92	31.59	106
Allowance for loan and lease losses / Nonaccrual assets	212.53	50.23	59.87	117.08	156.37	265.08	465.45	922.91	118
ALLL/90+ days past due + nonaccrual loans and leases	150.09	36.09	49.23	83.96	131.22	202.88	322.87	456.69	119
Gross loan and lease losses / Average loans and leases	0.27	0.01	0.04	0.09	0.22	0.34	0.63	1.55	119
Recoveries / Average loans and leases	0.09	0.01	0.01	0.04	0.07	0.13	0.18	0.40	119
Net losses / Average loans and leases	0.18	-0.04	0.00	0.04	0.14	0.27	0.48	1.36	119
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	0.02	119
Recoveries / Prior year-end losses	31.11	4.70	9.46	15.89	24.46	39.85	70.15	116.21	117
Earnings coverage of net losses (X)	15.59	-230.43	-9.08	6.27	14.81	29.25	70.48	128.57	119
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.05	-0.04	-0.01	0.01	0.05	0.08	0.11	117
Real estate loans secured by 1-4 family	0.02	-0.07	-0.05	-0.01	0.01	0.04	0.09	0.11	115
Revolving	0.04	-0.39	-0.14	-0.01	0.02	0.11	0.23	0.38	113
Closed-end	0.01	-0.10	-0.05	-0.01	0.01	0.03	0.08	0.11	115
Commercial real estate loans	0.01	-0.06	-0.04	-0.01	0.00	0.04	0.09	0.11	116
Construction and land development	-0.03	-0.17	-0.13	-0.06	0.00	0.00	0.03	0.06	112
1-4 family	-0.01	-0.06	-0.03	0.00	0.00	0.00	0.00	0.01	112
Other	-0.02	-0.14	-0.11	-0.05	0.00	0.00	0.03	0.05	112
Multifamily	0.00	-0.10	-0.04	0.00	0.00	0.00	0.03	0.15	114
Nonfarm nonresidential	0.03	-0.05	-0.02	0.00	0.00	0.06	0.13	0.19	114
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.02	0.06	0.11	114
Other	0.01	-0.04	-0.02	0.00	0.00	0.02	0.07	0.13	114
Real estate loans secured by farmland	0.00	-0.29	-0.04	0.00	0.00	0.00	0.05	0.34	97
Commercial and industrial loans	0.27	-0.03	0.00	0.06	0.17	0.40	0.88	1.11	117
Loans to individuals	1.16	0.06	0.12	0.41	0.82	1.79	3.03	4.12	105
Credit card loans	3.04	0.00	0.00	1.70	3.28	4.17	5.02	6.05	70
Agricultural loans	0.16	-0.08	0.00	0.00	0.00	0.18	0.86	1.40	91
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Other loans and leases	0.13	-0.03	-0.01	0.00	0.03	0.22	0.50	0.88	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2018

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.41	0.04	0.08	0.21	0.38	0.55	0.91	1.56	119
90+ days past due loans and leases	0.16	0.00	0.00	0.01	0.07	0.23	0.82	1.02	119
Nonaccrual loans and leases	0.54	0.08	0.15	0.34	0.50	0.72	0.99	1.46	119
90+ days past due and nonaccrual loans and leases	0.74	0.16	0.22	0.45	0.68	0.99	1.52	2.06	119
<b>Percent of Loans and Leases and Other Assets</b>									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.09	0.13	119
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.12	119
Nonaccrual restructured	0.18	0.00	0.01	0.05	0.15	0.28	0.44	0.49	119
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	119
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	119
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	119
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.41	0.04	0.08	0.21	0.38	0.55	0.91	1.56	119
90+ days past due assets	0.17	0.00	0.00	0.02	0.07	0.23	0.82	1.02	119
Nonaccrual assets	0.55	0.11	0.15	0.34	0.51	0.71	1.02	1.54	119
30+ days past due and nonaccrual assets	1.19	0.27	0.44	0.70	1.04	1.62	2.37	3.72	119
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.47	0.07	0.14	0.27	0.44	0.61	1.01	1.19	119
90+ past due and nonaccrual assets + other real estate owned	0.52	0.07	0.14	0.31	0.51	0.70	1.07	1.36	119
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	0.61	0.07	0.17	0.38	0.60	0.82	1.11	1.47	119
Allowance for loan and leases losses	117.33	28.50	45.27	70.05	109.66	153.85	224.19	372.04	119
Equity cap + allowance for loan and lease losses	4.93	0.69	1.48	2.92	4.66	7.05	9.64	11.80	119
Tier 1 cap + allowance for loan and lease losses	6.27	0.73	1.68	3.77	6.14	8.37	12.15	14.99	119
Loans and Leases + other real estate owned	0.98	0.22	0.35	0.59	0.96	1.34	1.80	2.15	119

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

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 09/30/2018

## Past Due and Nonaccrual Loans and Leases

30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real estate	30-89 days past due	0.39	0.03	0.08	0.18	0.33	0.58	0.79	1.32	117
	90+ days past due	0.21	0.00	0.00	0.00	0.03	0.26	0.86	1.93	117
	Nonaccrual	0.59	0.05	0.11	0.26	0.48	0.79	1.34	1.89	117
Commercial and industrial	30-89 days past due	0.29	0.00	0.02	0.08	0.19	0.47	0.73	1.21	117
	90+ days past due	0.06	0.00	0.00	0.00	0.01	0.08	0.25	0.42	117
	Nonaccrual	0.84	0.00	0.13	0.25	0.66	1.25	2.06	2.67	117
Individuals	30-89 days past due	0.79	0.00	0.01	0.33	0.82	1.25	1.88	2.87	119
	90+ days past due	0.16	0.00	0.00	0.00	0.05	0.28	0.61	1.23	119
	Nonaccrual	0.20	0.00	0.00	0.02	0.12	0.33	0.71	1.23	119
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.21	0.92	1.29	91
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	91
	Nonaccrual	0.71	0.00	0.00	0.00	0.01	0.89	2.62	7.72	91
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.03	0.31	13
Other loans and leases	30-89 days past due	0.14	0.00	0.00	0.00	0.04	0.20	0.55	0.91	118
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.17	118
	Nonaccrual	0.14	0.00	0.00	0.00	0.03	0.25	0.67	1.08	118

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: 09/30/2018

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.64	0.07	0.15	0.27	0.50	0.89	1.49	2.25	115
	90+ days past due	0.44	0.00	0.00	0.00	0.07	0.39	2.51	4.52	115
	Nonaccrual	0.89	0.07	0.16	0.34	0.71	1.26	2.13	2.80	115
Revolving	30-89 days past due	0.52	0.00	0.00	0.24	0.47	0.81	1.39	1.83	113
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.20	0.40	113
	Nonaccrual	1.40	0.00	0.05	0.32	0.66	1.52	4.79	8.79	113
Closed-End	30-89 days past due	0.66	0.07	0.12	0.24	0.50	0.90	1.63	2.50	115
	90+ days past due	0.50	0.00	0.00	0.00	0.07	0.43	2.69	4.93	115
	Nonaccrual	0.87	0.07	0.13	0.32	0.78	1.26	2.25	2.49	115
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.01	0.02	0.05	0.07	0.10	115
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	115
	Nonaccrual	0.06	0.00	0.00	0.01	0.04	0.12	0.19	0.27	115
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.05	0.15	0.30	0.47	0.56	116
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.15	0.20	116
	Nonaccrual	0.26	0.00	0.01	0.08	0.23	0.42	0.69	0.76	116
Construction and development	30-89 days past due	0.24	0.00	0.00	0.00	0.11	0.48	0.86	1.32	112
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.20	112
	Nonaccrual	0.18	0.00	0.00	0.00	0.08	0.25	0.85	1.26	112
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.26	0.45	112
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	112
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.04	0.11	0.20	112
Other	30-89 days past due	0.17	0.00	0.00	0.00	0.06	0.22	0.68	1.28	112
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.19	112
	Nonaccrual	0.14	0.00	0.00	0.00	0.05	0.19	0.66	1.04	112
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.01	0.15	0.30	0.53	114
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.14	114
	Nonaccrual	0.08	0.00	0.00	0.00	0.01	0.12	0.40	0.51	114
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.05	0.16	0.30	0.48	0.59	114
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.05	0.18	0.25	114
	Nonaccrual	0.32	0.00	0.02	0.10	0.31	0.55	0.89	1.02	114
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.03	0.06	0.13	0.20	0.31	114
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.11	114
	Nonaccrual	0.18	0.00	0.00	0.05	0.15	0.30	0.43	0.71	114
Other	30-89 days past due	0.08	0.00	0.00	0.01	0.04	0.13	0.29	0.49	114
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.14	114
	Nonaccrual	0.13	0.00	0.00	0.02	0.08	0.21	0.47	0.56	114
Farmland	30-89 days past due	0.24	0.00	0.00	0.00	0.00	0.32	1.15	2.04	97
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.16	0.78	97
	Nonaccrual	1.39	0.00	0.00	0.00	0.23	2.41	5.53	9.51	97
Credit card	30-89 days past due	1.17	0.00	0.08	0.92	1.26	1.50	2.18	3.28	70
	90+ days past due	0.75	0.00	0.00	0.05	0.87	1.29	1.73	1.84	70
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.47	1.02	70

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**Peer Group: 1  
Date: 09/30/2018**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.09	9.31	9.77	10.48	11.65	13.20	16.27	17.95	119
Common equity tier 1 capital, column B	0.41	0.00	0.00	0.00	0.00	0.00	0.00	12.19	119
Tier 1 capital, column A	12.87	9.96	10.61	11.25	12.40	13.99	16.78	19.13	119
Tier 1 capital, column B	0.48	0.00	0.00	0.00	0.00	0.00	0.00	13.89	119
Total capital, column A	14.48	11.94	12.20	12.99	13.94	15.71	18.47	21.47	119
Total capital, column B	0.53	0.00	0.00	0.00	0.00	0.00	0.00	15.90	119
Tier 1 leverage	9.76	7.62	8.24	8.98	9.71	10.57	11.38	12.53	119

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 09/30/2018

**Insurance and Broker-Dealer Activities**

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.23	119
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.04	0.00	0.00	0.00	74.00	100.00	100.00	100.00	32
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.96	0.00	0.00	0.00	26.00	100.00	100.00	100.00	32
Seperate account assets (L/H) / Total life assets	2.92	0.00	0.00	0.00	0.00	0.00	10.52	57.22	19
Insurance activities revenue / Adjusted operating income	0.40	0.00	0.00	0.00	0.06	0.47	2.02	5.60	119
Premium income / Insurance activities revenue	4.72	0.00	0.00	0.00	0.00	0.13	22.18	75.24	94
Credit related premium income / Total premium income	44.52	0.00	0.00	0.00	2.47	100.00	100.00	100.00	25
Other premium income / Total premium income	55.48	0.00	0.00	0.00	97.53	100.00	100.00	100.00	25
Insurance underwriting net income / Consolidated net income	0.06	0.00	0.00	0.00	0.00	0.00	0.29	1.76	119
Insurance net income (P/C) / Equity (P/C)	13.52	-11.75	-1.87	0.97	3.54	20.70	51.55	82.45	23
Insurance net income (L/H) / Equity (L/H)	2.34	-17.91	-6.24	-0.68	1.47	8.60	18.61	33.14	17
Insurance benefits, losses, expenses / Insurance premiums	148.84	22.96	27.99	45.96	86.83	165.00	481.26	553.41	25
Reinsurance recovery (P/C) / Total assets (P/C)	0.19	0.00	0.00	0.00	0.00	0.00	1.29	2.42	23
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.02	19
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	119
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.20	0.00	0.02	4.47	10.40	17.56	22.16	24.11	119
<b>Broker-dealer Activities</b>									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.05	14.31	29.34	119

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	1.15	0.00	0.00	0.00	0.00	2.81	5.20	6.43	88
Cost: Interest-bearing deposits	0.85	0.02	0.25	0.42	0.94	1.16	1.62	1.81	30
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	51.37	0.60	1.14	2.76	3.88	52.48	139.60	168.64	4
Commercial and industrial loans	0.95	0.03	0.04	0.11	0.28	0.74	2.38	3.82	17
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
<b>Growth Rates</b>									
Net loans and leases	16.28	-76.40	-38.56	-16.47	1.76	18.43	176.35	296.16	82
Total selected assets	17.01	-85.41	-34.06	-13.70	0.50	16.17	184.99	285.95	90
Deposits	17.60	-77.99	-50.40	-10.77	7.39	33.82	71.27	127.17	30



# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 09/30/2018

# Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Profitability</b>									
Net income / Average equity capital	10.29	4.45	6.28	7.98	10.37	12.57	14.55	17.13	119
Bank net income / Average equity investment in banks	11.22	6.04	6.68	8.22	10.40	13.63	17.79	20.09	101
Nonbank net income / Average equity investment in nonbanks	7.06	-6.46	-1.34	0.80	4.86	11.45	20.98	30.27	102
Sub BHCs net income / Average equity investment in sub BHCs	8.84	-1.54	0.27	5.29	9.75	11.98	15.18	17.08	28
Bank net income / Parent net income	82.71	0.00	0.00	93.06	102.54	106.75	112.46	115.11	117
Nonbank net income / Parent net income	4.62	0.00	0.00	0.02	0.59	4.14	22.69	69.65	102
Sub BHCs net income / Parent net income	72.11	2.79	8.35	23.51	96.87	100.33	104.96	106.74	25
<b>Leverage</b>									
Total liabilities / Equity capital	19.42	0.14	1.15	5.11	11.47	28.11	74.52	127.53	119
Total debt / Equity capital	13.46	0.00	0.00	0.00	7.34	18.88	66.14	109.34	119
Total debt + NP to subs that issued trust preferred / Equity capital	15.90	0.00	0.00	3.88	9.86	21.08	66.28	123.13	119
Total debt + Loans guaranteed for affiliate / Equity capital	13.93	0.00	0.00	0.00	7.34	19.94	67.21	115.62	119
Total debt / Equity capital - excess over fair value	13.58	0.00	0.00	0.00	7.34	19.70	66.77	109.34	119
Long-term debt / Equity capital	12.09	0.00	0.00	0.00	7.09	17.11	57.29	74.16	119
Short-term debt / Equity capital	1.25	0.00	0.00	0.00	0.00	0.05	8.32	23.11	119
Current portion of long-term debt / Equity capital	0.14	0.00	0.00	0.00	0.00	0.00	0.95	2.96	119
Excess cost over fair value / Equity capital	0.09	0.00	0.00	0.00	0.00	0.00	0.50	3.10	119
Long-term debt / Consolidated long-term debt	28.41	0.00	0.00	0.00	26.12	52.17	81.36	89.03	117
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	102.95	88.48	92.43	99.14	102.12	107.87	113.97	119.03	119
Total investment in subs / Equity capital	111.32	92.41	96.74	100.26	106.42	114.70	160.19	185.05	119
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
<b>Double Leverage Payback</b>									
Equity investment in subs - equity cap / Net income (X)	0.35	-1.33	-0.63	-0.09	0.24	0.84	1.43	2.36	117
Equity investment in subs - equity cap / Net income-div (X)	1.15	0.04	0.08	0.36	0.87	1.60	2.89	4.38	75
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	147.08	27.61	55.61	97.95	134.57	193.90	255.20	302.35	119
Cash flow from operations + noncash + op exchange / Op exchange + div	155.68	-1.70	53.49	110.18	143.79	200.73	289.72	338.91	119
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.52	-35.65	13.88	73.74	100.70	120.56	184.90	280.13	119
Pretax operating income + interest expenses / Interest expense	2215.54	-33.90	100.65	394.32	976.86	1897.94	7750.47	20152.09	91
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1196.92	8.10	105.03	399.96	941.39	1704.70	3205.80	6224.80	106
Dividends + interest from subs / Interest expenses + dividends	177.93	14.20	82.13	104.23	160.14	241.70	334.33	394.58	115
Fees + other income from subs / Salary + other expenses	15.01	0.00	0.00	0.00	0.00	28.20	72.15	83.87	118
Net income / Current part of long-term debt + preferred dividends (X)	27.53	0.68	2.24	7.71	20.77	35.55	59.09	188.71	60
<b>Other Ratios</b>									
Net assets repriceable in 1 year / Total assets	2.55	-10.15	-4.49	0.00	1.89	5.34	11.90	14.06	119
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	0.49	0.00	0.00	0.00	0.00	0.00	0.35	2.30	16
Nonaccrual	6.66	0.00	0.00	0.00	0.00	0.17	2.92	28.60	16
Total	7.14	0.00	0.00	0.00	0.00	1.14	5.93	30.30	16
<b>Guaranteed Loans as a Percent of Equity Capital</b>									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
To nonbank subsidiaries	0.18	0.00	0.00	0.00	0.00	0.00	0.06	6.45	119
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Total	0.18	0.00	0.00	0.00	0.00	0.00	0.06	7.17	119
<b>As a Percent of Consolidated BHC Assets</b>									
Nonbank assets of nonbank subsidiaries	5.07	0.00	0.00	0.00	0.18	2.92	30.23	59.78	119
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Combined foreign nonbank sub assets	0.14	0.00	0.00	0.00	0.00	0.02	0.41	4.31	119

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 09/30/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	64.21	9.76	22.23	35.68	55.32	93.29	112.78	188.70	106
Dividends paid / Net income	26.22	0.00	0.00	16.24	28.51	40.41	51.34	57.90	117
Net income - dividends / Average equity	7.36	1.39	3.43	5.41	7.37	9.41	11.70	13.08	119
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	151.50	0.00	0.00	90.56	139.45	248.74	354.81	406.54	106
Dividends from nonbank subsidiaries	6.46	0.00	0.00	0.00	0.00	4.23	38.12	95.19	106
Dividends from subsidiary BHCs	15.24	0.00	0.00	0.00	0.00	0.00	136.11	211.14	106
Dividends from all subsidiaries	207.62	15.09	91.68	119.49	187.66	284.80	397.34	502.40	106
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	48.29	0.00	2.31	30.48	47.45	74.49	99.32	111.22	98
Interest income from bank subsidiaries	0.48	0.00	0.00	0.00	0.01	0.52	2.37	3.96	98
Mortgage and service fees from bank subsidiaries	1.84	0.00	0.00	0.00	0.00	0.59	10.28	18.72	98
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	98
Operating income from bank subsidiaries	56.36	0.00	8.87	30.90	51.11	79.48	103.09	127.41	98
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	42.93	0.00	0.00	0.00	9.22	100.00	145.56	224.94	81
Interest income from nonbank subsidiaries	18.42	0.00	0.00	0.00	0.01	24.82	102.17	164.71	81
Mortgage and serv fees from nonbank subsidiaries	1.87	0.00	0.00	0.00	0.00	0.00	8.85	43.62	81
Other income from nonbank subsidiaries	0.40	-2.59	0.00	0.00	0.00	0.00	1.16	17.56	81
Operating income from nonbank subsidiaries	80.70	0.00	0.00	3.30	75.47	133.68	243.23	345.59	81
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	40.06	0.00	0.00	0.00	44.24	81.66	97.61	130.88	25
Interest income from subsidiary BHCs	3.70	0.00	0.00	0.00	0.00	1.57	19.93	23.19	25
Mortgage and service fees from subsidiary BHCs	0.41	0.00	0.00	0.00	0.00	0.00	0.00	7.85	25
Other income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.13	25
Operating income from subsidiary BHCs	52.64	0.00	0.00	1.40	45.82	97.39	133.67	181.22	25
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	63.58	0.00	0.00	3.99	89.57	98.99	99.86	99.97	116
Interest income from bank subsidiaries	1.02	0.00	0.00	0.00	0.03	0.95	4.19	12.76	116
Mortgage and service fees from bank subsidiaries	2.20	0.00	0.00	0.00	0.00	0.22	13.75	25.44	116
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.98	116
Operating income from bank subsidiaries	72.90	0.00	0.10	33.49	97.11	99.57	99.96	100.00	116
Dividends from nonbank subsidiaries	2.63	0.00	0.00	0.00	0.00	1.55	13.30	33.67	116
Interest income from nonbank subsidiaries	3.08	0.00	0.00	0.00	0.00	0.52	14.34	59.61	116
Mortgage and service fees from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.91	116
Other income from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.06	0.71	116
Operating income from nonbank subsidiaries	8.47	0.00	0.00	0.00	0.25	6.91	56.65	77.35	116
Dividends from subsidiary BHCs	4.69	0.00	0.00	0.00	0.00	0.00	30.06	79.87	116
Interest income from subsidiary BHCs	0.42	0.00	0.00	0.00	0.00	0.00	0.88	10.69	116
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Operating income from subsidiary BHCs	6.93	0.00	0.00	0.00	0.00	0.00	42.15	92.84	116
Loans and advances from subsidiaries / Short term debt	71.16	0.00	0.00	0.00	32.91	118.58	222.63	366.41	31
Loans and advances from subsidiaries / Total debt	27.48	0.00	0.00	0.00	11.74	52.02	100.86	196.50	85

# BHCPR Reporters for Quarter Ending 09/30/2018

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 06/30/2018 and Other Notes</u>
1562859	173,101,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	11,428,994	AMERIS BANCORP	MOULTRIE, GA	
3446412	13,623,727	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	18,576,115	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	33,489,002	ASSOCIATED BANC-CORP	GREEN BAY, WI	
3153130	10,260,822	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1073757	2,338,913,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	16,991,734	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	349,783,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	31,513,636	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	10,514,303	BANNER CORPORATION	WALLA WALLA, WA	
5006575	154,641,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	222,885,000	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	90,047,656	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
3762457	13,958,642	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,032,785	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	155,083,445	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	127,518,917	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	33,370,445	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	12,119,987	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	11,759,837	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	362,909,356	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	16,461,721	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	12,274,365	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1094314	12,697,646	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	20,905,489	CHEMICAL FINANCIAL CORPORATION	DETROIT, MI	
5014141	38,979,294	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	49,262,412	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,925,165,000	CITIGROUP INC.	NEW YORK, NY	
1132449	158,989,030	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	12,956,596	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	71,590,232	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,098,702	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,659,567	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	131,381,257	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	31,335,431	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	10,617,198	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	11,480,341	CVB FINANCIAL CORP.	ONTARIO, CA	Moved from Peer 2
2816906	124,722,000	DB USA CORPORATION	NEW YORK, NY	
3846375	105,842,272	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	64,706,347	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	39,073,106	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	11,213,393	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	32,617,595	F.N.B. CORPORATION	PITTSBURGH, PA	
3944628	12,433,356	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1070345	141,684,879	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,209,700	FIRST BANCORP	SAN JUAN, PR	
1075612	34,954,659	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	

1071276	13,842,667	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1094640	40,638,136	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	13,355,352	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208184	14,961,499	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	20,505,910	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	18,438,807	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	18,697,239	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	20,335,390	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	11,909,102	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	957,196,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,116,752	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	28,107,566	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	11,335,132	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	13,764,536	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	14,912,738	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	15,229,743	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	274,313,812	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	105,652,344	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	30,118,387	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	11,845,501	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	25,522,972	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	37,730,028	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,615,183,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	139,184,992	KEYCORP	CLEVELAND, OH	
1037003	116,827,637	M&T BANK CORPORATION	BUFFALO, NY	
1090987	19,719,971	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	16,490,778	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	865,517,000	MORGAN STANLEY	NEW YORK, NY	
1378434	161,035,825	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	51,246,654	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	132,378,457	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	17,567,877	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	11,503,881	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	Moved from Peer 2
2875332	24,782,126	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	44,131,699	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	10,751,882	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	24,557,545	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	380,275,666	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	47,919,000	POPULAR, INC.	SAN JUAN, PR	
1109599	22,624,728	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
5280254	120,114,994	RBC US GROUP HOLDINGS LLC	TORONTO, O	
3242838	124,821,814	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	12,746,939	RENASANT CORPORATION	TUPELO, MS	
3981856	131,628,075	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1094828	16,286,322	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
1133437	14,522,215	SOUTH STATE CORPORATION	COLUMBIA, SC	
1111435	234,006,617	STATE STREET CORPORATION	BOSTON, MA	
3083291	31,273,066	STERLING BANCORP	MONTEBELLO, NY	
1131787	211,641,171	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	58,178,762	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	104,546,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	32,075,120	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	22,921,112	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	380,646,026	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	27,127,328	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	

3828036	14,137,279	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1079562	13,439,812	TRUSTMARK CORPORATION	JACKSON, MS
1119794	464,607,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	137,405,594	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	21,462,360	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	26,615,067	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1971693	13,377,400	UNION BANKSHARES CORPORATION	RICHMOND, VA
1076217	19,187,643	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	12,406,803	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	30,881,948	VALLEY NATIONAL BANCORP	WAYNE, NJ
3065617	15,865,724	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	27,377,572	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,872,981,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	12,604,418	WESBANCO, INC.	WHEELING, WV
2349815	22,176,147	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	30,142,589	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL

Note: Peer Group 1 has 119 bank holding companies.