

## BHCPR PEER GROUP DATA

Peer Group: 1  
Date: 12/31/2018

## Summary Ratios

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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.09	2.92	2.80	2.81	2.88
+ Non-interest income	1.31	1.35	1.39	1.45	1.50
- Overhead expense	2.71	2.72	2.72	2.85	2.93
- Provision for loan and lease losses	0.14	0.16	0.17	0.17	0.14
+ Securities gains (losses)	0.00	0.01	0.01	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.57	1.43	1.36	1.33	1.42
Net operating income	1.24	0.89	0.90	0.91	0.96
Net income	1.24	0.90	0.90	0.92	0.96
Net income (sub-chapter S adjusted)	1.17	0.99	1.54	1.41	
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.24	3.80	3.57	3.57	3.71
Interest expense	0.86	0.60	0.49	0.46	0.49
Net interest income (tax equivalent)	3.38	3.19	3.06	3.09	3.18
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.22	0.24	0.27	0.31	0.30
Earnings coverage of net losses (X)	21.77	19.67	19.75	15.90	32.43
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.90	0.98	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	0.89	0.96	1.04	1.14	1.22
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.61	0.71	0.88	0.97	1.09
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.44	0.47	0.51	0.58	0.60
<b>Liquidity and Funding</b>					
Net noncore funding dependence	16.61	17.01	18.62	18.17	17.27
Net short-term noncore funding dependence	4.64	4.82	5.92	4.31	4.06
Net loans and leases / Total assets	63.98	62.73	61.97	62.72	61.49
<b>Capitalization</b>					
Tier 1 leverage ratio	9.71	9.53	9.40	9.68	9.82
Equity capital / Total assets	12.22	11.94	11.52	11.65	11.73
Equity capital + minority interest / Total assets	12.27	12.01	11.60	11.75	11.90
Tier 1 common equity capital / Total risk-weighted assets	12.12	12.19	12.16	12.08	11.92
Net Loans and leases / Equity capital (X)	5.29	5.27	5.37	5.42	5.27
Cash dividends / Net income	27.31	31.29	29.05	28.06	27.42
Cash dividends / Net income (sub-chapter S adjusted)	-0.45	47.52	-20.06	15.95	
Retained earnings / Average equity capital	7.33	5.03	5.34	5.29	5.69
<b>Growth Rates</b>					
Assets	7.00	8.28	8.31	7.61	9.24
Equity capital	7.89	10.18	7.99	5.87	9.53
Net loans and leases	7.74	9.67	8.51	9.31	11.05
Noncore funding	10.69	5.57	9.36	5.64	11.46
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	1.08	1.07	1.59	1.23	2.43
Long-term debt / Equity capital	13.43	12.69	13.44	12.95	10.76
Equity investment in subs / Equity capital	103.10	102.10	101.56	102.41	102.66
Cash FR op + noncash + op expenses / Op expenses + dividends	174.91	148.20	144.09	143.73	149.64

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**Relative Income Statement and Margin Analysis**

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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.87	3.47	3.26	3.25	3.35
Less: Interest expense	0.79	0.55	0.45	0.42	0.44
Equals: Net interest income (tax equivalent)	3.09	2.92	2.80	2.81	2.88
Plus: Non-interest income	1.31	1.35	1.39	1.45	1.50
Equals: adjusted operating income (tax equivalent)	4.46	4.33	4.25	4.39	4.51
Less: Overhead Expense	2.71	2.72	2.72	2.85	2.93
Less: Provision for loan and lease losses	0.14	0.16	0.17	0.17	0.14
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.00	0.01	0.01	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.57	1.43	1.36	1.33	1.42
Less: Applicable income taxes (tax equivalent)	0.33	0.55	0.45	0.44	0.47
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.24	0.89	0.90	0.91	0.96
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.24	0.90	0.90	0.92	0.96
Memo: Net income (last four quarters)	1.24	0.91	0.94	0.93	0.96
Net income-BHC and noncontrolling (minority) interest	1.25	0.91	0.91	0.92	0.97
<b>Margin Analysis</b>					
Average earning assets / Average assets	91.48	91.61	91.56	91.39	91.14
Average interest-bearing funds / Average assets	65.56	65.75	65.40	66.48	67.02
Interest income (tax equivalent) / Average earning assets	4.24	3.80	3.57	3.57	3.71
Interest expense / Average earning assets	0.86	0.60	0.49	0.46	0.49
Net interest income (tax equivalent) / Average earning assets	3.38	3.19	3.06	3.09	3.18
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.94	4.54	4.31	4.30	4.50
Interest-bearing bank balances	1.64	1.05	0.52	0.28	0.28
Fed funds sold and reverse repos	2.17	1.41	0.71	0.49	0.43
Trading assets	1.11	1.11	1.21	0.94	1.04
Total earning assets	4.20	3.73	3.51	3.50	3.65
Investment securities (tax equivalent)	2.68	2.47	2.42	2.33	2.41
US Treasury and agency securities (excluding Mortgage-backed securities)		1.62	1.51	1.41	1.29
Mortgage-backed securities	2.50	2.23	2.13	2.25	2.32
All other securities		3.77	3.70	3.46	3.66
Interest-bearing deposits	0.81	0.49	0.39	0.35	0.35
Time deposits of \$250K or more	1.44				
Time deposits < \$250K	1.29				
Other domestic deposits	0.67		0.27	0.23	0.21
Foreign deposits	0.97	0.51	0.36	0.26	0.28
Fed funds purchased and repos	1.51	0.94	0.65	0.48	0.57
Other borrowed funds and trading liabilities	2.28	1.77	1.55	1.56	1.64
All interest-bearing funds	1.19	0.82	0.69	0.62	0.59

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**Non-interest Income & Expenses**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	3.08	2.85	2.86	3.34	3.11
Overhead expenses / Net Interest Income + non-interest income	60.87	63.61	64.64	66.99	66.44
<b>Percent of Average Assets</b>					
Total overhead expense	2.71	2.72	2.72	2.85	2.93
Personnel expense	1.44	1.42	1.41	1.40	1.43
Net occupancy expense	0.29	0.29	0.29	0.32	0.33
Other operating expenses	0.97	1.00	0.99	1.09	1.16
Overhead less non-interest income	1.38	1.34	1.32	1.34	1.35
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	60.36	62.73	63.78	66.06	65.66
Personnel expense	32.51	32.93	33.57	33.64	32.38
Net occupancy expense	6.50	6.72	6.99	7.47	7.59
Other operating expenses	20.87	22.39	22.41	24.44	24.98
Total non-interest income	28.50	31.08	32.47	33.40	32.68
Fiduciary activities income	2.15	2.39	2.27	2.69	2.67
Service charges on domestic deposit accounts	4.15	4.28	4.37	4.66	4.81
Trading revenue	0.93	0.90	0.98	0.99	1.19
Investment banking fees and commissions	3.41	3.61	3.68	2.86	2.67
Insurance activities revenue	0.47	0.55	0.56	0.91	0.79
Venture capital revenue	0.02	0.01	0.01	0.05	0.08
Net servicing fees	0.65	0.60	0.59	0.73	0.56
Net securitization income	0.01	0.01	0.02	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	1.61	1.67	2.20	1.99	1.44
Other non-interest income	9.80	10.63	10.83	11.38	10.41
Overhead less non-interest income	31.45	31.19	31.53	32.60	32.51
Applicable income taxes / Pretax net operating income (tax equivalent)	19.04	32.99	29.45	28.10	29.20
Applicable income tax + TE / Pretax net operating income + TE	21.56	37.95	33.84	32.77	33.11

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**Percent Composition of Assets**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Real estate loans	37.20	35.54	34.32	33.17	33.06
Commercial and industrial loans	12.83	12.63	12.69	13.80	13.65
Loans to individuals	4.30	4.45	4.37	5.19	5.05
Loans to depository institutions and acceptances of other banks	0.05	0.07	0.09	0.08	0.11
Agricultural loans	0.30	0.21	0.16	0.16	0.13
Other loans and leases	5.01	5.11	5.15	5.24	4.81
Net loans and leases	63.98	62.73	61.97	62.72	61.49
Debt securities over 1 year	14.62	14.83	14.77	15.36	15.71
Mutual funds and equity securities	0.06	0.06	0.06	0.10	0.10
Subtotal	79.96	79.31	78.74	79.49	78.78
Interest-bearing bank balances	3.04	3.40	3.68	4.02	4.63
Federal funds sold and reverse repos	1.66	1.81	1.91	0.84	0.68
Debt securities 1 year or less	1.96	1.86	1.89	2.20	2.08
Trading assets	1.33	1.34	1.43	0.74	0.77
Total earning assets	89.74	89.84	89.94	89.83	89.59
Non-interest cash and due from depository institutions	1.21	1.22	1.16	1.15	1.24
Other real estate owned	0.04	0.05	0.07	0.10	0.14
All other assets	8.98	8.86	8.83	8.99	9.09
<b>Memoranda</b>					
Short-term investments	7.80	8.67	9.05	8.39	8.39
US Treasury securities	1.04	1.02	1.14	1.12	1.06
US agency securities (excluding Mortgage-backed securities)	0.69	0.75	0.70	1.07	1.19
Municipal securities	1.62	1.60	1.48	1.39	1.31
Mortgage-backed securities	11.13	11.06	10.88	11.38	11.49
Asset-backed securities	0.33	0.30	0.33	0.40	0.43
Other debt securities	0.41	0.38	0.34	0.53	0.53
Loans held-for-sale	0.30	0.33	0.46	0.48	0.37
Loans not held-for-sale	63.93	62.63	61.73	62.53	61.78
Real estate loans secured by 1-4 family	13.46	13.44	13.46	14.33	15.21
Revolving	2.27	2.40	2.53	2.77	3.14
Closed-end, secured by first liens	10.57	10.35	10.21	10.78	11.10
Closed-end, secured by junior liens	0.31	0.34	0.35	0.43	0.47
Commercial real estate loans	21.59	19.88	18.43	16.85	15.88
Construction and land development	3.51	3.25	2.77	2.35	2.00
Multifamily	2.72	2.54	2.59	2.36	2.13
Nonfarm nonresidential	14.45	13.30	12.08	11.27	10.78
Real estate loans secured by farmland	0.41	0.32	0.27	0.24	0.22

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

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	56.51	54.83	53.68	52.17	52.96
Real estate loans secured by 1-4 family	21.10	21.44	22.07	23.24	25.22
Revolving	3.50	3.77	4.07	4.46	5.22
Closed-end	17.39	17.40	17.66	18.41	19.49
Commercial real estate loans	32.15	29.99	28.06	25.83	24.50
Construction and land development	5.20	4.90	4.31	3.70	3.18
1-4 family	1.02	0.89	0.75	0.61	0.54
Other	4.05	3.90	3.45	2.99	2.57
Multifamily	4.10	3.84	3.95	3.58	3.27
Nonfarm nonresidential	21.41	20.02	18.36	17.31	16.67
Owner-occupied	8.04	7.57	6.94	6.84	6.24
Other	13.40	12.45	11.40	10.48	9.66
Real estate loans secured by farmland	0.63	0.51	0.43	0.40	0.37
Loans to depository institutions and acceptances of other banks	0.12	0.17	0.27	0.20	0.22
Commercial and industrial loans	20.30	20.54	21.10	22.76	22.49
Loans to individuals	7.35	7.58	7.66	8.38	8.43
Credit card loans	1.02	1.12	1.19	1.71	1.78
Agricultural loans	0.46	0.33	0.26	0.27	0.23
Other loans and leases	9.68	10.35	10.49	9.88	9.18
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	358.59	345.84	327.20	320.13	306.02
Real estate loans secured by 1-4 family	129.77	130.27	128.66	138.11	133.95
Revolving	21.87	23.45	24.62	27.00	29.49
Closed-end	106.36	105.19	102.17	108.47	101.16
Commercial real estate loans	207.22	193.09	174.92	162.53	157.21
Construction and land development	33.39	31.13	26.34	22.52	21.28
1-4 family	6.62	5.78	4.77	3.86	3.65
Other	25.75	24.57	20.96	18.15	16.95
Multifamily	26.10	24.35	24.97	23.21	19.72
Nonfarm nonresidential	138.46	129.62	115.12	110.03	110.04
Owner-occupied	51.67	48.40	43.08	42.26	44.37
Other	86.20	78.94	70.52	64.97	62.22
Real estate loans secured by farmland	3.82	3.15	2.53	2.32	2.46
Loans to depository institutions and acceptances of other banks	0.49	0.69	0.96	0.79	1.07
Commercial and industrial loans	120.09	118.12	116.38	126.48	135.29
Loans to individuals	39.93	41.74	40.96	48.24	47.99
Credit card loans	4.89	5.29	5.49	8.77	6.65
Agricultural loans	2.55	1.74	1.39	1.39	1.30
Other loans and leases	48.57	49.60	49.68	49.46	45.59
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	24.78	23.05	21.72	19.52	18.04
Non-owner occupied CRE loans / Total risk based capital	158.09	146.53	133.73	122.23	113.36
Construction and land development loans / Total risk based capital	33.39	31.13	26.34	22.52	21.28
Total CRE loans / Total risk based capital	212.95	198.55	180.44	167.95	162.79

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**Liquidity and Funding**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Short-term investments	7.80	8.67	9.05	8.39	8.39
Liquid assets	22.72	23.98	24.62	23.79	24.24
Investment securities	17.27	17.35	17.40	18.21	18.50
Net loans and leases	63.98	62.73	61.97	62.72	61.49
Net loans, leases and standby letters of credit	65.07	63.89	63.32	64.21	63.48
Core deposits	62.13	61.26	59.19	59.80	59.99
Noncore funding	21.33	22.31	24.21	23.80	22.93
Time deposits of \$250K or more	2.89	2.57			
Foreign deposits	0.47	0.54	0.60	0.67	0.84
Federal funds purchased and repos	1.97	2.23	2.41	2.03	2.40
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.54	0.73	0.76	0.99	1.51
Commercial paper	0.02	0.02	0.01	0.03	0.08
Other borrowings w/remaining maturity of 1 year or less	3.67	3.96	3.70	3.31	3.23
Earning assets repriceable in 1 year	40.29	41.56	42.17	40.67	39.53
Interest-bearing liabilities repriceable in 1 year	10.01	8.46	8.17	8.89	10.44
Long-term debt repriceable in 1 year	1.34	1.58	1.62	1.86	1.23
Net assets repriceable in 1 year	27.38	29.71	30.76	28.43	26.63
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	16.61	17.01	18.62	18.17	17.27
Net ST noncore funding dependence	4.64	4.82	5.92	4.31	4.06
Short-term investment / ST noncore funding	66.48	74.61	69.34	83.89	83.08
Liquid assets-ST noncore funding / Nonliquid assets	16.06	18.17	18.46	18.01	17.97
Net loans and leases / Total deposits	90.08	90.14	88.81	90.12	87.66
Net loans and leases / Core deposits	104.99	105.64	107.37	110.21	107.23
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.82	-0.31	-0.33	0.31	0.76
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.98	-0.77	-1.03	0.21	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.05	-0.08	-0.13	-0.04	-0.03
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	16.19	15.76	18.12	18.61	16.91
Available-for-sale securities	81.88	84.24	81.88	81.39	83.09
US Treasury securities	7.00	6.96	7.82	7.34	6.74
US agency securities (excluding Mortgage-backed securities)	4.02	4.42	4.36	6.23	6.60
Municipal securities	9.17	9.31	8.50	7.85	6.64
Mortgage-backed securities	65.46	65.34	64.90	65.00	65.73
Asset-backed securities	2.05	1.74	2.21	2.11	2.31
Other debt securities	2.79	2.57	2.56	2.89	2.85
Mutual funds and equity securities	0.41	0.51	0.70	0.82	0.81
Debt securities 1 year or less	11.91	11.79	12.00	13.34	12.79
Debt securities 1 to 5 years	19.11	18.80	19.22	19.08	20.30
Debt securities over 5 years	64.73	64.73	63.79	63.57	62.20
Pledged securities	33.30	34.58	34.59	36.61	39.58
Structured notes, fair value	0.04	0.03	0.08	0.13	0.15
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	6.84	19.09	14.53	3.93	24.99
Investment securities	9.41	8.45	12.21	9.03	5.89
Core deposits	7.29	12.21	10.24	9.37	9.83
Noncore funding	10.69	5.57	9.36	5.64	11.46

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

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	24.05	24.03	24.41	26.90	25.54
Standby letters of credit	0.92	0.96	1.10	1.21	1.56
Commercial and similar letters of credit	0.02	0.03	0.03	0.04	0.05
Securities lent	0.62	0.75	0.56	0.22	0.36
Credit derivatives - notional amount (BHC as guarantor)	0.52	0.30	0.31	0.53	0.62
Credit derivatives - notional amount (BHC as beneficiary)	0.75	0.55	0.59	0.56	0.65
Credit derivative contracts w/ purchased credit protection - invest grade	0.52	0.19	0.29	0.22	0.36
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.69	0.59	0.94	0.27	0.25
Derivative contracts	66.85	75.39	70.49	65.88	57.62
Interest rate contracts	44.89	53.68	50.41	46.97	40.11
Interest rate futures and forward contracts	11.46	13.82	15.96	8.38	4.46
Written options contracts (interest rate)	2.58	2.60	2.56	2.79	1.76
Purchased options contracts (interest rate)	2.84	2.38	2.12	1.88	1.68
Interest rate swaps	26.74	25.60	27.06	31.72	33.04
Foreign exchange contracts	10.92	9.42	9.39	14.23	13.88
Futures and forward foreign exchange contracts	5.23	4.59	5.32	8.72	7.93
Written options contracts (foreign exchange)	0.14	0.06	0.10	0.29	0.38
Purchased options contracts (foreign exchange)	0.13	0.06	0.10	0.28	0.38
Foreign exchange rate swaps	2.17	2.30	1.53	1.53	1.52
Equity, commodity, and other derivative contracts	4.07	3.80	3.23	2.34	1.63
Commodity and other futures and forward contracts	0.25	0.30	0.26	0.19	0.15
Written options contracts (commodity and other)	1.46	1.21	1.13	0.66	0.60
Purchased options contracts (commodity and other)	1.31	1.13	0.97	0.70	0.49
Commodity and other swaps	0.40	0.29	0.23	0.30	0.35
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	44.93	46.60	47.84	51.37	50.70

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**Derivatives Analysis**

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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Notional Amount</b>					
Interest rate contracts	92.98	92.20	91.70	90.78	90.01
Foreign exchange contracts	3.39	3.53	4.36	6.66	6.99
Equity, commodity, and other contracts	1.92	1.94	1.91	1.69	1.99
<b>Futures and forwards</b>	<b>12.72</b>	<b>13.23</b>	<b>17.53</b>	<b>18.93</b>	<b>16.52</b>
Written options	6.64	6.68	7.63	7.51	7.76
Exchange-traded	0.23	0.27	0.22	0.11	0.11
Over-the-counter	5.48	5.27	6.55	7.13	7.40
Purchased options	4.27	4.73	4.69	4.21	4.58
Exchange-traded	0.32	0.33	0.49	0.21	0.19
Over-the-counter	3.21	3.32	3.43	3.49	4.01
Swaps	70.28	68.94	62.99	66.25	65.97
<b>Held for trading</b>	<b>46.17</b>	<b>46.32</b>	<b>43.54</b>	<b>43.29</b>	<b>45.84</b>
Interest rate contracts	38.26	37.84	35.09	35.28	36.80
Foreign exchange contracts	1.85	2.10	2.42	3.36	3.70
Equity, commodity, and other contracts	1.14	1.01	0.86	0.58	0.82
<b>Non-traded</b>	<b>53.83</b>	<b>53.68</b>	<b>56.46</b>	<b>56.71</b>	<b>54.16</b>
Interest rate contracts	50.80	51.23	51.73	51.40	48.86
Foreign exchange contracts	0.57	0.60	0.64	1.22	1.56
Equity, commodity, and other contracts	0.16	0.21	0.30	0.54	0.50
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	<b>94.47</b>	<b>95.63</b>	<b>94.20</b>	<b>91.19</b>	<b>87.15</b>
One year or less	32.47	31.96	31.37	27.34	23.71
Over 1 year to 5 years	31.21	31.85	33.87	33.98	34.15
Over 5 years	28.70	29.45	32.03	24.87	22.74
Gross negative fair value (absolute value)	0.71	0.69	0.99	1.21	1.45
Gross positive fair value	0.83	0.71	1.13	1.23	1.53
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.06	0.06	0.09	0.08	0.11
Gross positive fair value (X)	0.06	0.06	0.10	0.09	0.12
Held for trading (X)	0.05	0.05	0.08	0.07	0.09
Non-traded (X)	0.01	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.04	0.04	0.06	0.04	0.05
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	0.52	0.53	0.82	0.55	0.76



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 12/31/2018

**Allowance and Net Loan and Lease Losses**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.14	0.16	0.17	0.17	0.14
Provision for loan and lease losses / Average loans and leases	0.24	0.28	0.31	0.28	0.23
Provision for loan and lease losses / Net losses	134.68	143.18	141.39	109.07	105.06
Allowance for loan and lease losses / Total loans and leases not held for sale	0.90	0.98	1.07	1.16	1.23
Allowance for loan and lease losses / Total loans and leases	0.89	0.96	1.04	1.14	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	7.54	8.39	8.27	9.29	11.58
Allowance for loan and lease losses / Nonaccrual assets	213.98	184.84	167.13	165.86	164.85
ALLL/90+ days past due + nonaccrual loans and leases	160.44	136.61	123.58	127.52	129.92
Gross loan and lease losses / Average loans and leases	0.30	0.33	0.37	0.44	0.45
Recoveries / Average loans and leases	0.09	0.09	0.11	0.14	0.15
Net losses / Average loans and leases	0.22	0.24	0.27	0.31	0.30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.01	0.01
Recoveries / Prior year-end losses	41.30	33.49	40.49	39.29	33.44
Earnings coverage of net losses (X)	21.77	19.67	19.75	15.90	32.43
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.02	0.03	0.09	0.17
Real estate loans secured by 1-4 family	0.01	0.03	0.06	0.12	0.22
Revolving	0.03	0.09	0.13	0.19	0.30
Closed-end	0.01	0.02	0.04	0.10	0.18
Commercial real estate loans	0.01	0.01	0.00	0.00	0.07
Construction and land development	-0.03	-0.02	-0.04	-0.07	0.06
1-4 family	-0.01	0.00	-0.01	-0.01	-0.01
Other	-0.02	-0.01	-0.02	-0.06	0.08
Multifamily	0.00	-0.01	0.00	-0.01	0.02
Nonfarm nonresidential	0.02	0.03	0.01	0.02	0.09
Owner-occupied	0.01	0.01	0.01	0.02	0.04
Other	0.01	0.01	0.00	0.00	0.04
Real estate loans secured by farmland	0.00	0.01	-0.02	-0.01	0.04
Commercial and industrial loans	0.31	0.39	0.41	0.24	0.17
Loans to individuals	1.16	1.25	1.28	1.18	1.34
Credit card loans	2.92	2.92	2.67	2.66	2.46
Agricultural loans	0.15	0.18	0.11	0.11	0.02
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.14	0.15	0.14	0.19	0.16

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 12/31/2018

**Past Due and Nonaccrual Assets**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.44	0.47	0.51	0.58	0.60
90+ days past due loans and leases	0.17	0.20	0.23	0.30	0.29
Nonaccrual loans and leases	0.54	0.63	0.76	0.77	0.84
90+ days past due and nonaccrual loans and leases	0.75	0.87	1.06	1.17	1.22
30-89 days past due restructured	0.02	0.02	0.02	0.03	0.04
90+ days past due restructured	0.01	0.01	0.01	0.02	0.02
Nonaccrual restructured	0.16	0.20	0.23	0.25	0.27
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.01	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	0.45	0.47	0.51	0.58	0.61
90+ days past due assets	0.18	0.20	0.24	0.30	0.29
Nonaccrual assets	0.57	0.64	0.77	0.79	0.85
30+ days past due and nonaccrual assets	1.26	1.38	1.63	1.79	1.92
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.48	0.54	0.64	0.70	0.72
90+ past due and nonaccrual assets + other real estate owned	0.52	0.59	0.72	0.80	0.86
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.60	0.72	0.86	1.00	1.11
Allowance for loan and leases losses	118.28	127.83	139.29	154.82	154.12
Equity cap + allowance for loan and lease losses	4.79	5.78	7.07	8.12	8.87
Tier 1 cap + allowance for loan and lease losses	6.16	7.35	8.71	10.48	10.56
Loans and Leases + other real estate owned	0.96	1.14	1.38	1.60	1.81

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2018

**Past Due and Nonaccrual Loans and Leases**

		12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.42	0.44	0.48	0.56	0.60
	90+ days past due	0.22	0.26	0.31	0.43	0.46
	Nonaccrual	0.57	0.69	0.81	1.04	1.25
Commercial and industrial	30-89 days past due	0.31	0.32	0.33	0.29	0.26
	90+ days past due	0.05	0.05	0.05	0.05	0.04
	Nonaccrual	0.77	0.93	1.19	0.85	0.59
Individuals	30-89 days past due	0.84	0.98	1.08	1.08	1.08
	90+ days past due	0.16	0.19	0.21	0.20	0.22
	Nonaccrual	0.23	0.22	0.22	0.26	0.37
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.05	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.17	0.17	0.20	0.16	0.10
	90+ days past due	0.00	0.00	0.03	0.01	0.01
	Nonaccrual	0.75	0.96	0.93	0.76	0.91
Foreign governments	30-89 days past due	0.01	0.00	0.54	1.74	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.06	0.03	0.03	0.00
Other loans and leases	30-89 days past due	0.17	0.20	0.16	0.22	0.20
	90+ days past due	0.01	0.02	0.02	0.02	0.02
	Nonaccrual	0.14	0.10	0.17	0.16	0.19

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 1  
Date: 12/31/2018

		12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.71	0.74	0.82	0.84	0.88
	90+ days past due	0.46	0.49	0.69	0.75	0.71
	Nonaccrual	0.86	0.96	1.19	1.33	1.57
Revolving	30-89 days past due	0.50	0.61	0.60	0.57	0.63
	90+ days past due	0.05	0.07	0.07	0.08	0.12
	Nonaccrual	1.17	1.17	1.30	1.43	1.24
Closed-End	30-89 days past due	0.75	0.79	0.91	0.93	1.00
	90+ days past due	0.53	0.57	0.79	0.89	0.88
	Nonaccrual	0.84	0.95	1.20	1.35	1.69
Junior Lien	30-89 days past due	0.03	0.03	0.04	0.04	0.05
	90+ days past due	0.00	0.00	0.01	0.01	0.01
	Nonaccrual	0.06	0.07	0.09	0.11	0.13
Commercial real estate	30-89 days past due	0.17	0.18	0.16	0.19	0.23
	90+ days past due	0.03	0.04	0.05	0.06	0.11
	Nonaccrual	0.28	0.34	0.40	0.55	0.83
Construction and development	30-89 days past due	0.21	0.23	0.22	0.28	0.29
	90+ days past due	0.02	0.03	0.04	0.10	0.20
	Nonaccrual	0.19	0.24	0.34	0.52	1.33
1-4 family	30-89 days past due	0.06	0.07	0.04	0.06	0.07
	90+ days past due	0.00	0.00	0.01	0.02	0.02
	Nonaccrual	0.02	0.03	0.03	0.07	0.16
Other	30-89 days past due	0.12	0.13	0.15	0.20	0.18
	90+ days past due	0.02	0.02	0.03	0.07	0.14
	Nonaccrual	0.15	0.18	0.27	0.40	1.08
Multifamily	30-89 days past due	0.10	0.07	0.07	0.12	0.15
	90+ days past due	0.01	0.01	0.02	0.03	0.06
	Nonaccrual	0.08	0.10	0.12	0.23	0.31
Nonfarm non-residential	30-89 days past due	0.17	0.17	0.16	0.18	0.21
	90+ days past due	0.03	0.04	0.06	0.06	0.10
	Nonaccrual	0.30	0.38	0.45	0.56	0.91
Owner occupied	30-89 days past due	0.09	0.07	0.08	0.08	0.09
	90+ days past due	0.01	0.02	0.02	0.03	0.04
	Nonaccrual	0.17	0.21	0.24	0.29	0.37
Other	30-89 days past due	0.07	0.09	0.07	0.09	0.11
	90+ days past due	0.01	0.02	0.03	0.03	0.05
	Nonaccrual	0.13	0.14	0.18	0.24	0.42
Farmland	30-89 days past due	0.25	0.27	0.14	0.16	0.11
	90+ days past due	0.01	0.06	0.05	0.19	0.20
	Nonaccrual	1.25	1.07	0.72	0.71	0.74
Credit card	30-89 days past due	1.23	1.08	1.21	1.16	1.09
	90+ days past due	0.75	0.75	0.75	0.69	0.59
	Nonaccrual	0.09	0.08	0.09	0.10	0.12

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

**BHCPR PEER GROUP DATA**Peer Group: 1  
Date: 12/31/2018**Regulatory Capital Components and Ratios**

	12/31/2018		12/31/2017		12/31/2016		12/31/2015	
<b>Capital Ratios</b>								
Common equity tier 1 capital, column A	12.10		12.16		12.16		12.00	13.19
Common equity tier 1 capital, column B	0.52		0.44		0.47		0.63	7.01
Tier 1 capital, column A	12.86		12.95		12.92		12.82	14.59
Tier 1 capital, column B	0.60		0.51		0.55		0.70	7.74
Total capital, column A	14.46		14.63		14.65		14.65	17.34
Total capital, column B	0.67		0.57		0.61		0.79	8.66
Tier 1 leverage	9.71		9.53		9.40		9.68	8.74

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2018

**Insurance and Broker-Dealer Activities**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.02	0.06	0.05
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.12	52.23	49.62	53.85	55.18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.88	47.77	50.38	46.15	44.82
Seperate account assets (L/H) / Total life assets	8.53	2.52	2.15	1.54	1.23
Insurance activities revenue / Adjusted operating income	0.47	0.55	0.56	0.91	0.79
Premium income / Insurance activities revenue	4.86	4.64	4.87	8.55	8.34
Credit related premium income / Total premium income	44.54	43.04	52.96	59.76	65.25
Other premium income / Total premium income	55.46	56.96	47.04	40.24	34.75
Insurance underwriting net income / Consolidated net income	0.08	0.04	0.12	0.12	0.17
Insurance net income (P/C) / Equity (P/C)	15.64	5.74	5.19	7.00	5.38
Insurance net income (L/H) / Equity (L/H)	1.99	-2.99	4.69	2.70	8.34
Insurance benefits, losses, expenses / Insurance premiums	160.49	127.33	246.60	234.21	229.08
Reinsurance recovery (P/C) / Total assets (P/C)	0.17	0.48	0.41	0.86	1.00
Reinsurance recovery (L/H) / Total assets (L/H)	2.31	0.00	1.92	0.29	0.03
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.01
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.22	9.83	9.31	10.03	10.07
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	1.79	1.54	1.46	0.75	0.54

**BHCPR PEER GROUP DATA**

Peer Group: 1  
Date: 12/31/2018

**Foreign Activities**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Analysis Ratios</b>					
Yield: Foreign loans	1.16	1.07	1.22	1.13	1.18
Cost: Interest-bearing deposits	0.97	0.51	0.36	0.26	0.28
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans	27.29	67.99	67.21	5.92	0.27
Commercial and industrial loans	1.53	2.12	1.37	0.56	0.21
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	5.65	22.41	6.90	-0.33	36.01
Total selected assets	1.76	22.84	12.63	0.96	86.15
Deposits	5.00	-0.77	47.76	-31.67	-5.47

**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 12/31/2018

**Parent Company Analysis - Part 1**

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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Profitability</b>					
Net income / Average equity capital	10.38	7.61	7.97	7.95	8.23
Bank net income / Average equity investment in banks	11.19	8.74	9.09	8.42	8.55
Nonbank net income / Average equity investment in nonbanks	7.10	4.73	5.53	6.36	6.24
Sub BHCs net income / Average equity investment in sub BHCs	8.78	6.82	7.23	7.06	7.14
Bank net income / Parent net income	82.56	80.64	80.11	78.61	72.88
Nonbank net income / Parent net income	3.78	7.76	6.37	6.83	7.61
Sub BHCs net income / Parent net income	72.48	82.97	76.68	76.51	83.54
<b>Leverage</b>					
Total liabilities / Equity capital	20.88	19.94	21.58	21.12	21.84
Total debt / Equity capital	14.69	13.95	15.12	14.46	14.14
Total debt + NP to subs that issued trust preferred / Equity capital	17.10	16.10	17.51	17.04	17.05
Total debt + Loans guaranteed for affiliate / Equity capital	15.12	14.35	15.57	14.83	14.75
Total debt / Equity capital - excess over fair value	14.81	14.10	15.29	14.60	14.28
Long-term debt / Equity capital	13.43	12.69	13.44	12.95	10.76
Short-term debt / Equity capital	1.08	1.07	1.59	1.23	2.43
Current portion of long-term debt / Equity capital	0.14	0.27	0.39	0.26	0.33
Excess cost over fair value / Equity capital	0.12	0.17	0.20	0.16	0.13
Long-term debt / Consolidated long-term debt	28.69	26.93	28.31	24.05	23.14
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	103.10	102.10	101.56	102.41	102.66
Total investment in subs / Equity capital	112.48	111.30	110.99	108.88	109.31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					99.17
Total investment in subs / Equity cap, Qual TPS + other PS in T1					105.36
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.35	0.52	0.28	0.40	0.40
Equity investment in subs - equity cap / Net income-div (X)	1.22	2.64	1.75	1.65	2.30
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	162.34	141.81	137.84	147.00	145.21
Cash flow from operations + noncash + op exchange / Op exchange + div	174.91	148.20	144.09	143.73	149.64
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.19	92.71	128.25	107.19	129.25
Pretax operating income + interest expenses / Interest expense	2,898.75	1,909.25	2,107.38	1,797.01	1,632.11
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,369.37	1,547.94	1,414.32	1,262.93	1,142.02
Dividends + interest from subs / Interest expenses + dividends	188.90	172.51	157.78	161.35	159.36
Fees + other income from subs / Salary + other expenses	16.08	16.39	14.75	14.52	14.59
Net income / Current part of long-term debt + preferred dividends (X)	33.94	24.63	55.02	56.52	43.35
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	2.67	3.24	4.62	4.88	4.22
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.24	0.10	1.57	0.02	0.08
Nonaccrual	6.54	7.38	15.05	7.58	8.31
Total	6.78	7.48	16.62	7.64	8.83
<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	0.21	0.17	0.11	0.25	0.46
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.23	0.17	0.11	0.29	0.56
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	5.51	5.68	6.18	4.39	3.85
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.21	0.13	0.11	0.33	0.20



**BHCPR PEER GROUP DATA**

 Peer Group: 1  
 Date: 12/31/2018

**Parent Company Analysis - Part 2**

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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	57.26	68.72	78.25	83.90	69.31
Dividends paid / Net income	27.33	31.29	29.05	28.06	27.42
Net income - dividends / Average equity	7.33	5.03	5.34	5.29	5.69
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	157.73	130.71	116.31	114.67	117.63
Dividends from nonbank subsidiaries	7.13	12.57	11.99	7.85	16.50
Dividends from subsidiary BHCs	16.86	18.99	13.56	13.24	19.97
Dividends from all subsidiaries	215.26	196.35	190.88	167.07	198.41
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	60.71	59.00	44.62	45.41	46.43
Interest income from bank subsidiaries	0.52	0.76	0.54	0.61	0.82
Mortgage and service fees from bank subsidiaries	1.88	2.98	2.35	2.95	3.75
Other income from bank subsidiaries	0.00	0.01	0.00	0.02	0.01
Operating income from bank subsidiaries	63.43	62.82	53.32	53.32	55.85
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	51.40	102.35	61.37	67.71	46.97
Interest income from nonbank subsidiaries	18.56	8.11	6.68	5.61	4.33
Mortgage and serv fees from nonbank subsidiaries	2.96	0.85	1.37	1.87	2.10
Other income from nonbank subsidiaries	0.15	0.81	0.73	0.49	0.43
Operating income from nonbank subsidiaries	99.33	165.35	98.61	116.28	67.86
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	48.56	59.89	39.67	65.66	48.92
Interest income from subsidiary BHCs	3.95	2.71	0.33	0.20	0.96
Mortgage and service fees from subsidiary BHCs	0.43	0.56	0.58	0.62	0.93
Other income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	61.19	64.33	42.09	109.82	66.14
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	65.18	59.17	52.71	52.69	53.75
Interest income from bank subsidiaries	0.92	0.94	1.12	0.84	0.78
Mortgage and service fees from bank subsidiaries	2.01	2.17	2.70	3.21	2.64
Other income from bank subsidiaries	0.02	0.09	0.03	0.09	0.06
Operating income from bank subsidiaries	74.20	69.23	63.24	63.11	64.63
Dividends from nonbank subsidiaries	2.57	2.65	3.92	5.22	3.54
Interest income from nonbank subsidiaries	2.32	2.79	3.92	2.20	0.91
Mortgage and service fees from nonbank subsidiaries	0.03	0.07	0.06	0.16	0.29
Other income from nonbank subsidiaries	0.02	0.17	0.19	0.12	0.13
Operating income from nonbank subsidiaries	7.64	9.99	13.62	11.67	8.96
Dividends from subsidiary BHCs	5.15	5.49	6.07	7.18	8.65
Interest income from subsidiary BHCs	0.37	0.13	0.04	0.01	0.02
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	6.79	6.46	7.14	7.90	9.52
Loans and advances from subsidiaries / Short term debt	87.95	83.68	151.56	118.43	100.26
Loans and advances from subsidiaries / Total debt	26.53	39.18	30.35	30.54	26.79

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 1  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									118
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.09	1.20	2.04	2.80	3.18	3.53	4.01	4.44	118
+ Non-interest income	1.31	0.25	0.33	0.76	1.10	1.78	2.76	3.75	118
- Overhead expense	2.71	1.59	1.88	2.24	2.62	3.05	3.96	4.39	118
- Provision for loan and lease losses	0.14	-0.03	0.01	0.06	0.12	0.20	0.35	0.54	118
+ Securities gains (losses)	0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.02	118
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	118
= Pretax net operating income (tax equivalent)	1.57	0.82	1.01	1.30	1.62	1.80	2.13	2.36	118
Net operating income	1.24	0.53	0.75	1.04	1.26	1.42	1.71	1.84	118
Net income	1.24	0.53	0.75	1.04	1.27	1.42	1.71	1.84	118
Net income (sub-chapter S adjusted)	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.24	2.79	3.36	3.88	4.22	4.62	5.07	5.61	118
Interest expense	0.86	0.27	0.36	0.57	0.79	1.15	1.54	1.92	118
Net interest income (tax equivalent)	3.38	1.39	2.21	2.99	3.52	3.86	4.41	4.79	118
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.22	-0.03	0.00	0.06	0.15	0.28	0.53	1.28	118
Earnings coverage of net losses (X)	21.77	-36.06	1.40	6.82	13.74	29.59	64.11	158.65	118
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.90	0.33	0.38	0.63	0.89	1.06	1.48	2.22	118
Allowance for loan and lease losses / Total loans and leases	0.89	0.33	0.37	0.62	0.88	1.05	1.48	2.22	118
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.61	0.12	0.20	0.36	0.59	0.83	1.07	1.69	118
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.44	0.06	0.09	0.25	0.39	0.60	0.94	1.39	118
<b>Liquidity and Funding</b>									
Net noncore funding dependence	16.61	-3.51	2.36	8.25	14.61	24.50	36.50	43.33	118
Net short-term noncore funding dependence	4.64	-58.34	-15.70	1.52	7.28	12.08	20.84	23.42	118
Net loans and leases / Total assets	63.98	18.12	39.13	58.73	67.78	73.00	78.24	80.23	118
<b>Capitalization</b>									
Tier 1 leverage ratio	9.71	7.55	8.24	8.97	9.71	10.43	11.34	12.56	118
Equity capital / Total assets	12.22	8.79	9.39	10.45	11.61	13.90	16.00	16.93	118
Equity capital + minority interest / Total assets	12.27	8.79	9.49	10.45	11.83	13.91	16.08	17.21	118
Tier 1 common equity capital / Total risk-weighted assets	12.12	9.24	9.80	10.40	11.72	13.14	16.61	18.50	117
Net Loans and leases / Equity capital (X)	5.29	1.86	3.09	4.22	5.37	6.33	7.45	8.17	118
Cash dividends / Net income	27.31	0.00	1.62	17.41	29.66	40.07	53.73	60.88	116
Cash dividends / Net income (sub-chapter S adjusted)	-0.45	-0.45	-0.45	-0.45	-0.45	-0.45	-0.45	-0.45	1
Retained earnings / Average equity capital	7.33	1.14	3.47	5.49	7.41	9.13	11.52	14.04	118
<b>Growth Rates</b>									
Assets	7.00	-2.64	-1.19	1.76	4.65	10.40	19.84	39.76	116
Equity capital	7.89	-5.42	-3.44	0.71	4.79	10.49	29.37	59.26	116
Net loans and leases	7.74	-3.10	-0.29	2.51	6.21	10.20	21.67	37.10	116
Noncore funding	10.69	-25.49	-15.39	-3.53	6.50	22.95	51.79	60.92	116
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	1.08	0.00	0.00	0.00	0.00	0.00	6.10	15.32	118
Long-term debt / Equity capital	13.43	0.00	0.00	0.00	6.66	20.00	59.33	68.09	118
Equity investment in subs / Equity capital	103.10	91.08	93.63	99.05	102.32	107.30	114.94	117.99	118
Cash FR op + noncash + op expenses / Op expenses + dividends	174.91	49.55	85.31	114.88	167.10	222.89	314.57	352.14	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2018

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.87	2.61	3.08	3.54	3.84	4.24	4.69	5.12	118
Less: Interest expense	0.79	0.25	0.34	0.50	0.72	1.05	1.42	1.90	118
Equals: Net interest income (tax equivalent)	3.09	1.20	2.04	2.80	3.18	3.53	4.01	4.44	118
Plus: Non-interest income	1.31	0.25	0.33	0.76	1.10	1.78	2.76	3.75	118
Equals: adjusted operating income (tax equivalent)	4.46	3.04	3.40	3.94	4.47	4.89	5.37	7.39	118
Less: Overhead Expense	2.71	1.59	1.88	2.24	2.62	3.05	3.96	4.39	118
Less: Provision for loan and lease losses	0.14	-0.03	0.01	0.06	0.12	0.20	0.35	0.54	118
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	118
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.04	-0.02	0.00	0.00	0.00	0.01	0.02	118
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	118
Equals: Pretax net operating income (tax equivalent)	1.57	0.82	1.01	1.30	1.62	1.80	2.13	2.36	118
Less: Applicable income taxes (tax equivalent)	0.33	0.09	0.15	0.26	0.33	0.41	0.49	0.58	118
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	118
Equals: Net operating income	1.24	0.53	0.75	1.04	1.26	1.42	1.71	1.84	118
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Equals: Net income	1.24	0.53	0.75	1.04	1.27	1.42	1.71	1.84	118
Memo: Net income (last four quarters)	1.24	0.53	0.75	1.04	1.27	1.43	1.72	1.84	116
Net income-BHC and noncontrolling (minority) interest	1.25	0.65	0.76	1.04	1.27	1.42	1.71	1.84	118
<b>Margin Analysis</b>									
Average earning assets / Average assets	91.48	85.90	87.19	89.53	91.27	93.55	95.66	96.90	118
Average interest-bearing funds / Average assets	65.56	51.10	53.85	59.48	65.42	70.34	78.81	83.07	118
Interest income (tax equivalent) / Average earning assets	4.24	2.79	3.36	3.88	4.22	4.62	5.07	5.61	118
Interest expense / Average earning assets	0.86	0.27	0.36	0.57	0.79	1.15	1.54	1.92	118
Net interest income (tax equivalent) / Average earning assets	3.38	1.39	2.21	2.99	3.52	3.86	4.41	4.79	118
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.94	3.71	4.14	4.57	4.81	5.22	5.88	7.07	118
Interest-bearing bank balances	1.64	0.78	0.96	1.31	1.66	1.89	2.35	2.46	118
Fed funds sold and reverse repos	2.17	0.22	0.95	1.75	2.06	2.57	3.38	5.27	76
Trading assets	1.11	0.00	0.00	0.00	0.26	2.20	3.57	4.10	83
Total earning assets	4.20	2.76	3.36	3.83	4.15	4.60	5.01	5.44	118
Investment securities (tax equivalent)	2.68	2.10	2.16	2.36	2.66	2.94	3.36	3.53	118
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.50	2.10	2.14	2.30	2.48	2.68	2.91	3.15	116
All other securities									
Interest-bearing deposits	0.81	0.24	0.35	0.54	0.76	0.99	1.49	1.60	117
Time deposits of \$250K or more	1.44	0.57	0.84	1.15	1.46	1.76	1.98	2.27	115
Time deposits < \$250K	1.29	0.33	0.56	0.98	1.33	1.71	1.90	2.15	115
Other domestic deposits	0.67	0.21	0.29	0.41	0.60	0.85	1.28	1.48	117
Foreign deposits	0.97	0.03	0.32	0.44	0.96	1.30	1.85	2.47	31
Fed funds purchased and repos	1.51	0.18	0.31	0.62	1.59	2.08	2.89	4.24	112
Other borrowed funds and trading liabilities	2.28	1.15	1.52	1.88	2.24	2.61	3.18	3.61	117
All interest-bearing funds	1.19	0.42	0.56	0.82	1.10	1.45	2.15	2.55	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Non-interest Income & Expenses**

Peer Group: 1  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	3.08	0.00	0.00	0.53	2.58	5.19	9.19	11.65	118
Overhead expenses / Net Interest Income + non-interest income	60.87	43.85	47.07	56.32	60.32	65.99	73.93	81.82	118
<b>Percent of Average Assets</b>									
Total overhead expense	2.71	1.59	1.88	2.24	2.62	3.05	3.96	4.39	118
Personnel expense	1.44	0.74	0.89	1.16	1.45	1.66	1.96	2.18	118
Net occupancy expense	0.29	0.12	0.15	0.23	0.27	0.35	0.41	0.45	118
Other operating expenses	0.97	0.55	0.58	0.72	0.87	1.07	1.78	2.20	118
Overhead less non-interest income	1.38	-0.05	0.61	1.07	1.42	1.75	1.98	2.30	118
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	60.36	43.31	46.56	55.53	60.04	65.14	73.10	81.16	118
Personnel expense	32.51	20.82	22.36	28.56	33.24	37.01	40.67	44.04	118
Net occupancy expense	6.50	2.60	3.83	5.23	6.40	7.74	9.04	9.93	118
Other operating expenses	20.87	14.10	14.82	16.93	20.31	23.79	27.61	37.60	118
Total non-interest income	28.50	6.77	10.03	17.76	25.41	38.77	54.45	77.39	118
Fiduciary activities income	2.15	0.00	0.00	0.00	1.44	3.48	7.12	11.98	118
Service charges on domestic deposit accounts	4.15	0.00	0.27	1.77	4.27	6.10	7.41	8.31	118
Trading revenue	0.93	-0.51	-0.01	0.00	0.04	0.98	4.74	9.00	118
Investment banking fees and commissions	3.41	0.00	0.00	0.53	1.66	3.30	13.52	30.74	118
Insurance activities revenue	0.47	0.00	0.00	0.01	0.07	0.48	2.05	5.59	118
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.49	118
Net servicing fees	0.65	0.00	0.00	0.03	0.35	1.12	2.33	3.25	118
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.12	118
Net gain (loss) - sales of loans, OREO, and other assets	1.61	-0.35	0.00	0.34	1.00	2.59	4.49	7.45	118
Other non-interest income	9.80	2.74	3.76	5.92	8.13	13.35	20.99	25.18	118
Overhead less non-interest income	31.45	-0.73	12.45	24.12	33.43	39.36	44.52	51.19	118
Applicable income taxes / Pretax net operating income (tax equivalent)	19.04	7.88	10.86	16.53	19.56	21.80	25.19	26.12	117
Applicable income tax + TE / Pretax net operating income + TE	21.56	10.11	14.62	19.49	22.14	24.22	26.31	27.77	117

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 1  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	37.20	2.42	7.37	24.11	40.99	52.90	58.67	63.42	118
Commercial and industrial loans	12.83	0.92	2.91	7.40	12.05	18.81	24.29	29.63	118
Loans to individuals	4.30	0.05	0.10	0.55	2.14	7.37	12.85	18.88	118
Loans to depository institutions and acceptances of other banks	0.05	0.00	0.00	0.00	0.00	0.02	0.35	0.75	118
Agricultural loans	0.30	0.00	0.00	0.00	0.04	0.33	1.37	2.93	118
Other loans and leases	5.01	0.46	0.64	1.89	4.25	7.95	11.14	12.70	118
Net loans and leases	63.98	18.12	39.13	58.73	67.78	73.00	78.24	80.23	118
Debt securities over 1 year	14.62	1.44	5.82	9.74	14.27	19.79	24.24	28.52	118
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.10	0.21	0.31	118
Subtotal	79.96	37.47	50.17	78.04	84.36	86.92	89.55	90.77	118
Interest-bearing bank balances	3.04	0.29	0.36	0.85	2.10	4.39	7.93	10.41	118
Federal funds sold and reverse repos	1.66	0.00	0.00	0.00	0.00	0.45	11.58	22.56	118
Debt securities 1 year or less	1.96	0.02	0.09	0.43	1.24	2.71	6.25	10.06	118
Trading assets	1.33	0.00	0.00	0.00	0.11	0.54	7.25	15.82	118
Total earning assets	89.74	82.88	85.66	87.63	89.78	92.26	94.28	95.09	118
Non-interest cash and due from depository institutions	1.21	0.37	0.49	0.83	1.24	1.51	1.95	2.09	118
Other real estate owned	0.04	0.00	0.00	0.01	0.02	0.06	0.11	0.19	118
All other assets	8.98	3.96	4.58	6.42	8.93	11.42	13.08	16.20	118
<b>Memoranda</b>									
Short-term investments	7.80	0.95	1.23	1.82	4.51	10.14	24.55	39.67	118
US Treasury securities	1.04	0.00	0.00	0.00	0.19	1.88	4.80	6.29	118
US agency securities (excluding Mortgage-backed securities)	0.69	0.00	0.00	0.01	0.19	1.06	2.80	4.44	118
Municipal securities	1.62	0.00	0.00	0.07	1.12	2.86	5.33	6.41	118
Mortgage-backed securities	11.13	0.62	3.93	7.49	10.79	15.05	19.76	22.96	118
Asset-backed securities	0.33	0.00	0.00	0.00	0.00	0.39	1.53	2.99	118
Other debt securities	0.41	0.00	0.00	0.00	0.07	0.58	1.65	3.14	118
Loans held-for-sale	0.30	0.00	0.00	0.02	0.15	0.44	0.95	1.73	118
Loans not held-for-sale	63.93	17.87	39.20	56.93	67.52	73.19	78.69	80.55	118
Real estate loans secured by 1-4 family	13.46	0.62	2.47	6.63	13.81	19.54	24.59	28.55	118
Revolving	2.27	0.00	0.02	0.54	2.00	3.92	5.25	6.07	118
Closed-end, secured by first liens	10.57	0.16	1.58	4.89	10.39	14.81	21.92	25.49	118
Closed-end, secured by junior liens	0.31	0.00	0.01	0.06	0.22	0.48	0.75	1.47	118
Commercial real estate loans	21.59	0.18	1.20	9.54	22.51	32.97	38.79	44.16	118
Construction and land development	3.51	0.00	0.17	1.11	3.06	5.23	8.00	9.25	118
Multifamily	2.72	0.01	0.16	0.77	2.22	3.64	6.92	12.50	118
Nonfarm nonresidential	14.45	0.02	0.68	6.04	14.84	22.77	27.25	30.15	118
Real estate loans secured by farmland	0.41	0.00	0.00	0.00	0.08	0.59	1.87	2.52	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2018

**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	56.51	11.49	23.40	40.69	63.65	74.11	80.64	83.88	118
Real estate loans secured by 1-4 family	21.10	1.07	6.18	13.42	21.77	27.99	35.00	43.62	118
Revolving	3.50	0.00	0.03	1.05	3.32	5.50	7.58	8.72	118
Closed-end	17.39	1.06	4.04	10.36	17.02	23.82	30.70	41.08	118
Commercial real estate loans	32.15	0.30	6.00	16.41	34.21	47.11	54.96	60.09	118
Construction and land development	5.20	0.00	0.42	1.96	4.24	7.58	11.76	13.19	118
1-4 family	1.02	0.00	0.00	0.10	0.64	1.96	3.22	3.72	118
Other	4.05	0.00	0.37	1.54	3.46	6.18	8.74	9.96	118
Multifamily	4.10	0.02	0.56	1.31	3.46	5.69	9.88	16.44	118
Nonfarm nonresidential	21.41	0.05	3.62	10.10	22.36	32.60	36.59	40.63	118
Owner-occupied	8.04	0.00	0.17	2.97	7.55	11.93	16.15	18.70	118
Other	13.40	0.05	2.60	6.79	13.62	20.26	23.89	26.14	118
Real estate loans secured by farmland	0.63	0.00	0.00	0.00	0.12	0.91	2.66	4.47	118
Loans to depository institutions and acceptances of other banks	0.12	0.00	0.00	0.00	0.00	0.05	0.73	1.86	118
Commercial and industrial loans	20.30	1.59	7.98	12.21	19.08	28.29	39.31	43.92	118
Loans to individuals	7.35	0.08	0.17	1.12	3.63	11.47	21.69	43.64	118
Credit card loans	1.02	0.00	0.00	0.00	0.03	0.95	4.02	15.46	118
Agricultural loans	0.46	0.00	0.00	0.00	0.06	0.55	1.94	4.53	118
Other loans and leases	9.68	0.68	0.86	2.60	6.48	14.21	21.79	48.24	118
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	358.59	36.80	78.65	210.39	380.46	512.53	568.58	621.62	117
Real estate loans secured by 1-4 family	129.77	8.20	29.07	65.27	123.72	186.10	241.23	295.98	117
Revolving	21.87	0.01	0.23	5.49	18.86	37.55	52.17	63.81	117
Closed-end	106.36	6.73	22.77	55.07	97.22	144.97	212.54	270.16	117
Commercial real estate loans	207.22	4.16	16.28	91.59	206.80	314.13	369.07	424.46	117
Construction and land development	33.39	0.01	2.27	10.28	28.17	54.42	74.90	82.88	117
1-4 family	6.62	0.00	0.00	0.50	4.08	13.27	20.21	24.52	117
Other	25.75	0.01	1.84	9.22	24.50	42.73	53.76	60.15	117
Multifamily	26.10	0.18	2.18	7.87	21.36	33.56	66.12	127.22	117
Nonfarm nonresidential	138.46	1.67	8.21	63.60	137.59	218.58	262.02	282.60	117
Owner-occupied	51.67	0.00	0.39	18.84	45.87	81.44	108.96	135.44	117
Other	86.20	0.90	6.91	33.59	79.94	137.66	171.88	185.59	117
Real estate loans secured by farmland	3.82	0.00	0.00	0.02	0.71	5.48	17.45	25.57	117
Loans to depository institutions and acceptances of other banks	0.49	0.00	0.00	0.00	0.00	0.20	3.61	7.73	117
Commercial and industrial loans	120.09	9.64	26.60	63.98	115.74	177.77	216.15	255.95	117
Loans to individuals	39.93	0.46	1.04	5.35	19.78	73.30	116.66	165.77	117
Credit card loans	4.89	0.00	0.00	0.00	0.12	4.12	19.18	64.82	117
Agricultural loans	2.55	0.00	0.00	0.01	0.36	3.04	11.44	26.59	117
Other loans and leases	48.57	4.29	6.62	18.58	38.34	76.49	110.35	137.85	117
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	24.78	0.53	6.05	14.76	24.89	34.97	43.66	47.74	118
Non-owner occupied CRE loans / Total risk based capital	158.09	4.16	16.67	77.78	163.99	243.58	290.47	332.34	117
Construction and land development loans / Total risk based capital	33.39	0.01	2.27	10.28	28.17	54.42	74.90	82.88	117
Total CRE loans / Total risk based capital	212.95	5.17	18.18	105.32	226.56	318.58	371.16	424.52	117

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Liquidity and Funding**

Peer Group: 1  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	7.80	0.95	1.23	1.82	4.51	10.14	24.55	39.67	118
Liquid assets	22.72	9.34	11.00	14.05	18.34	27.21	47.22	64.01	118
Investment securities	17.27	2.91	8.72	11.50	16.14	22.11	29.76	34.63	118
Net loans and leases	63.98	18.12	39.13	58.73	67.78	73.00	78.24	80.23	118
Net loans, leases and standby letters of credit	65.07	19.12	41.62	59.49	68.40	73.80	79.17	80.66	118
Core deposits	62.13	16.63	30.82	54.48	66.39	73.76	77.90	80.56	118
Noncore funding	21.33	4.61	7.96	11.79	16.50	28.69	43.89	54.55	118
Time deposits of \$250K or more	2.89	0.03	0.60	1.39	2.67	3.96	6.41	7.92	118
Foreign deposits	0.47	0.00	0.00	0.00	0.00	0.00	3.17	6.69	118
Federal funds purchased and repos	1.97	0.00	0.00	0.18	1.08	2.80	7.36	9.87	118
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Net federal funds purchased (sold)	0.54	-9.08	-1.76	0.00	0.56	1.53	3.02	4.55	118
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.62	118
Other borrowings w/remaining maturity of 1 year or less	3.67	0.00	0.12	0.99	3.00	5.61	8.75	11.91	118
Earning assets repriceable in 1 year	40.29	17.23	22.35	32.46	41.33	47.48	57.22	67.53	118
Interest-bearing liabilities repriceable in 1 year	10.01	1.93	2.85	5.24	8.22	13.59	19.80	32.59	118
Long-term debt repriceable in 1 year	1.34	0.00	0.00	0.00	0.00	1.92	5.80	11.15	118
Net assets repriceable in 1 year	27.38	-0.82	8.21	16.01	29.95	37.26	44.64	53.60	118
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	16.61	-3.51	2.36	8.25	14.61	24.50	36.50	43.33	118
Net ST noncore funding dependence	4.64	-58.34	-15.70	1.52	7.28	12.08	20.84	23.42	118
Short-term investment / ST noncore funding	66.48	5.34	9.60	17.66	41.84	84.78	219.73	269.60	118
Liquid assets-ST noncore funding / Nonliquid assets	16.06	-13.52	-7.94	1.32	11.62	23.83	62.26	90.61	118
Net loans and leases / Total deposits	90.08	56.84	64.47	80.14	91.01	97.02	119.13	132.64	117
Net loans and leases / Core deposits	104.99	64.51	78.50	89.62	102.14	117.35	146.32	172.25	117
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.82	-4.73	-2.95	-1.30	-0.41	0.00	0.27	0.47	91
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.98	-3.87	-3.69	-2.86	-2.02	-1.04	-0.35	0.02	116
Structured notes appreciation (depreciation) / T1 cap	-0.05	-0.52	-0.22	-0.04	0.00	0.00	0.00	0.00	20
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	16.19	0.00	0.00	0.04	11.14	32.52	45.58	52.74	117
Available-for-sale securities	81.88	47.02	53.80	67.03	87.76	98.74	99.94	100.00	117
US Treasury securities	7.00	0.00	0.00	0.00	1.63	12.35	26.49	45.23	117
US agency securities (excluding Mortgage-backed securities)	4.02	0.00	0.00	0.07	1.25	6.36	16.99	24.93	117
Municipal securities	9.17	0.00	0.00	0.70	5.64	16.25	28.58	38.71	117
Mortgage-backed securities	65.46	16.31	30.13	50.79	68.13	81.19	93.26	95.79	117
Asset-backed securities	2.05	0.00	0.00	0.00	0.00	2.18	10.65	18.68	117
Other debt securities	2.79	0.00	0.00	0.02	0.70	4.81	10.74	18.56	117
Mutual funds and equity securities	0.41	0.00	0.00	0.00	0.13	0.77	1.34	2.86	117
Debt securities 1 year or less	11.91	0.34	1.18	3.74	6.98	16.52	31.77	64.04	117
Debt securities 1 to 5 years	19.11	0.67	1.29	4.69	14.51	30.17	49.40	66.74	117
Debt securities over 5 years	64.73	18.68	26.37	41.18	73.02	82.69	92.93	95.43	117
Pledged securities	33.30	0.32	4.81	15.42	30.68	51.27	66.98	75.75	117
Structured notes, fair value	0.04	0.00	0.00	0.00	0.00	0.00	0.17	0.77	117
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	6.84	-41.95	-29.80	-12.56	3.51	23.92	46.91	72.29	116
Investment securities	9.41	-15.93	-10.09	-2.33	3.75	16.84	45.44	66.08	114
Core deposits	7.29	-5.26	-1.61	0.90	4.44	11.67	23.43	38.11	115
Noncore funding	10.69	-25.49	-15.39	-3.53	6.50	22.95	51.79	60.92	116

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2018

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	24.05	6.80	11.13	15.51	20.51	30.59	44.30	58.86	118
Standby letters of credit	0.92	0.01	0.09	0.30	0.69	1.29	2.59	4.23	118
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.01	0.04	0.10	0.20	118
Securities lent	0.62	0.00	0.00	0.00	0.00	0.00	1.55	11.76	118
Credit derivatives - notional amount (BHC as guarantor)	0.52	0.00	0.00	0.00	0.00	0.33	1.01	16.54	118
Credit derivatives - notional amount (BHC as beneficiary)	0.75	0.00	0.00	0.00	0.00	0.18	1.13	22.00	118
Credit derivative contracts w/ purchased credit protection - invest grade	0.52	0.00	0.00	0.00	0.00	0.12	1.02	11.87	118
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.69	0.00	0.00	0.00	0.00	0.03	1.98	18.34	118
Derivative contracts	66.85	0.68	1.67	6.51	17.32	51.97	236.94	970.06	118
Interest rate contracts	44.89	0.52	1.67	5.86	16.54	45.59	113.13	571.97	118
Interest rate futures and forward contracts	11.46	0.00	0.00	0.00	0.28	2.24	76.92	158.30	118
Written options contracts (interest rate)	2.58	0.00	0.00	0.04	0.45	2.09	6.58	51.07	118
Purchased options contracts (interest rate)	2.84	0.00	0.00	0.00	0.02	2.25	8.03	70.06	118
Interest rate swaps	26.74	0.05	0.70	4.44	13.74	24.66	55.11	326.86	118
Foreign exchange contracts	10.92	0.00	0.00	0.00	0.09	1.69	9.25	286.42	118
Futures and forward foreign exchange contracts	5.23	0.00	0.00	0.00	0.05	0.98	6.33	137.23	118
Written options contracts (foreign exchange)	0.14	0.00	0.00	0.00	0.00	0.00	0.27	2.44	118
Purchased options contracts (foreign exchange)	0.13	0.00	0.00	0.00	0.00	0.00	0.27	2.36	118
Foreign exchange rate swaps	2.17	0.00	0.00	0.00	0.00	0.00	2.74	81.83	118
Equity, commodity, and other derivative contracts	4.07	0.00	0.00	0.00	0.00	0.51	12.34	83.06	118
Commodity and other futures and forward contracts	0.25	0.00	0.00	0.00	0.00	0.00	0.69	6.94	118
Written options contracts (commodity and other)	1.46	0.00	0.00	0.00	0.00	0.13	3.85	32.01	118
Purchased options contracts (commodity and other)	1.31	0.00	0.00	0.00	0.00	0.12	4.29	31.35	118
Commodity and other swaps	0.40	0.00	0.00	0.00	0.00	0.08	2.80	5.31	118
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	44.93	10.49	17.89	24.52	33.54	58.62	112.72	148.10	118



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 1  
Date:12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	92.98	37.81	74.45	86.15	99.02	100.00	100.00	100.00	116
Foreign exchange contracts	3.39	0.00	0.00	0.00	0.50	4.70	18.74	26.86	116
Equity, commodity, and other contracts	1.92	0.00	0.00	0.00	0.00	2.91	11.32	17.35	116
<b>Futures and forwards</b>									
	12.72	0.00	0.00	1.16	6.62	21.81	48.57	65.87	116
<b>Written options</b>									
	6.64	0.00	0.00	0.97	3.35	11.97	21.03	35.77	116
Exchange-traded	0.23	0.00	0.00	0.00	0.00	0.00	1.54	3.74	116
Over-the-counter	5.48	0.00	0.00	0.74	2.94	9.34	17.37	33.33	116
<b>Purchased options</b>									
	4.27	0.00	0.00	0.00	1.20	8.71	16.51	25.38	116
Exchange-traded	0.32	0.00	0.00	0.00	0.00	0.00	2.08	4.24	116
Over-the-counter	3.21	0.00	0.00	0.00	0.20	6.36	12.63	17.70	116
Swaps	70.28	3.43	15.87	55.09	79.33	95.48	99.67	100.00	116
<b>Held for trading</b>									
	46.17	0.00	0.00	0.00	65.25	92.98	98.64	99.74	116
Interest rate contracts	38.26	0.00	0.00	0.00	38.43	79.03	92.73	95.45	116
Foreign exchange contracts	1.85	0.00	0.00	0.00	0.00	1.77	9.99	20.45	116
Equity, commodity, and other contracts	1.14	0.00	0.00	0.00	0.00	0.02	6.64	12.63	116
<b>Non-traded</b>									
	53.83	0.26	1.36	7.02	34.75	100.00	100.00	100.00	116
Interest rate contracts	50.80	0.19	0.50	5.84	32.47	99.72	100.00	100.00	116
Foreign exchange contracts	0.57	0.00	0.00	0.00	0.00	0.27	1.76	11.32	116
Equity, commodity, and other contracts	0.16	0.00	0.00	0.00	0.00	0.00	0.97	3.12	116
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
	94.47	52.39	67.84	87.20	97.11	100.00	105.68	148.78	116
One year or less	32.47	0.00	0.65	5.56	20.61	53.85	90.20	117.60	116
Over 1 year to 5 years	31.21	0.00	1.24	13.17	30.92	46.69	53.53	68.20	116
Over 5 years	28.70	0.00	0.00	7.50	23.92	50.57	70.38	82.05	116
Gross negative fair value (absolute value)	0.71	0.03	0.21	0.40	0.73	1.01	1.25	1.42	116
Gross positive fair value	0.83	0.12	0.31	0.48	0.78	1.10	1.49	2.03	116
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.02	0.03	0.16	1.19	117
Gross positive fair value (X)	0.06	0.00	0.00	0.00	0.02	0.03	0.17	1.18	117
Held for trading (X)	0.05	0.00	0.00	0.00	0.01	0.03	0.15	1.16	117
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	117
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.01	0.03	0.14	0.41	117
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
<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	117
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.52	0.00	0.00	0.03	0.11	0.33	2.64	5.75	117

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Allowance and Net Loan and Lease Losses**

Peer Group: 1  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.14	-0.03	0.01	0.06	0.12	0.20	0.35	0.54	118
Provision for loan and lease losses / Average loans and leases	0.24	-0.06	0.01	0.10	0.18	0.30	0.58	1.23	118
Provision for loan and lease losses / Net losses	134.68	19.32	48.92	87.61	110.61	162.77	239.00	585.99	118
Allowance for loan and lease losses / Total loans and leases not held for sale	0.90	0.33	0.38	0.63	0.89	1.06	1.48	2.22	118
Allowance for loan and lease losses / Total loans and leases	0.89	0.33	0.37	0.62	0.88	1.05	1.48	2.22	118
Allowance for loan and lease losses / Net loans and leases losses (X)	7.54	1.43	1.98	2.94	4.73	9.77	21.57	35.46	108
Allowance for loan and lease losses / Nonaccrual assets	213.98	38.49	62.37	110.05	166.98	285.05	506.47	848.52	117
ALLL/90+ days past due + nonaccrual loans and leases	160.44	35.67	50.30	82.21	128.00	208.30	336.23	553.87	118
Gross loan and lease losses / Average loans and leases	0.30	0.02	0.05	0.10	0.23	0.37	0.66	1.58	118
Recoveries / Average loans and leases	0.09	0.01	0.02	0.03	0.08	0.12	0.20	0.39	118
Net losses / Average loans and leases	0.22	-0.03	0.00	0.06	0.15	0.28	0.53	1.28	118
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	118
Recoveries / Prior year-end losses	41.30	9.67	17.10	22.02	34.22	52.33	87.70	154.46	116
Earnings coverage of net losses (X)	21.77	-36.06	1.40	6.82	13.74	29.59	64.11	158.65	118
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.05	-0.04	-0.01	0.01	0.04	0.08	0.09	116
Real estate loans secured by 1-4 family	0.01	-0.08	-0.05	-0.01	0.01	0.04	0.07	0.10	114
Revolving	0.03	-0.39	-0.12	-0.01	0.02	0.11	0.20	0.32	111
Closed-end	0.01	-0.08	-0.05	-0.01	0.00	0.03	0.06	0.10	114
Commercial real estate loans	0.01	-0.06	-0.04	-0.01	0.00	0.04	0.07	0.11	115
Construction and land development	-0.03	-0.20	-0.13	-0.06	-0.01	0.00	0.03	0.13	111
1-4 family	-0.01	-0.06	-0.03	-0.01	0.00	0.00	0.00	0.01	111
Other	-0.02	-0.16	-0.11	-0.03	0.00	0.00	0.02	0.10	111
Multifamily	0.00	-0.09	-0.05	0.00	0.00	0.00	0.04	0.17	113
Nonfarm nonresidential	0.02	-0.05	-0.03	0.00	0.01	0.05	0.13	0.18	113
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.02	0.07	0.09	113
Other	0.01	-0.05	-0.03	0.00	0.00	0.02	0.07	0.11	113
Real estate loans secured by farmland	0.00	-0.28	-0.09	0.00	0.00	0.00	0.08	0.33	95
Commercial and industrial loans	0.31	-0.04	0.00	0.10	0.20	0.50	0.86	1.03	116
Loans to individuals	1.16	0.05	0.13	0.44	0.74	1.88	3.15	3.97	104
Credit card loans	2.92	0.00	0.00	1.85	3.09	3.95	4.99	5.62	70
Agricultural loans	0.15	-0.19	-0.03	0.00	0.00	0.19	0.88	1.16	90
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	0.14	-0.02	-0.01	0.00	0.04	0.25	0.48	0.87	117

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 12/31/2018

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.44	0.06	0.09	0.25	0.39	0.60	0.94	1.39	118
90+ days past due loans and leases	0.17	0.00	0.00	0.01	0.05	0.23	0.89	1.07	118
Nonaccrual loans and leases	0.54	0.09	0.16	0.33	0.50	0.71	0.97	1.49	118
90+ days past due and nonaccrual loans and leases	0.75	0.16	0.24	0.43	0.66	0.98	1.48	1.95	118
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.09	0.13	118
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.13	118
Nonaccrual restructured	0.16	0.00	0.01	0.05	0.15	0.25	0.40	0.48	118
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	118
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	118
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	118
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.45	0.07	0.09	0.25	0.39	0.60	0.94	1.49	118
90+ days past due assets	0.18	0.00	0.00	0.01	0.06	0.23	0.89	1.07	118
Nonaccrual assets	0.57	0.11	0.17	0.33	0.52	0.74	1.08	1.83	118
30+ days past due and nonaccrual assets	1.26	0.32	0.53	0.74	1.04	1.64	2.52	4.06	118
90+ days past due and nonaccrual assets	0.48	0.08	0.12	0.27	0.44	0.64	1.00	1.16	118
90+ past due and nonaccrual assets + other real estate owned	0.52	0.09	0.15	0.31	0.49	0.70	1.06	1.30	118
<b>Restructured and Nonaccrual Loans and Leases</b>									
Total Assets	0.60	0.08	0.15	0.35	0.57	0.81	1.06	1.37	118
Allowance for loan and leases losses	118.28	29.99	39.08	63.13	107.49	151.38	240.47	362.98	118
Equity cap + allowance for loan and lease losses	4.79	0.63	1.38	2.62	4.52	6.80	9.20	11.45	118
Tier 1 cap + allowance for loan and lease losses	6.16	0.68	1.81	3.16	5.71	8.62	11.28	15.24	118
Loans and Leases + other real estate owned	0.96	0.20	0.35	0.57	0.89	1.28	1.66	2.56	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2018

**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	0.42	0.05	0.11	0.21	0.36	0.56	0.83	1.42	116
	90+ days past due	0.22	0.00	0.00	0.00	0.05	0.26	0.97	1.89	116
	Nonaccrual	0.57	0.05	0.12	0.26	0.48	0.77	1.29	1.98	116
Commercial and industrial	30-89 days past due	0.31	0.00	0.03	0.12	0.23	0.40	0.80	1.08	116
	90+ days past due	0.05	0.00	0.00	0.00	0.01	0.08	0.21	0.46	116
	Nonaccrual	0.77	0.00	0.12	0.27	0.59	1.14	1.84	2.56	116
Individuals	30-89 days past due	0.84	0.00	0.00	0.35	0.90	1.26	1.85	2.72	118
	90+ days past due	0.16	0.00	0.00	0.00	0.05	0.26	0.64	1.05	118
	Nonaccrual	0.23	0.00	0.00	0.03	0.14	0.38	0.66	1.33	118
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	0.01	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	0.17	0.00	0.00	0.00	0.00	0.22	0.78	1.25	90
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	90
	Nonaccrual	0.75	0.00	0.00	0.00	0.07	0.97	3.83	6.14	90
Foreign governments	30-89 days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.08	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	0.04	0.31	13
Other loans and leases	30-89 days past due	0.17	0.00	0.00	0.00	0.07	0.28	0.75	0.96	117
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.11	117
	Nonaccrual	0.14	0.00	0.00	0.00	0.04	0.23	0.72	0.94	117

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: 12/31/2018

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.71	0.09	0.16	0.38	0.57	0.99	1.69	2.23	114
	90+ days past due	0.46	0.00	0.00	0.00	0.07	0.42	2.46	4.51	114
	Nonaccrual	0.86	0.08	0.15	0.35	0.71	1.22	2.06	2.96	114
Revolving	30-89 days past due	0.50	0.00	0.03	0.22	0.50	0.73	1.25	1.73	111
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.10	0.22	0.40	111
	Nonaccrual	1.17	0.00	0.05	0.32	0.62	1.33	4.02	5.71	111
Closed-End	30-89 days past due	0.75	0.08	0.13	0.37	0.59	1.00	1.78	2.46	114
	90+ days past due	0.53	0.00	0.00	0.00	0.06	0.51	2.83	5.28	114
	Nonaccrual	0.84	0.07	0.13	0.32	0.73	1.19	1.93	2.60	114
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.02	0.05	0.08	0.11	114
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.05	114
	Nonaccrual	0.06	0.00	0.00	0.01	0.04	0.11	0.21	0.28	114
Commercial real estate	30-89 days past due	0.17	0.00	0.00	0.06	0.15	0.27	0.46	0.58	115
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.16	0.19	115
	Nonaccrual	0.28	0.00	0.01	0.08	0.23	0.43	0.61	0.75	115
Construction and development	30-89 days past due	0.21	0.00	0.00	0.01	0.13	0.39	0.69	1.12	111
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.18	111
	Nonaccrual	0.19	0.00	0.00	0.00	0.09	0.30	0.73	1.42	111
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.13	0.25	0.45	111
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	111
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.18	111
Other	30-89 days past due	0.12	0.00	0.00	0.00	0.06	0.19	0.48	0.76	111
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.17	111
	Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.22	0.55	1.32	111
Multifamily	30-89 days past due	0.10	0.00	0.00	0.00	0.03	0.13	0.44	0.59	113
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.13	113
	Nonaccrual	0.08	0.00	0.00	0.00	0.01	0.12	0.36	0.49	113
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.06	0.15	0.27	0.46	0.55	113
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.24	113
	Nonaccrual	0.30	0.00	0.02	0.10	0.26	0.53	0.80	0.88	113
Owner occupied	30-89 days past due	0.09	0.00	0.00	0.03	0.08	0.17	0.24	0.28	113
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.15	113
	Nonaccrual	0.17	0.00	0.00	0.06	0.14	0.29	0.42	0.56	113
Other	30-89 days past due	0.07	0.00	0.00	0.01	0.04	0.10	0.25	0.35	113
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.09	113
	Nonaccrual	0.13	0.00	0.00	0.02	0.07	0.22	0.41	0.62	113
Farmland	30-89 days past due	0.25	0.00	0.00	0.00	0.08	0.39	1.00	1.90	95
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.27	95
	Nonaccrual	1.25	0.00	0.00	0.00	0.21	1.58	5.94	9.13	95
Credit card	30-89 days past due	1.23	0.00	0.00	0.90	1.29	1.61	2.20	4.25	70
	90+ days past due	0.75	0.00	0.00	0.01	0.89	1.34	1.82	2.04	70
	Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.02	0.51	1.01	70

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

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1  
Date: 12/31/2018

## Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.10	9.21	9.73	10.29	11.68	13.12	16.60	18.43	118
Common equity tier 1 capital, column B	0.52	0.00	0.00	0.00	0.00	0.00	0.00	12.17	118
Tier 1 capital, column A	12.86	9.96	10.43	11.11	12.27	13.88	17.10	19.45	118
Tier 1 capital, column B	0.60	0.00	0.00	0.00	0.00	0.00	0.00	14.01	118
Total capital, column A	14.46	11.74	12.21	12.88	13.82	15.50	18.56	21.57	118
Total capital, column B	0.67	0.00	0.00	0.00	0.00	0.00	0.00	16.03	118
Tier 1 leverage	9.71	7.55	8.24	8.97	9.71	10.43	11.34	12.56	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 1  
Date: 12/31/2018

**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	0.03	0.24	118
Insurance underwriting assets (P/C) / Total insurance underwriting assets	56.12	0.00	0.00	0.00	97.37	100.00	100.00	100.00	31
Insurance underwriting assets (L/H) / Total insurance underwriting assets	43.88	0.00	0.00	0.00	2.63	100.00	100.00	100.00	31
Seperate account assets (L/H) / Total life assets	8.53	0.00	0.00	0.00	0.00	0.00	16.17	60.78	18
Insurance activities revenue / Adjusted operating income	0.47	0.00	0.00	0.01	0.07	0.48	2.05	5.59	118
Premium income / Insurance activities revenue	4.86	0.00	0.00	0.00	0.00	0.14	22.09	77.01	94
Credit related premium income / Total premium income	44.54	0.00	0.00	0.00	1.85	100.00	100.00	100.00	25
Other premium income / Total premium income	55.46	0.00	0.00	0.00	98.15	100.00	100.00	100.00	25
Insurance underwriting net income / Consolidated net income	0.08	0.00	0.00	0.00	0.00	0.00	0.36	1.16	118
Insurance net income (P/C) / Equity (P/C)	15.64	-8.62	-0.63	2.67	5.66	24.43	62.69	71.12	22
Insurance net income (L/H) / Equity (L/H)	1.99	-42.12	-19.33	-0.44	2.42	10.87	29.24	36.95	17
Insurance benefits, losses, expenses / Insurance premiums	160.49	23.87	34.66	66.67	85.80	179.38	491.10	750.67	25
Reinsurance recovery (P/C) / Total assets (P/C)	0.17	0.00	0.00	0.00	0.00	0.00	1.37	2.09	22
Reinsurance recovery (L/H) / Total assets (L/H)	2.31	0.00	0.00	0.00	0.00	0.00	0.00	6.24	18
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	118
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.22	0.00	0.01	4.37	10.26	17.24	21.88	23.32	118
<b>Broker-dealer Activities</b>									
Net assets of broker-dealer subs / Consolidated assets		0.00	0.00	0.00	0.00	0.07	15.17	26.54	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 1  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BCH COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	1.16	0.00	0.00	0.00	0.00	2.82	5.23	6.62	87
Cost: Interest-bearing deposits	0.97	0.03	0.32	0.44	0.96	1.30	1.85	2.47	31
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans	27.29	0.04	0.04	0.04	0.45	3.10	75.92	130.09	7
Commercial and industrial loans	1.53	0.07	0.10	0.14	0.43	1.70	7.00	11.46	20
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	5.65	-79.12	-43.80	-13.76	5.31	25.11	66.41	92.91	83
Total selected assets	1.76	-79.59	-44.53	-12.36	1.86	21.62	39.42	86.29	90
Deposits	5.00	-89.47	-56.29	-14.40	-0.23	14.11	54.19	122.74	30



**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 1  
 Date: 12/31/2018

**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	10.38	4.50	6.12	8.19	10.45	12.32	15.27	17.06	118
Bank net income / Average equity investment in banks	11.19	5.83	6.68	8.59	10.43	13.26	17.42	20.24	100
Nonbank net income / Average equity investment in nonbanks	7.10	-7.23	-0.23	0.35	5.26	11.76	22.34	25.38	101
Sub BHCs net income / Average equity investment in sub BHCs	8.78	-0.84	1.14	5.11	9.59	11.99	14.66	16.94	28
Bank net income / Parent net income	82.56	0.00	0.00	94.14	102.46	106.33	110.31	113.18	116
Nonbank net income / Parent net income	3.78	0.00	0.00	0.00	0.74	3.48	20.36	41.25	101
Sub BHCs net income / Parent net income	72.48	4.13	13.38	24.27	96.58	100.92	103.70	107.14	25
<b>Leverage</b>									
Total liabilities / Equity capital	20.88	0.01	0.62	5.28	11.31	31.83	75.52	101.93	118
Total debt / Equity capital	14.69	0.00	0.00	0.00	6.66	20.28	65.24	94.72	118
Total debt + NP to subs that issued trust preferred / Equity capital	17.10	0.00	0.00	4.02	9.59	21.85	65.34	97.63	118
Total debt + Loans guaranteed for affiliate / Equity capital	15.12	0.00	0.00	0.00	7.00	20.28	68.48	95.50	118
Total debt / Equity capital - excess over fair value	14.81	0.00	0.00	0.00	6.66	21.28	65.35	94.72	118
Long-term debt / Equity capital	13.43	0.00	0.00	0.00	6.66	20.00	59.33	68.09	118
Short-term debt / Equity capital	1.08	0.00	0.00	0.00	0.00	0.00	6.10	15.32	118
Current portion of long-term debt / Equity capital	0.14	0.00	0.00	0.00	0.00	0.00	0.60	2.31	118
Excess cost over fair value / Equity capital	0.12	0.00	0.00	0.00	0.00	0.00	0.50	3.17	118
Long-term debt / Consolidated long-term debt	28.69	0.00	0.00	0.00	26.81	52.96	77.97	89.31	116
<b>Double Leverage</b>									
Equity investment in subs / Equity capital	103.10	91.08	93.63	99.05	102.32	107.30	114.94	117.99	118
Total investment in subs / Equity capital	112.48	93.88	98.18	99.95	105.68	116.41	155.53	180.05	118
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	-1.11	-0.60	-0.09	0.20	0.80	1.42	2.19	116
Equity investment in subs - equity cap / Net income-div (X)	1.22	0.07	0.13	0.35	0.82	1.44	3.15	5.91	71
<b>Coverage Analysis</b>									
Operating income-tax + noncash / Operating expenses + dividends	162.34	34.37	59.23	103.75	154.27	209.45	276.87	351.60	118
Cash flow from operations + noncash + op exchange / Op exchange + div	174.91	49.55	85.31	114.88	167.10	222.89	314.57	352.14	118
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.19	-5.37	36.84	76.89	100.11	126.49	179.70	224.26	118
Pretax operating income + interest expenses / Interest expense	2898.75	-13.96	77.40	422.59	1102.73	2068.06	12499.06	31788.79	91
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1369.37	24.24	119.25	437.04	987.98	2077.94	4025.54	6138.61	105
Dividends + interest from subs / Interest expenses + dividends	188.90	42.13	82.68	113.14	179.86	241.48	349.36	420.11	114
Fees + other income from subs / Salary + other expenses	16.08	0.00	0.00	0.00	0.00	31.40	73.10	80.61	118
Net income / Current part of long-term debt + preferred dividends (X)	33.94	1.55	4.20	11.39	26.16	39.93	79.11	170.80	58
<b>Other Ratios</b>									
Net assets repriceable in 1 year / Total assets	2.67	-9.49	-5.72	0.00	1.98	5.87	10.69	14.33	118
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>									
90+ days past due	0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.80	17
Nonaccrual	6.54	0.00	0.00	0.00	0.00	0.00	4.48	26.95	17
Total	6.78	0.00	0.00	0.00	0.00	0.84	5.88	26.95	17
<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	118
To nonbank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.00	0.00	5.79	118
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Total	0.23	0.00	0.00	0.00	0.00	0.00	0.00	6.05	118
<b>As a Percent of Consolidated BHC Assets</b>									
Nonbank assets of nonbank subsidiaries	5.51	0.00	0.00	0.00	0.19	2.72	27.21	60.80	118
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Combined foreign nonbank sub assets	0.21	0.00	0.00	0.00	0.00	0.01	0.40	6.06	118

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 1  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	57.26	7.82	18.51	31.67	49.63	81.68	105.59	150.15	105
Dividends paid / Net income	27.33	0.00	1.63	17.41	29.66	40.07	53.73	60.88	116
Net income - dividends / Average equity	7.33	1.14	3.47	5.49	7.41	9.13	11.52	14.04	118
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	157.73	0.00	0.00	97.17	153.24	252.42	373.68	428.81	106
Dividends from nonbank subsidiaries	7.13	0.00	0.00	0.00	0.12	5.18	38.46	120.85	106
Dividends from subsidiary BHCs	16.86	0.00	0.00	0.00	0.00	0.00	165.55	223.26	106
Dividends from all subsidiaries	215.26	11.31	96.99	127.31	204.31	264.56	424.29	501.33	106
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	60.71	0.00	6.19	34.58	58.31	81.84	100.57	128.86	97
Interest income from bank subsidiaries	0.52	0.00	0.00	0.00	0.01	0.58	2.47	3.91	97
Mortgage and service fees from bank subsidiaries	1.88	0.00	0.00	0.00	0.00	0.71	10.99	18.72	97
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	97
Operating income from bank subsidiaries	63.43	0.41	14.19	39.11	60.52	89.98	117.34	142.75	97
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	51.40	0.00	0.00	0.00	32.02	97.65	134.73	398.64	80
Interest income from nonbank subsidiaries	18.56	0.00	0.00	0.00	0.01	19.89	106.41	160.62	80
Mortgage and serv fees from nonbank subsidiaries	2.96	0.00	0.00	0.00	0.00	0.00	14.17	65.83	80
Other income from nonbank subsidiaries	0.15	-0.76	0.00	0.00	0.00	0.00	0.15	4.53	80
Operating income from nonbank subsidiaries	99.33	0.00	0.00	14.97	90.10	136.58	304.61	683.71	80
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	48.56	0.00	0.00	0.00	48.77	93.48	104.63	126.42	25
Interest income from subsidiary BHCs	3.95	0.00	0.00	0.00	0.00	1.54	21.80	24.94	25
Mortgage and service fees from subsidiary BHCs	0.43	0.00	0.00	0.00	0.00	0.00	0.00	8.23	25
Other income from subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.14	25
Operating income from subsidiary BHCs	61.19	0.00	0.00	9.39	64.30	106.12	129.68	174.50	25
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	65.18	0.00	0.00	5.45	90.69	98.89	99.96	100.02	116
Interest income from bank subsidiaries	0.92	0.00	0.00	0.00	0.04	1.07	4.19	8.72	116
Mortgage and service fees from bank subsidiaries	2.01	0.00	0.00	0.00	0.00	0.30	13.12	24.14	116
Other income from bank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.78	116
Operating income from bank subsidiaries	74.20	0.00	0.18	61.89	97.82	99.80	100.00	100.21	116
Dividends from nonbank subsidiaries	2.57	0.00	0.00	0.00	0.05	2.82	14.08	30.45	116
Interest income from nonbank subsidiaries	2.32	0.00	0.00	0.00	0.00	0.42	13.19	41.70	116
Mortgage and service fees from nonbank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.07	0.80	116
Other income from nonbank subsidiaries	0.02	-0.23	0.00	0.00	0.00	0.00	0.02	0.49	116
Operating income from nonbank subsidiaries	7.64	0.00	0.00	0.00	0.39	7.39	47.25	74.67	116
Dividends from subsidiary BHCs	5.15	0.00	0.00	0.00	0.00	0.00	31.93	80.40	116
Interest income from subsidiary BHCs	0.37	0.00	0.00	0.00	0.00	0.00	0.89	10.24	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	6.79	0.00	0.00	0.00	0.00	0.00	40.34	86.37	116
Loans and advances from subsidiaries / Short term debt	87.95	0.00	0.00	0.00	27.38	136.99	264.78	543.60	29
Loans and advances from subsidiaries / Total debt	26.53	0.00	0.00	0.36	12.30	52.20	99.81	133.07	83

# BHCPR Reporters for Quarter Ending 12/31/2018

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 09/30/2018 and Other Notes</u>
1562859	178,869,000	ALLY FINANCIAL INC.	DETROIT, MI	
1082067	11,443,515	AMERIS BANCORP	MOULTRIE, GA	
3446412	14,307,254	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	18,564,586	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	33,647,859	ASSOCIATED BANC-CORP	GREEN BAY, WI	
3153130	10,630,067	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1073757	2,354,980,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	17,143,974	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	363,012,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	32,164,326	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	11,871,317	BANNER CORPORATION	WALLA WALLA, WA	
5006575	155,686,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	225,697,000	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	90,947,174	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
3762457	14,332,955	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	12,215,537	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	154,816,926	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	119,713,803	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	38,212,385	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	12,192,038	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	12,730,303	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	372,537,597	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	16,784,737	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	12,337,588	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1094314	13,194,170	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	21,498,341	CHEMICAL FINANCIAL CORPORATION	DETROIT, MI	
5014141	41,236,258	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	48,537,362	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,917,383,000	CITIGROUP INC.	NEW YORK, NY	
1132449	161,004,687	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	13,095,145	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	70,906,003	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,504,279	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,607,294	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	122,033,861	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	32,370,165	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1029222	11,529,153	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	123,380,000	DB USA CORPORATION	NEW YORK, NY	
3846375	109,552,902	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	65,003,334	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	41,042,356	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	11,381,576	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	33,112,625	F.N.B. CORPORATION	PITTSBURGH, PA	
3944628	12,525,806	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1070345	146,069,355	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,243,561	FIRST BANCORP	SAN JUAN, PR	
1075612	35,408,629	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071276	13,986,660	FIRST FINANCIAL BANCORP	CINCINNATI, OH	

1094640	40,834,325	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN
1123670	13,297,831	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208184	15,505,649	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL
1020902	21,647,511	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	18,578,162	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
3852022	18,531,442	FLAGSTAR BANCORP, INC.	TROY, MI
1117129	20,641,001	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	12,115,484	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	931,798,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
4809920	12,573,641	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD
1086533	28,244,914	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	11,408,006	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA
3838727	13,683,572	HILLTOP HOLDINGS, INC	DALLAS, TX
1491409	15,302,438	HOME BANCSHARES, INC.	CONWAY, AR
2961879	15,308,146	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	277,820,248	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	108,781,444	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
2291914	30,833,015	IBERIABANK CORPORATION	LAFAYETTE, LA
1104231	11,871,953	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
2477754	26,310,872	INVESTORS BANCORP, INC.	SHORT HILLS, NJ
3843075	36,864,139	JOHN DEERE CAPITAL CORPORATION	RENO, NV
1039502	2,622,532,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	140,037,790	KEYCORP	CLEVELAND, OH
1037003	120,097,403	M&T BANK CORPORATION	BUFFALO, NY
1090987	20,207,026	MB FINANCIAL, INC.	CHICAGO, IL
2568278	17,253,182	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	853,531,000	MORGAN STANLEY	NEW YORK, NY
1378434	168,100,307	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
2132932	51,899,376	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY
1199611	132,212,517	NORTHERN TRUST CORPORATION	CHICAGO, IL
1098303	19,728,445	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	11,487,387	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
2875332	25,731,354	PACWEST BANCORP	BEVERLY HILLS, CA
3650152	47,833,478	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT
1053272	10,970,611	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	25,031,044	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	382,334,643	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	47,605,000	POPULAR, INC.	SAN JUAN, PR
1109599	22,700,836	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
5280254	130,854,433	RBC US GROUP HOLDINGS LLC	TORONTO, O
3242838	125,767,146	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	12,934,878	RENASANT CORPORATION	TUPELO, MS
3981856	135,634,285	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1094828	16,548,240	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
1133437	14,676,328	SOUTH STATE CORPORATION	COLUMBIA, SC
1111435	244,626,063	STATE STREET CORPORATION	BOSTON, MA
3083291	31,395,303	STERLING BANCORP	MONTEBELLO, NY
1131787	215,741,757	SUNTRUST BANKS, INC.	ATLANTA, GA
1031449	57,020,489	SVB FINANCIAL GROUP	SANTA CLARA, CA
4504654	106,792,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	32,669,192	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
2389941	23,709,187	TCF FINANCIAL CORPORATION	WAYZATA, MN
3606542	389,748,522	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	28,258,337	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	14,238,626	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH

1079562	13,286,460	TRUSTMARK CORPORATION	JACKSON, MS
1119794	467,374,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	142,716,917	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	23,351,119	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	26,939,781	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1971693	13,765,293	UNION BANKSHARES CORPORATION	RICHMOND, VA
1076217	19,250,498	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	12,576,300	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	31,863,088	VALLEY NATIONAL BANCORP	WAYNE, NJ
3065617	16,188,126	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	27,630,529	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,895,883,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	12,475,575	WESBANCO, INC.	WHEELING, WV
2349815	23,109,486	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	31,244,849	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL

Note: Peer Group 1 has 118 bank holding companies.