

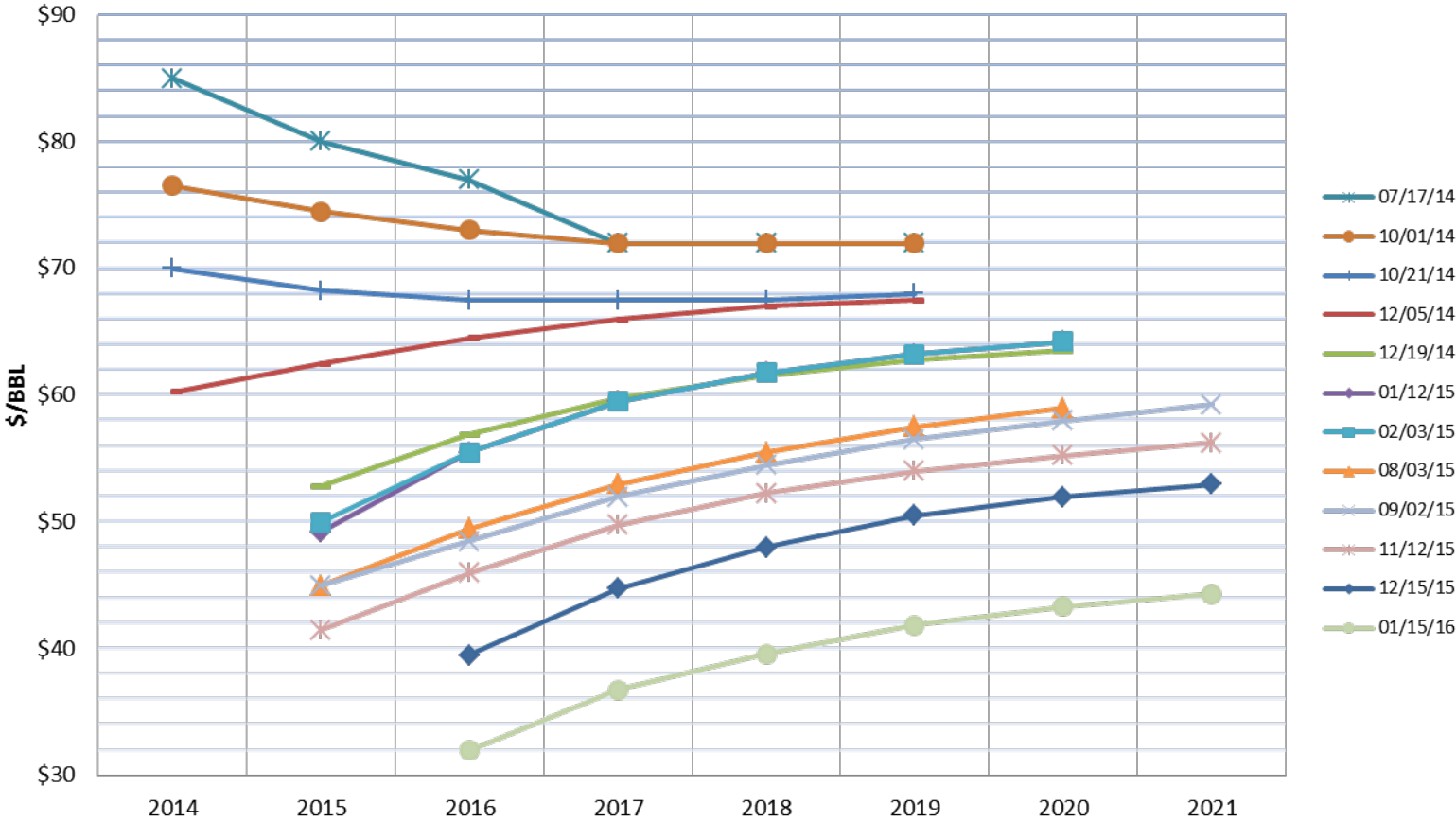


Private Capital Conference  
January 22, 2016  
JW Marriott, Galleria  
Houston, TX

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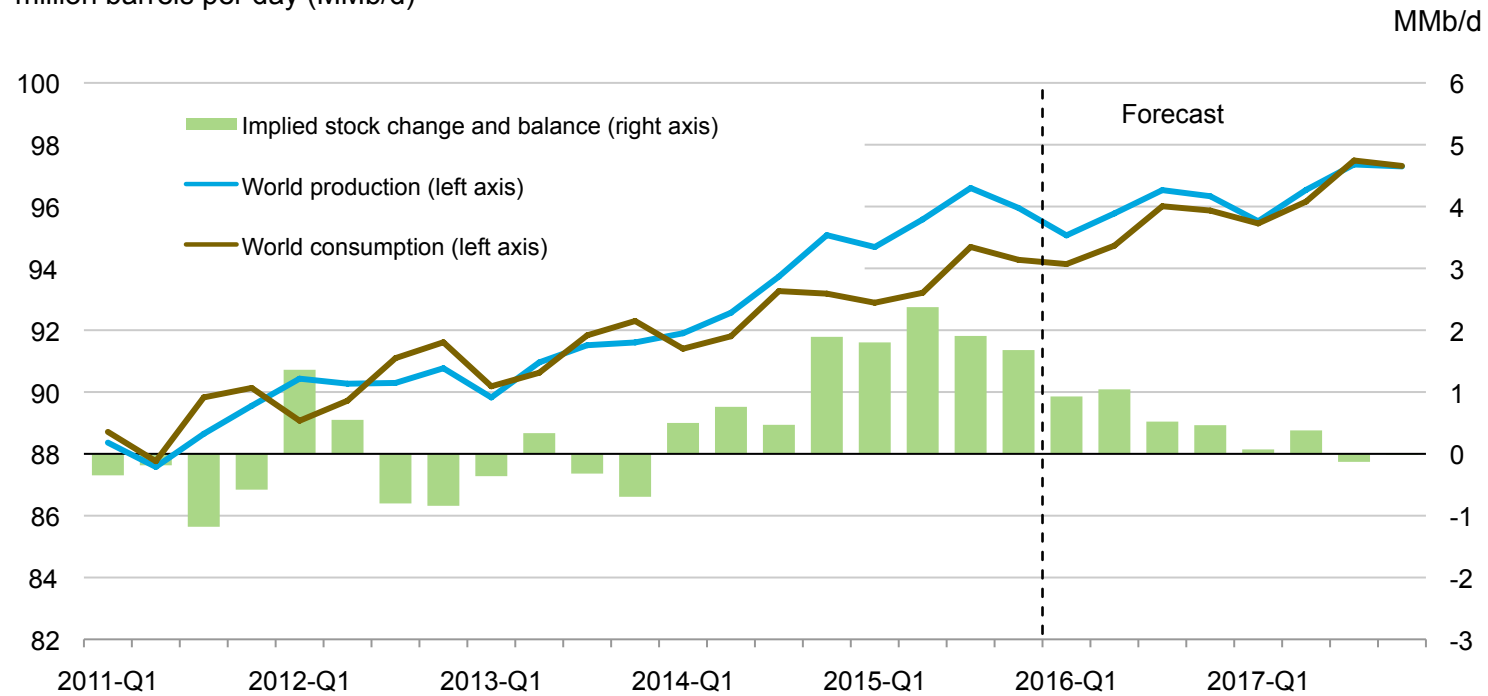
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# Amegy Price Deck



# World Liquid Fuels Production

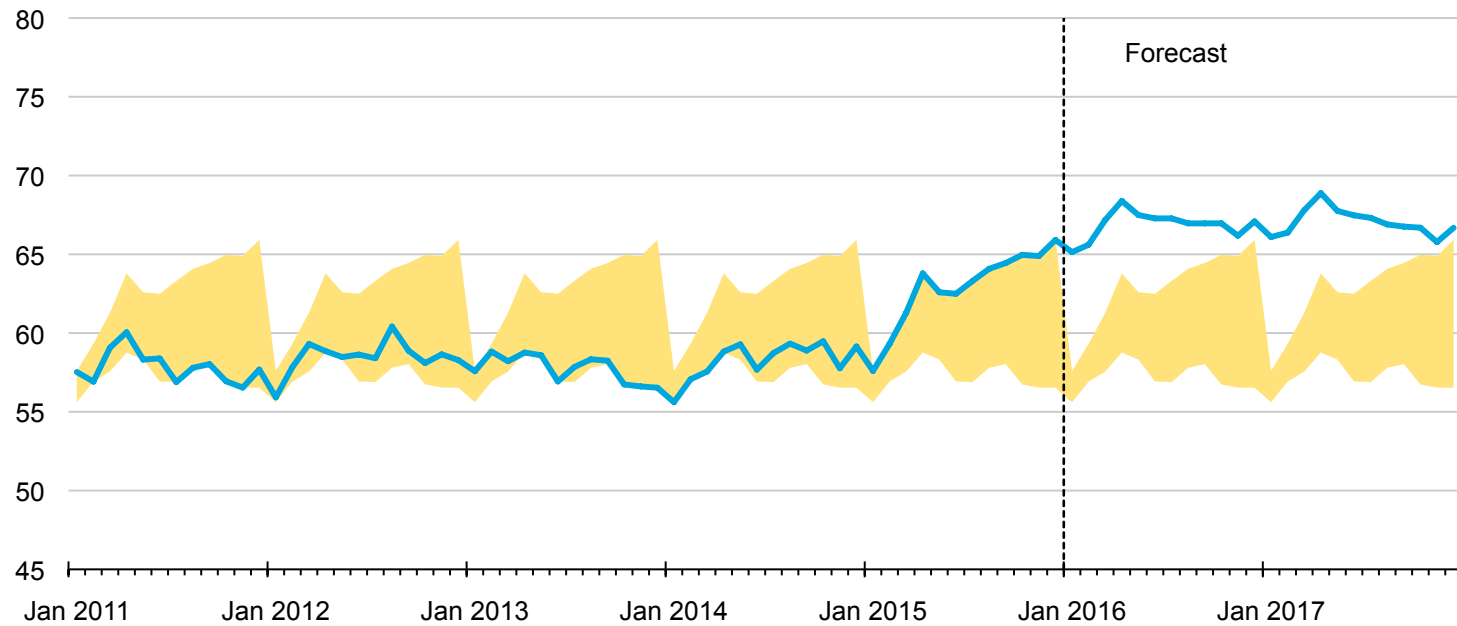
**World Liquid Fuels Production and Consumption Balance**  
million barrels per day (MMb/d)



Source: Short-Term Energy Outlook, January 2016.

# OECD Supply

## OECD Commercial Stocks of Crude Oil and Other Liquids (days of supply)



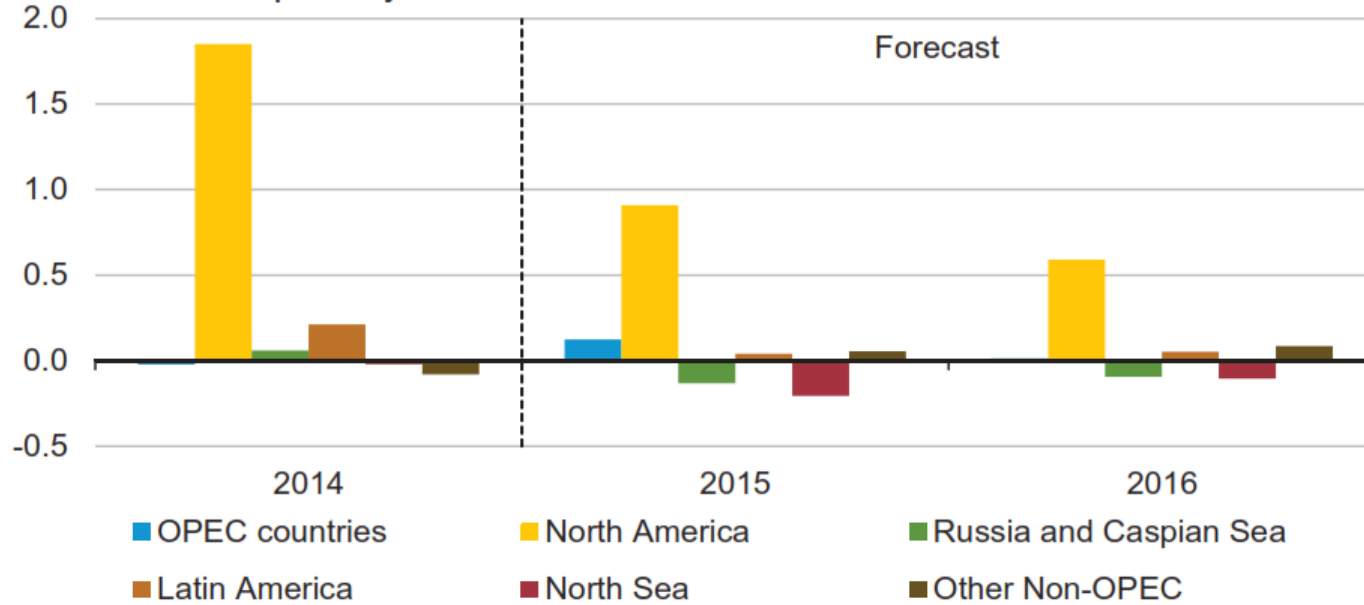
Note: Colored band around days of supply of crude oil and other liquids stocks represents the range between the minimum and maximum from Jan. 2011 - Dec. 2015.

Source: Short-Term Energy Outlook, January 2016.

# World Petroleum Production 2014

## World Crude Oil and Liquid Fuels Production Growth

million barrels per day

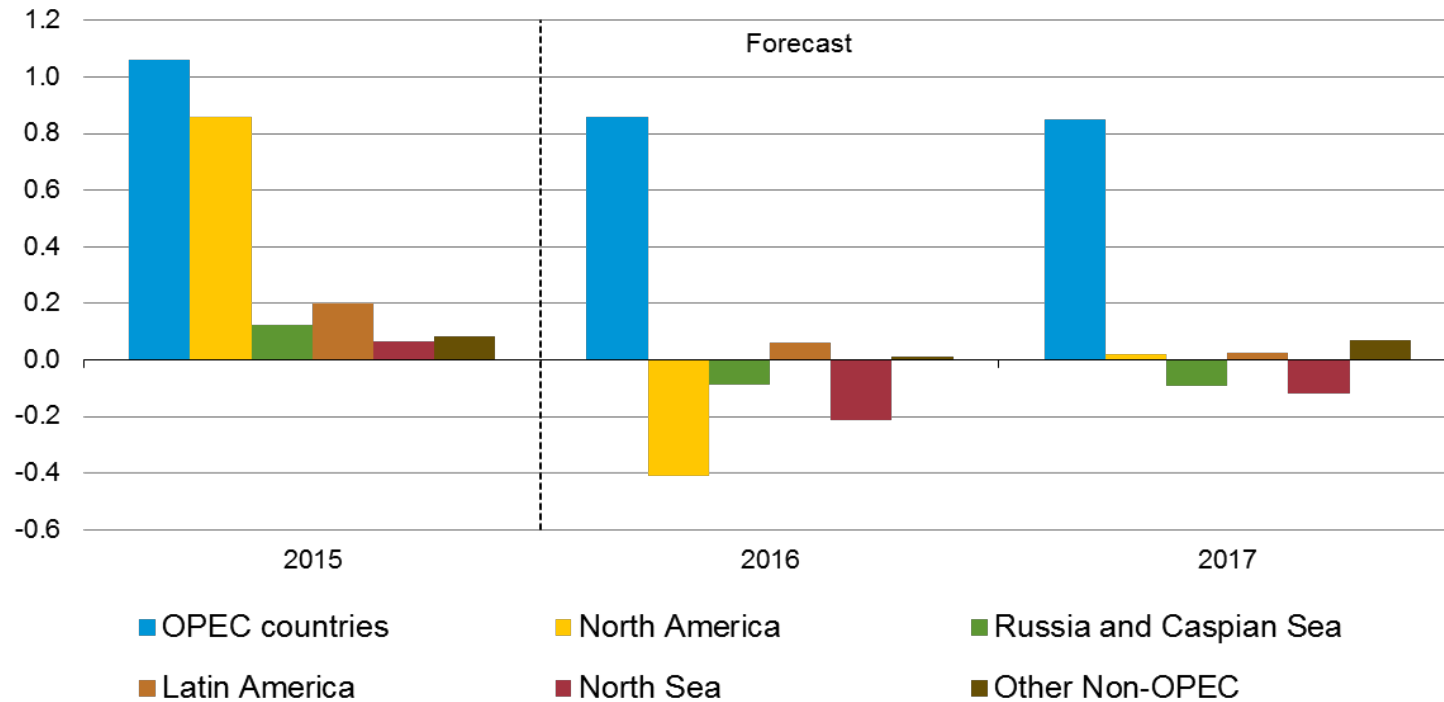


Source: Short-Term Energy Outlook, January 2015.

# World Petroleum Production 2015

## World Crude Oil and Liquid Fuels Production Growth

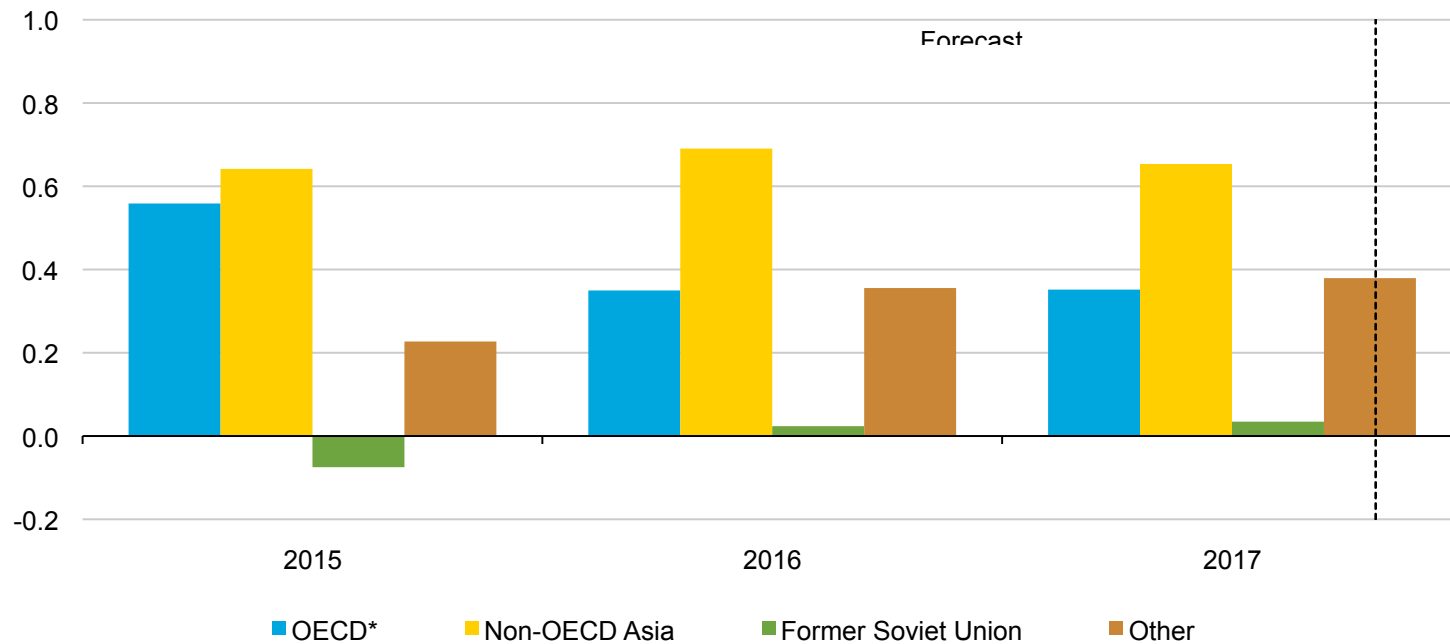
million barrels per day



Source: Short-Term Energy Outlook, January 2016.

# World Petroleum Consumption

## World Liquid Fuels Consumption Growth million barrels per day



\* Countries belonging to the Organization for Economic Cooperation and Development

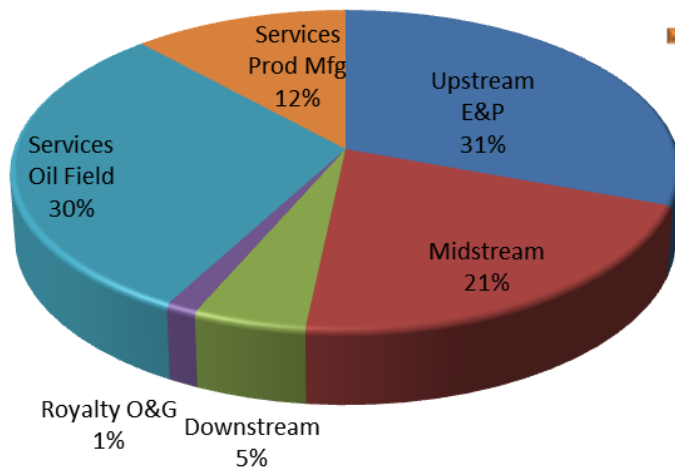
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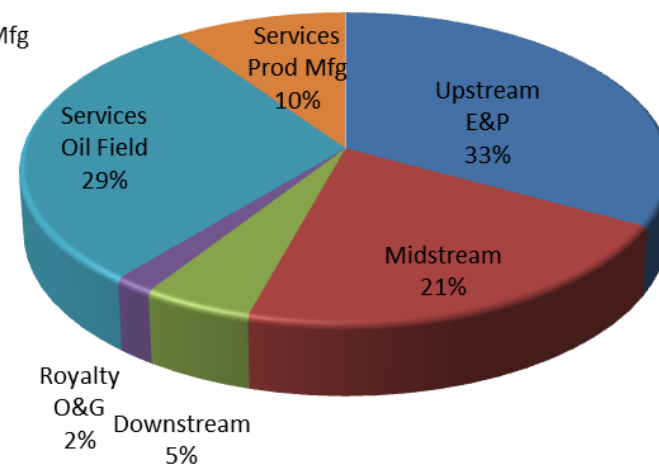
# Energy Portfolio Loan Composition

12/31/15

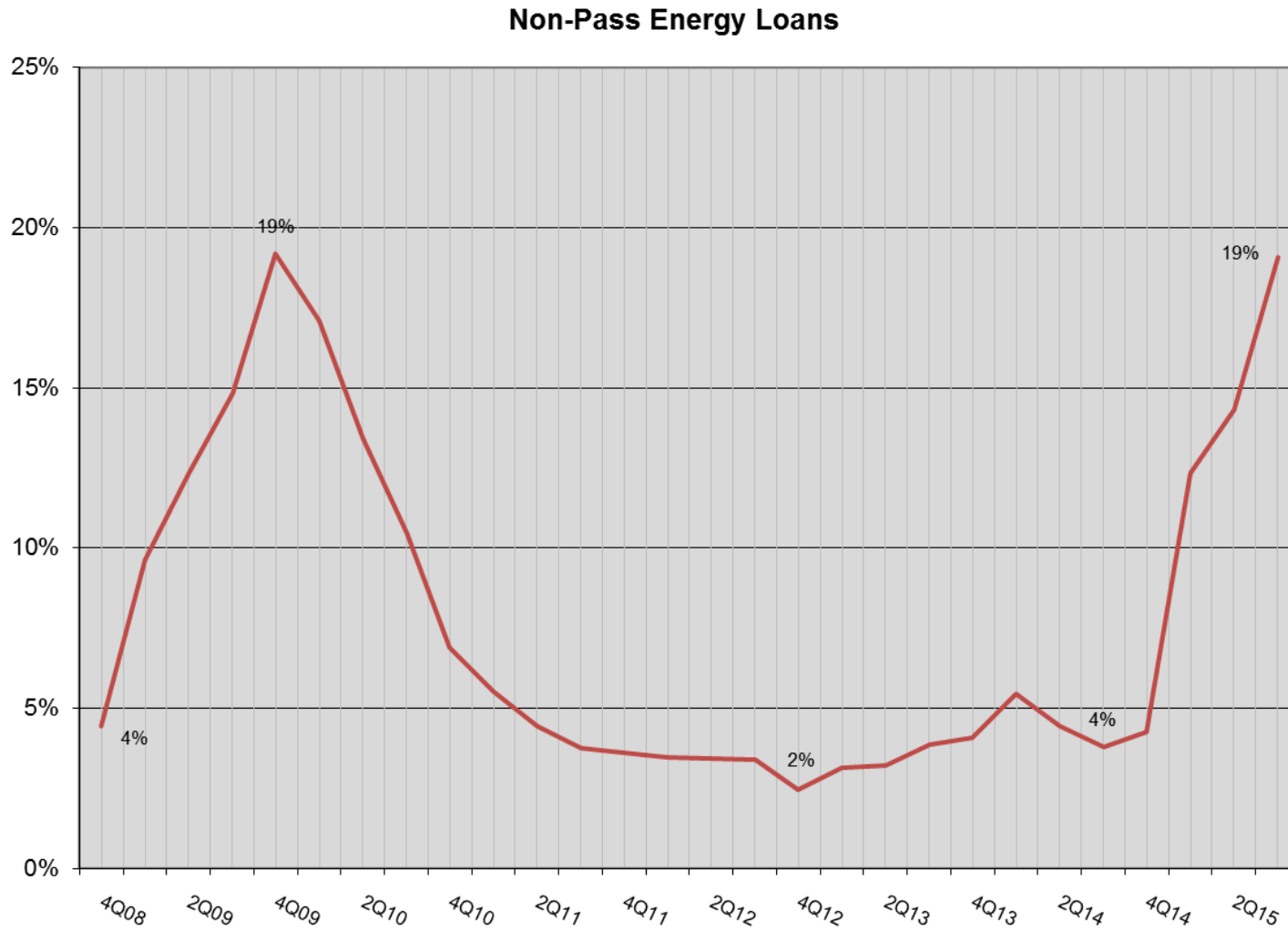
**Commitments**  
**\$4.2 Billion**



**Outstandings**  
**\$2.3 Billion**



# Energy Portfolio by Risk Grade



# Energy in the 80's vs. Today

## 80's

- No NYMEX Hedging (oil 1983, natural gas 1990)

## Today

- NYMEX hedging and very active OTC trading desks

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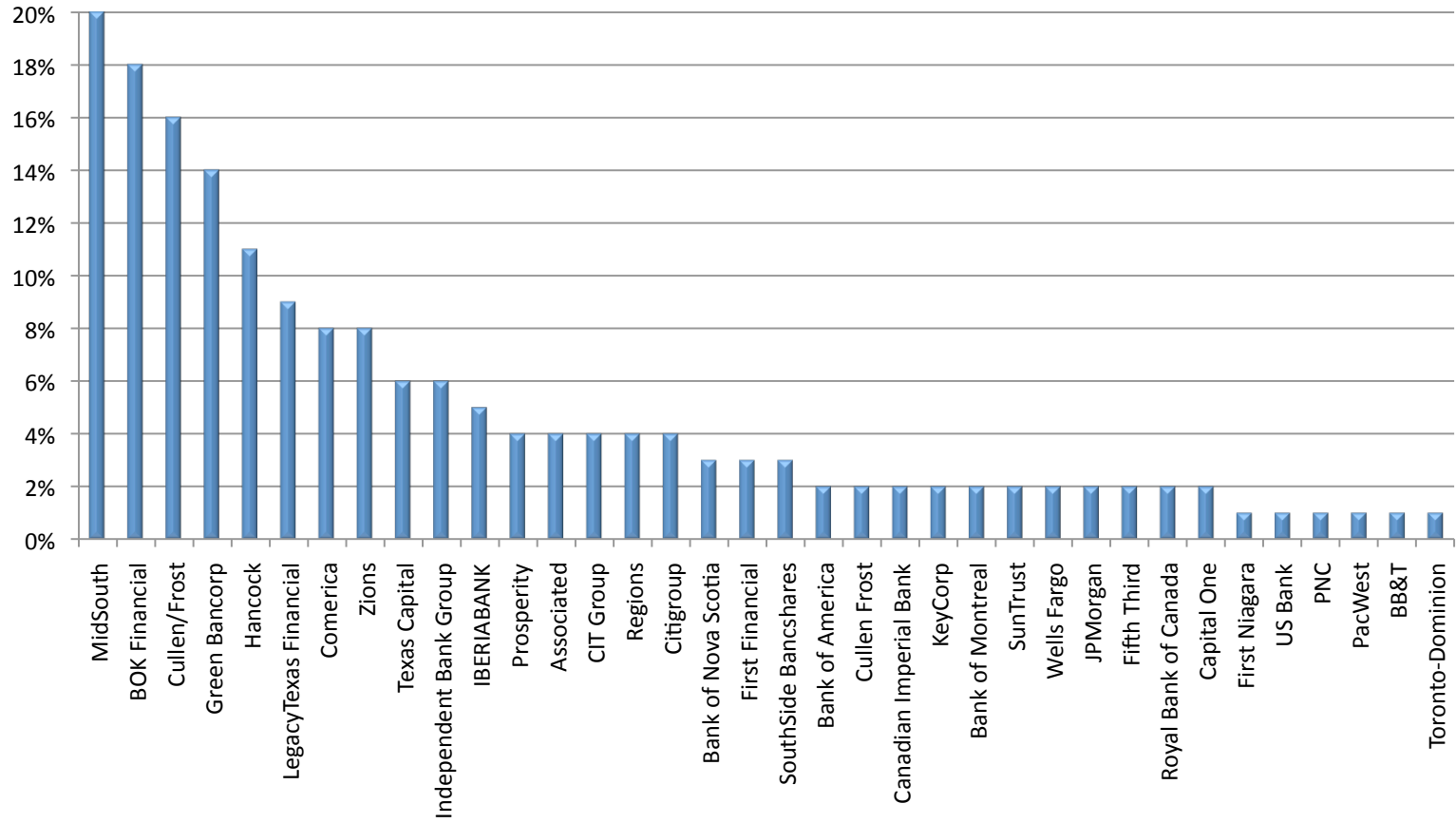
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# Bank Energy Exposure

## Bank Energy Exposure as % of Total Loans





# Energy in the 80's vs. Today

## 80's

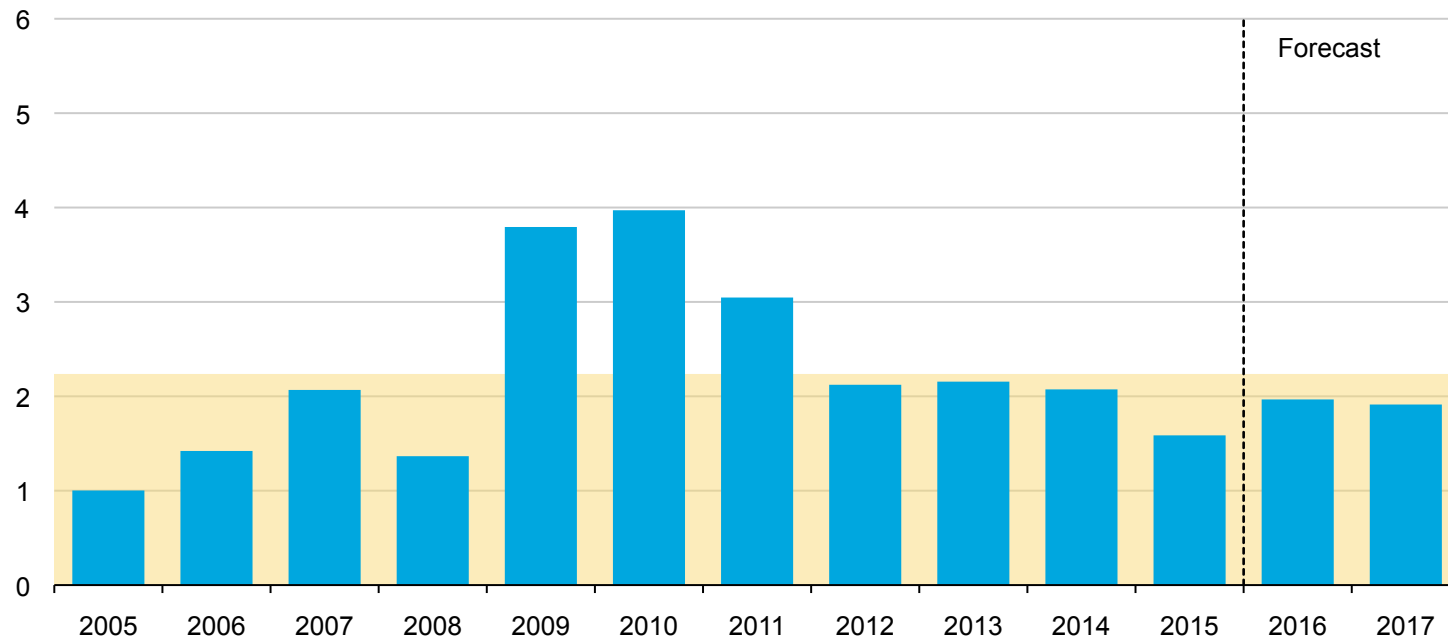
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- OPEC surplus production capacity 12mmbbls/day vs. 60 mmbbls/day total demand

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# OPEC Production

**OPEC surplus crude oil production capacity**  
million barrels per day



Note: Shaded area represents 2005-2015 average (2.2 million barrels per day).

Source: Short-Term Energy Outlook, January 2016.

# Energy in the 80's vs. Today

## 80's

- No NYMEX Hedging (oil 1983, natural gas 1990)
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- Rock band U2



## Today

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- Justin Bieber

