

BHCPR PEER GROUP DATA

Peer Group: 2
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
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.33	3.29	3.22	3.22	3.28
+ Non-interest income	0.90	0.93	0.97	0.99	1.04
- Overhead expense	2.58	2.60	2.68	2.70	2.95
- Provision for loan and lease losses	0.12	0.11	0.12	0.11	0.11
+ Securities gains (losses)	0.00	0.01	0.02	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.55	1.55	1.47	1.44	1.39
Net operating income	1.22	0.95	1.00	0.95	0.94
Net income	1.22	0.95	1.00	0.95	0.95
Net income (sub-chapter S adjusted)	1.19	1.11	1.06	1.02	1.39
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.38	4.06	3.93	3.93	4.06
Interest expense	0.81	0.54	0.44	0.42	0.45
Net interest income (tax equivalent)	3.58	3.54	3.48	3.49	3.58
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.09	0.10	0.11	0.09	0.15
Earnings coverage of net losses (X)	29.27	0.97	9.22	11.53	20.50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.94	0.95	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	0.93	0.94	0.99	1.10	1.24
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.57	0.57	0.71	0.87	1.28
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.32	0.32	0.30	0.35	0.45
Liquidity and Funding					
Net noncore funding dependence	13.54	13.97	16.29	16.95	16.63
Net short-term noncore funding dependence	8.57	9.65	9.53	9.14	8.66
Net loans and leases / Total assets	73.30	72.64	71.18	69.95	67.34
Capitalization					
Tier 1 leverage ratio	10.35	10.04	9.84	10.02	10.22
Equity capital / Total assets	11.21	10.84	10.58	10.85	11.23
Equity capital + minority interest / Total assets	11.30	10.89	10.62	10.91	11.37
Tier 1 common equity capital / Total risk-weighted assets	12.41	11.90	11.79	12.13	12.18
Net Loans and leases / Equity capital (X)	6.70	6.82	6.80	6.56	6.11
Cash dividends / Net income	24.01	32.32	29.36	30.01	30.59
Cash dividends / Net income (sub-chapter S adjusted)	20.62	19.39	21.80	34.64	31.66
Retained earnings / Average equity capital	8.14	5.73	6.26	5.72	5.44
Growth Rates					
Assets	9.35	9.89	12.34	12.70	11.14
Equity capital	12.51	13.71	11.77	10.30	12.08
Net loans and leases	10.51	12.54	14.27	15.14	15.12
Noncore funding	6.76	-3.35	12.03	12.05	14.48
Parent Company Ratios					
Short-term debt / Equity capital	0.03	0.02	0.03	0.02	0.01
Long-term debt / Equity capital	3.76	4.39	3.78	2.30	1.82
Equity investment in subs / Equity capital	104.10	105.17	105.23	103.38	102.90
Cash FR op + noncash + op expenses / Op expenses + dividends	125.57	100.80	111.02	123.42	122.91

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Relative Income Statement and Margin Analysis

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Percent of Average Assets					
Interest income (tax equivalent)	4.08	3.78	3.64	3.63	3.71
Less: Interest expense	0.75	0.50	0.41	0.39	0.41
Equals: Net interest income (tax equivalent)	3.33	3.29	3.22	3.22	3.28
Plus: Non-interest income	0.90	0.93	0.97	0.99	1.04
Equals: adjusted operating income (tax equivalent)	4.27	4.26	4.24	4.26	4.43
Less: Overhead Expense	2.58	2.60	2.68	2.70	2.95
Less: Provision for loan and lease losses	0.12	0.11	0.12	0.11	0.11
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	0.00	0.01	0.02	0.01	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.55	1.55	1.47	1.44	1.39
Less: Applicable income taxes (tax equivalent)	0.32	0.59	0.48	0.48	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.22	0.95	1.00	0.95	0.94
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.22	0.95	1.00	0.95	0.95
Memo: Net income (last four quarters)	1.22	0.95	1.00	0.96	0.95
Net income-BHC and noncontrolling (minority) interest	1.22	0.95	1.00	0.96	0.95
Margin Analysis					
Average earning assets / Average assets	93.22	93.19	92.80	92.49	91.79
Average interest-bearing funds / Average assets	70.75	70.06	70.45	70.40	70.10
Interest income (tax equivalent) / Average earning assets	4.38	4.06	3.93	3.93	4.06
Interest expense / Average earning assets	0.81	0.54	0.44	0.42	0.45
Net interest income (tax equivalent) / Average earning assets	3.58	3.54	3.48	3.49	3.58
Yield or Cost					
Total loans and leases (tax equivalent)	4.85	4.52	4.41	4.48	4.72
Interest-bearing bank balances	1.88	1.13	0.54	0.29	0.30
Fed funds sold and reverse repos	1.50	0.83	0.51	0.36	0.21
Trading assets	0.70	0.48	0.65	0.91	1.68
Total earning assets	4.33	3.98	3.84	3.85	3.99
Investment securities (tax equivalent)	2.69	2.61	2.51	2.44	2.52
US Treasury and agency securities (excluding Mortgage-backed securities)		1.66	1.70	1.62	1.49
Mortgage-backed securities	2.44	2.19	2.07	2.14	2.29
All other securities		3.85	3.69	3.67	3.88
Interest-bearing deposits	0.85	0.52	0.42	0.39	0.40
Time deposits of \$250K or more	1.57				
Time deposits < \$250K	1.42				
Other domestic deposits	0.64		0.27	0.24	0.23
Foreign deposits	1.85	0.84	0.40	0.11	0.23
Fed funds purchased and repos	1.03	0.68	0.59	0.50	0.54
Other borrowed funds and trading liabilities	2.10	1.48	1.27	1.45	1.70
All interest-bearing funds	1.06	0.71	0.58	0.55	0.53

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Non-interest Income & Expenses

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Mutual fund fee income / Non-interest income	1.69	1.89	2.10	2.62	3.01
Overhead expenses / Net Interest Income + non-interest income	61.22	62.21	64.03	64.98	68.00
Percent of Average Assets					
Total overhead expense	2.58	2.60	2.68	2.70	2.95
Personnel expense	1.46	1.47	1.48	1.46	1.55
Net occupancy expense	0.31	0.32	0.33	0.34	0.37
Other operating expenses	0.79	0.79	0.84	0.86	1.00
Overhead less non-interest income	1.65	1.65	1.64	1.67	1.82
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.51	61.01	62.83	63.92	66.94
Personnel expense	34.42	34.72	35.07	34.95	35.49
Net occupancy expense	7.33	7.51	7.80	8.22	8.53
Other operating expenses	18.28	18.30	19.30	19.90	21.89
Total non-interest income	20.30	21.24	22.44	22.42	22.46
Fiduciary activities income	1.95	1.95	1.96	1.87	1.69
Service charges on domestic deposit accounts	3.58	3.83	4.14	4.51	4.70
Trading revenue	0.03	0.07	0.10	0.06	0.06
Investment banking fees and commissions	0.85	0.92	0.95	1.02	1.18
Insurance activities revenue	0.46	0.44	0.54	0.59	0.63
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.52	0.40	0.37	0.31	0.34
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.98	2.38	2.88	2.77	1.99
Other non-interest income	7.05	7.34	7.65	7.50	7.72
Overhead less non-interest income	39.75	39.09	39.46	40.47	42.47
Applicable income taxes / Pretax net operating income (tax equivalent)	18.37	33.75	27.97	28.22	26.67
Applicable income tax + TE / Pretax net operating income + TE	21.35	38.57	33.62	33.73	32.40

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Percent Composition of Assets

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Real estate loans	53.64	53.42	52.89	51.85	48.91
Commercial and industrial loans	11.42	10.82	10.48	10.47	10.62
Loans to individuals	2.65	2.58	2.57	2.58	2.52
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.47	0.51	0.40	0.42	0.45
Other loans and leases	2.65	2.62	2.31	2.09	2.17
Net loans and leases	73.30	72.64	71.18	69.95	67.34
Debt securities over 1 year	13.20	13.96	14.93	15.71	16.23
Mutual funds and equity securities	0.05	0.07	0.09	0.08	0.09
Subtotal	87.24	87.26	86.78	86.83	85.07
Interest-bearing bank balances	2.30	2.34	2.44	2.42	2.61
Federal funds sold and reverse repos	0.01	0.02	0.03	0.02	0.04
Debt securities 1 year or less	2.14	1.92	1.97	1.98	2.10
Trading assets	0.02	0.02	0.03	0.03	0.05
Total earning assets	92.24	92.22	91.95	91.93	91.05
Non-interest cash and due from depository institutions	1.25	1.26	1.26	1.20	1.37
Other real estate owned	0.04	0.06	0.09	0.14	0.26
All other assets	6.40	6.45	6.70	6.76	7.32
Memoranda					
Short-term investments	4.70	4.63	4.89	4.78	5.23
US Treasury securities	0.37	0.22	0.20	0.26	0.19
US agency securities (excluding Mortgage-backed securities)	1.67	1.50	1.53	1.85	2.21
Municipal securities	2.66	2.97	3.28	2.86	2.64
Mortgage-backed securities	8.73	9.19	9.71	10.36	10.88
Asset-backed securities	0.26	0.23	0.25	0.26	0.15
Other debt securities	0.52	0.48	0.57	0.62	0.63
Loans held-for-sale	0.29	0.32	0.48	0.33	0.39
Loans not held-for-sale	73.24	72.41	70.85	69.93	67.12
Real estate loans secured by 1-4 family	16.83	16.45	16.69	16.96	16.85
Revolving	2.43	2.71	2.89	2.96	2.83
Closed-end, secured by first liens	13.60	13.04	13.05	13.14	13.02
Closed-end, secured by junior liens	0.41	0.39	0.45	0.52	0.63
Commercial real estate loans	33.40	33.79	33.44	32.03	29.10
Construction and land development	4.78	4.55	4.74	4.27	3.71
Multifamily	5.11	5.32	4.89	4.26	3.39
Nonfarm nonresidential	21.86	22.30	22.24	21.51	20.02
Real estate loans secured by farmland	0.88	0.81	0.63	0.65	0.65

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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
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	72.89	73.20	74.05	73.87	71.76
Real estate loans secured by 1-4 family	23.13	22.93	23.78	24.58	24.90
Revolving	3.34	3.76	4.05	4.21	4.11
Closed-end	19.33	18.69	19.29	19.90	20.31
Commercial real estate loans	45.58	46.38	46.86	45.56	42.58
Construction and land development	6.53	6.35	6.66	6.13	5.48
1-4 family	1.52	1.50	1.64	1.47	1.14
Other	4.89	4.76	4.97	4.56	4.15
Multifamily	6.76	7.13	6.67	5.95	5.01
Nonfarm nonresidential	30.18	30.84	31.41	30.89	29.47
Owner-occupied	10.32	10.55	11.41	11.63	11.45
Other	19.36	19.91	19.60	18.90	17.55
Real estate loans secured by farmland	1.26	1.19	0.97	1.02	1.00
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	16.21	15.51	15.29	15.47	16.36
Loans to individuals	3.89	3.90	4.01	4.08	3.99
Credit card loans	0.04	0.03	0.03	0.04	0.05
Agricultural loans	0.69	0.76	0.61	0.66	0.69
Other loans and leases	3.76	3.75	3.44	3.12	3.38
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	483.19	493.00	493.51	483.35	444.49
Real estate loans secured by 1-4 family	154.99	153.49	158.33	159.89	146.20
Revolving	22.57	25.65	27.64	28.31	28.81
Closed-end	129.44	124.95	128.16	129.21	115.76
Commercial real estate loans	301.62	312.02	312.00	300.67	280.28
Construction and land development	43.07	42.49	43.49	40.62	38.37
1-4 family	9.75	9.95	10.67	9.58	8.86
Other	32.35	31.92	32.30	30.24	28.99
Multifamily	45.91	48.81	44.34	39.61	27.50
Nonfarm nonresidential	199.41	207.33	208.50	202.84	201.60
Owner-occupied	67.58	70.06	74.92	76.05	80.92
Other	128.08	133.42	130.66	124.19	118.63
Real estate loans secured by farmland	7.87	7.39	6.01	6.09	7.07
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.02
Commercial and industrial loans	102.66	100.26	97.82	98.77	110.57
Loans to individuals	23.73	23.15	24.08	24.48	26.84
Credit card loans	0.23	0.18	0.20	0.25	0.38
Agricultural loans	4.39	4.71	3.78	4.01	5.13
Other loans and leases	24.48	24.61	22.36	19.59	22.07
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.10	35.69	35.33	33.78	30.62
Non-owner occupied CRE loans / Total risk based capital	232.20	240.42	234.59	221.68	196.34
Construction and land development loans / Total risk based capital	43.07	42.49	43.49	40.62	38.37
Total CRE loans / Total risk based capital	304.38	314.87	314.88	303.67	282.74

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Liquidity and Funding

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Percent of Total Assets					
Short-term investments	4.70	4.63	4.89	4.78	5.23
Liquid assets	15.56	15.94	16.73	18.02	19.39
Investment securities	16.02	16.65	17.49	18.50	19.08
Net loans and leases	73.30	72.64	71.18	69.95	67.34
Net loans, leases and standby letters of credit	73.71	73.08	71.65	70.48	67.95
Core deposits	69.97	69.79	67.98	67.08	65.47
Noncore funding	16.58	17.09	19.16	19.76	19.78
Time deposits of \$250K or more	4.28	3.54			
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.96	1.20	1.51	1.74	1.94
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.97	1.21	1.52	1.76	1.94
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.63	4.47	3.78	3.07	2.77
Earning assets repriceable in 1 year	32.35	33.41	32.07	31.07	30.77
Interest-bearing liabilities repriceable in 1 year	18.52	16.67	15.64	14.89	17.54
Long-term debt repriceable in 1 year	0.19	0.19	0.25	0.19	0.33
Net assets repriceable in 1 year	12.62	15.65	15.31	14.97	11.46
Other Liquidity and Funding Ratios					
Net noncore funding dependence	13.54	13.97	16.29	16.95	16.63
Net ST noncore funding dependence	8.57	9.65	9.53	9.14	8.66
Short-term investment / ST noncore funding	62.21	46.67	43.28	46.75	52.28
Liquid assets-ST noncore funding / Nonliquid assets	4.17	3.68	4.33	6.91	8.62
Net loans and leases / Total deposits	92.88	92.86	90.82	89.84	87.92
Net loans and leases / Core deposits	106.50	105.03	106.19	106.33	105.06
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.47	-0.05	-0.12	0.39	0.71
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.95	-0.62	-1.01	0.25	1.52
Structured notes appreciation (depreciation) / T1 cap	-0.04	-0.02	-0.02	0.00	-0.02
Percent of Investment Securities					
Held-to-maturity securities	10.76	13.07	13.87	14.46	13.00
Available-for-sale securities	88.32	86.93	86.13	85.54	86.68
US Treasury securities	2.08	1.33	1.24	1.42	1.09
US agency securities (excluding Mortgage-backed securities)	11.00	10.16	9.66	10.91	11.78
Municipal securities	16.63	17.86	18.74	16.22	13.72
Mortgage-backed securities	54.50	55.76	55.93	56.83	59.42
Asset-backed securities	1.54	1.31	1.48	1.41	0.87
Other debt securities	3.76	3.25	3.88	3.69	3.18
Mutual funds and equity securities	0.41	0.58	0.67	0.57	0.55
Debt securities 1 year or less	13.91	11.90	12.22	11.83	10.99
Debt securities 1 to 5 years	23.42	23.53	21.73	23.86	23.02
Debt securities over 5 years	58.36	60.73	62.51	59.79	60.44
Pledged securities	42.20	46.78	47.79	50.96	50.59
Structured notes, fair value	0.15	0.08	0.25	0.45	0.99
Percent Change from Prior Like Quarter					
Short-term investments	15.99	6.96	26.60	14.48	8.68
Investment securities	8.02	4.99	5.15	9.35	5.43
Core deposits	10.40	13.94	13.61	14.05	10.86
Noncore funding	6.76	-3.35	12.03	12.05	14.48

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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
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	17.31	17.28	17.08	16.91	15.67
Standby letters of credit	0.35	0.40	0.42	0.47	0.47
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.02
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.02	0.01	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.01	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.01	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	6.50	6.82	6.88	5.96	4.80
Interest rate contracts	6.39	6.72	6.74	5.78	4.61
Interest rate futures and forward contracts	0.25	0.28	0.37	0.32	0.38
Written options contracts (interest rate)	0.26	0.28	0.38	0.35	0.37
Purchased options contracts (interest rate)	0.07	0.08	0.06	0.05	0.04
Interest rate swaps	5.17	5.41	5.11	4.40	3.16
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	25.18	25.74	26.08	26.34	24.89

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	99.91	99.91	99.94	99.77	99.61
Foreign exchange contracts	0.00	0.04	0.02	0.04	0.06
Equity, commodity, and other contracts	0.00	0.00	0.00	0.01	0.03
Futures and forwards	12.38	12.76	15.26	13.76	18.45
Written options	11.14	9.73	11.61	13.26	16.03
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	10.65	9.46	11.28	12.89	15.77
Purchased options	1.29	1.44	1.00	1.25	1.14
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.22	1.27	0.67	1.04	1.05
Swaps	64.76	66.04	62.69	61.97	54.60
Held for trading	13.60	16.18	15.21	12.71	22.85
Interest rate contracts	12.87	16.40	15.71	13.36	21.43
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	86.40	83.82	84.79	87.29	77.15
Interest rate contracts	85.51	83.04	84.33	85.98	75.34
Foreign exchange contracts	0.00	0.01	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.02
Derivative contracts (excluding futures and FX 14 days or less)	82.72	87.47	84.94	81.03	76.67
One year or less	13.35	15.62	16.56	15.89	18.25
Over 1 year to 5 years	22.34	21.68	20.66	20.87	20.26
Over 5 years	35.51	37.90	35.04	30.11	22.82
Gross negative fair value (absolute value)	0.65	0.50	0.73	1.04	1.17
Gross positive fair value	1.11	0.92	1.08	1.03	1.14
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.00	0.01	0.01	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.00	0.01	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.06	0.05	0.05	0.05	0.06

BHCPR PEER GROUP DATA

 Peer Group: 2
 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
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.12	0.11	0.12	0.11	0.11
Provision for loan and lease losses / Average loans and leases	0.16	0.16	0.17	0.15	0.15
Provision for loan and lease losses / Net losses	182.69	110.75	158.54	144.72	175.96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.94	0.95	1.00	1.11	1.25
Allowance for loan and lease losses / Total loans and leases	0.93	0.94	0.99	1.10	1.24
Allowance for loan and lease losses / Net loans and leases losses (X)	21.35	16.23	16.56	13.90	14.12
Allowance for loan and lease losses / Nonaccrual assets	285.36	270.69	249.57	220.56	181.45
ALLL/90+ days past due + nonaccrual loans and leases	259.30	232.03	210.63	187.47	152.93
Gross loan and lease losses / Average loans and leases	0.15	0.16	0.19	0.18	0.27
Recoveries / Average loans and leases	0.05	0.06	0.07	0.08	0.11
Net losses / Average loans and leases	0.09	0.10	0.11	0.09	0.15
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00
Recoveries / Prior year-end losses	51.25	50.41	56.70	46.50	34.55
Earnings coverage of net losses (X)	29.27	0.97	9.22	11.53	20.50
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.02	0.03	0.09
Real estate loans secured by 1-4 family	0.01	0.03	0.04	0.07	0.12
Revolving	0.02	0.03	0.05	0.08	0.11
Closed-end	0.01	0.02	0.04	0.07	0.13
Commercial real estate loans	0.01	0.01	0.01	0.01	0.06
Construction and land development	-0.02	-0.04	-0.06	-0.04	-0.11
1-4 family	0.00	0.00	0.00	0.00	-0.02
Other	-0.02	-0.04	-0.05	-0.04	-0.06
Multifamily	0.00	0.00	0.00	-0.01	0.02
Nonfarm nonresidential	0.02	0.02	0.03	0.02	0.08
Owner-occupied	0.01	0.01	0.01	0.02	0.04
Other	0.01	0.01	0.01	0.00	0.04
Real estate loans secured by farmland	0.00	0.00	-0.01	0.01	0.02
Commercial and industrial loans	0.18	0.18	0.26	0.18	0.18
Loans to individuals	0.71	0.78	0.71	0.77	0.88
Credit card loans	1.65	1.60	1.25	1.61	1.57
Agricultural loans	0.03	0.06	0.05	0.01	0.02
Loans to foreign governments and institutions			0.00	0.00	0.00
Other loans and leases	0.28	0.27	0.32	0.21	0.36

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2018

Past Due and Nonaccrual Assets

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Percent of Loans and Leases					
30-89 days past due loans and leases	0.32	0.32	0.30	0.35	0.45
90+ days past due loans and leases	0.03	0.04	0.06	0.07	0.14
Nonaccrual loans and leases	0.49	0.46	0.55	0.64	0.87
90+ days past due and nonaccrual loans and leases	0.54	0.55	0.64	0.75	1.13
30-89 days past due restructured	0.01	0.01	0.01	0.01	0.02
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.10	0.10	0.13	0.17	0.25
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.32	0.32	0.30	0.35	0.45
90+ days past due assets	0.03	0.04	0.06	0.07	0.14
Nonaccrual assets	0.49	0.47	0.55	0.65	0.87
30+ days past due and nonaccrual assets	0.88	0.89	0.95	1.12	1.60
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.40	0.45	0.52	0.72
90+ past due and nonaccrual assets + other real estate owned	0.45	0.48	0.57	0.68	1.00
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	0.59	0.63	0.74	0.91	1.23
Allowance for loan and leases losses	95.81	100.14	117.25	132.65	166.63
Equity cap + allowance for loan and lease losses	5.09	5.57	6.57	8.13	10.20
Tier 1 cap + allowance for loan and lease losses	5.64	6.11	7.32	8.84	11.01
Loans and Leases + other real estate owned	0.82	0.86	1.05	1.32	1.92

BHCPR PEER GROUP DATA

Peer Group: 2
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
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.29	0.29	0.27	0.34	0.47
	90+ days past due	0.03	0.05	0.06	0.08	0.17
	Nonaccrual	0.48	0.43	0.50	0.64	1.01
Commercial and industrial	30-89 days past due	0.23	0.27	0.22	0.22	0.34
	90+ days past due	0.02	0.01	0.02	0.02	0.06
	Nonaccrual	0.61	0.60	0.79	0.76	0.71
Individuals	30-89 days past due	0.68	0.69	0.69	0.67	1.03
	90+ days past due	0.03	0.03	0.05	0.05	0.07
	Nonaccrual	0.15	0.21	0.18	0.23	0.24
Depository institution loans	30-89 days past due	0.00	0.00	0.27	0.20	0.15
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.11	0.15	0.09	0.12	0.06
	90+ days past due	0.01	0.00	0.01	0.01	0.01
	Nonaccrual	0.46	0.31	0.27	0.27	0.22
Foreign governments	30-89 days past due			0.00	0.00	0.00
	90+ days past due			0.00	0.00	0.00
	Nonaccrual			0.00	0.00	2.43
Other loans and leases	30-89 days past due	0.18	0.12	0.14	0.11	0.23
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.04	0.06	0.10	0.12	0.13

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 12/31/2018

		12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Memoranda						
1-4 Family	30-89 days past due	0.52	0.56	0.49	0.61	0.78
	90+ days past due	0.04	0.06	0.07	0.11	0.20
	Nonaccrual	0.61	0.65	0.73	0.85	1.33
Revolving	30-89 days past due	0.36	0.29	0.33	0.42	0.43
	90+ days past due	0.02	0.02	0.03	0.05	0.05
	Nonaccrual	0.35	0.42	0.52	0.65	0.88
Closed-End	30-89 days past due	0.54	0.63	0.52	0.65	0.83
	90+ days past due	0.05	0.06	0.08	0.12	0.22
	Nonaccrual	0.64	0.68	0.78	0.91	1.41
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.03	0.04	0.05	0.07	0.09
Commercial real estate	30-89 days past due	0.16	0.15	0.14	0.20	0.27
	90+ days past due	0.02	0.02	0.04	0.06	0.13
	Nonaccrual	0.41	0.33	0.40	0.53	0.86
Construction and development	30-89 days past due	0.17	0.18	0.15	0.16	0.25
	90+ days past due	0.00	0.01	0.03	0.03	0.15
	Nonaccrual	0.18	0.21	0.35	0.63	1.28
1-4 family	30-89 days past due	0.07	0.05	0.05	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.05	0.08	0.21
Other	30-89 days past due	0.06	0.08	0.06	0.10	0.18
	90+ days past due	0.00	0.01	0.02	0.03	0.14
	Nonaccrual	0.10	0.12	0.24	0.45	0.92
Multifamily	30-89 days past due	0.03	0.04	0.03	0.04	0.11
	90+ days past due	0.00	0.00	0.00	0.02	0.05
	Nonaccrual	0.04	0.05	0.14	0.17	0.28
Nonfarm non-residential	30-89 days past due	0.17	0.14	0.14	0.20	0.25
	90+ days past due	0.02	0.02	0.04	0.06	0.13
	Nonaccrual	0.52	0.40	0.46	0.56	0.88
Owner occupied	30-89 days past due	0.08	0.06	0.07	0.09	0.12
	90+ days past due	0.00	0.01	0.02	0.02	0.05
	Nonaccrual	0.20	0.16	0.22	0.26	0.40
Other	30-89 days past due	0.07	0.06	0.05	0.08	0.11
	90+ days past due	0.01	0.01	0.01	0.03	0.07
	Nonaccrual	0.22	0.16	0.18	0.22	0.40
Farmland	30-89 days past due	0.09	0.10	0.13	0.19	0.22
	90+ days past due	0.00	0.00	0.04	0.04	0.08
	Nonaccrual	0.49	0.44	0.55	0.77	0.84
Credit card	30-89 days past due	1.03	0.83	0.77	0.86	0.85
	90+ days past due	0.26	0.22	0.29	0.33	0.33
	Nonaccrual	0.07	0.08	0.03	0.05	0.02

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

BHCPR PEER GROUP DATAPeer Group: 2
Date: 12/31/2018**Regulatory Capital Components and Ratios**

	12/31/2018		12/31/2017		12/31/2017		12/31/2016		12/31/2015	
Capital Ratios										
Common equity tier 1 capital, column A		12.41		11.95		11.79				12.13
Common equity tier 1 capital, column B		0.00		0.00		0.00				0.00
Tier 1 capital, column A		13.08		12.68		12.62				13.01
Tier 1 capital, column B		0.00		0.00		0.00				0.00
Total capital, column A		14.53		14.15		14.04				14.24
Total capital, column B		0.00		0.00		0.00				0.00
Tier 1 leverage		10.35		10.04		9.84				10.02

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2018

Insurance and Broker-Dealer Activities

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	66.67	75.00	71.43	60.00	57.15
Insurance underwriting assets (L/H) / Total insurance underwriting assets	33.33	25.00	28.57	40.00	42.85
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.46	0.44	0.54	0.59	0.63
Premium income / Insurance activities revenue	0.00	0.01	0.00	0.00	0.20
Credit related premium income / Total premium income	50.00	60.00	60.00	75.00	42.86
Other premium income / Total premium income	50.00	40.00	40.00	25.00	57.14
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	72.25	31.81	17.03	14.13	33.94
Insurance net income (L/H) / Equity (L/H)					21.13
Insurance benefits, losses, expenses / Insurance premiums	116.87	136.34	131.29	116.51	75.49
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	2.86	2.41
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	2.04
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.70	14.86	14.28	13.29	11.60
Broker-dealer Activities					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
Date: 12/31/2018

Foreign Activities

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Analysis Ratios					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.03
Cost: Interest-bearing deposits	1.85	0.84	0.40	0.11	0.23
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans	3.83	4.38	6.49	0.64	0.46
Foreign governments and institutions			0.00	0.00	0.00
Growth Rates					
Net loans and leases	-27.26	22.03	-11.24	371.22	-5.30
Total selected assets	5.03	-5.54	-0.84	9.51	11.55
Deposits	-2.42	-22.72	34.84	170.33	-35.31

BHCPR PEER GROUP DATA

 Peer Group: 2
 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
Profitability					
Net income / Average equity capital	10.86	8.67	9.16	8.59	8.32
Bank net income / Average equity investment in banks	11.56	9.11	9.71	9.27	9.38
Nonbank net income / Average equity investment in nonbanks	10.83	9.81	8.84	8.91	8.76
Sub BHCs net income / Average equity investment in sub BHCs	9.28	8.81	5.87	5.48	5.78
Bank net income / Parent net income	104.73	104.64	103.55	104.08	91.70
Nonbank net income / Parent net income	0.99	1.13	0.96	1.08	1.36
Sub BHCs net income / Parent net income	90.39	90.33	104.04	105.29	95.63
Leverage					
Total liabilities / Equity capital	9.50	11.14	11.55	9.93	10.27
Total debt / Equity capital	3.94	4.62	3.97	2.56	1.94
Total debt + NP to subs that issued trust preferred / Equity capital	7.94	9.36	9.56	8.13	7.90
Total debt + Loans guaranteed for affiliate / Equity capital	3.98	4.64	4.04	2.60	2.03
Total debt / Equity capital - excess over fair value	3.94	4.62	3.97	2.57	1.96
Long-term debt / Equity capital	3.76	4.39	3.78	2.30	1.82
Short-term debt / Equity capital	0.03	0.02	0.03	0.02	0.01
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.01
Long-term debt / Consolidated long-term debt	15.49	17.83	12.90	8.22	6.03
Double Leverage					
Equity investment in subs / Equity capital	104.10	105.17	105.23	103.38	102.90
Total investment in subs / Equity capital	104.38	105.55	105.68	103.91	103.67
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					96.44
Total investment in subs / Equity cap, Qual TPS + other PS in T1					97.24
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.36	0.56	0.54	0.31	0.33
Equity investment in subs - equity cap / Net income-div (X)	1.18	1.91	1.68	1.44	1.82
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	113.62	96.31	103.72	124.21	125.03
Cash flow from operations + noncash + op exchange / Op exchange + div	125.57	100.80	111.02	123.42	122.91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.88	101.42	107.09	106.61	106.95
Pretax operating income + interest expenses / Interest expense	1,631.73	1,955.22	4,206.40	15,981.35	14,819.64
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,015.91	1,082.59	1,091.94	1,952.45	3,031.02
Dividends + interest from subs / Interest expenses + dividends	140.89	107.07	124.92	146.44	174.32
Fees + other income from subs / Salary + other expenses	3.76	6.15	7.65	6.52	7.91
Net income / Current part of long-term debt + preferred dividends (X)	106.04	71.32	455.19	170.83	126.64
Other Ratios					
Net assets repriceable in 1 year / Total assets	1.59	1.68	1.65	1.68	1.72
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.70	0.46	0.00	4.62	11.98
Total	0.70	0.46	0.00	4.62	11.98
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.14	0.15	0.18	0.19	0.27
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank sub assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 12/31/2018

Parent Company Analysis - Part 2

 FR BHCPR
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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	87.14	100.86	108.30	74.26	75.70
Dividends paid / Net income	24.06	32.32	29.36	30.01	30.54
Net income - dividends / Average equity	8.13	5.74	6.26	5.72	5.45
Percent of Dividends Paid					
Dividends from bank subsidiaries	131.90	106.72	121.16	145.58	166.84
Dividends from nonbank subsidiaries	2.87	2.37	1.56	2.62	2.01
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	2.68
Dividends from all subsidiaries	144.51	114.69	141.52	154.34	182.23
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	33.37	35.18	36.16	44.45	44.65
Interest income from bank subsidiaries	0.11	0.14	0.13	0.14	0.12
Mortgage and service fees from bank subsidiaries	0.32	0.94	0.78	0.98	1.42
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00
Operating income from bank subsidiaries	35.67	41.35	40.03	50.83	49.17
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	80.47	129.02	63.59	76.47	52.54
Interest income from nonbank subsidiaries	0.31	0.63	0.02	0.54	0.48
Mortgage and serv fees from nonbank subsidiaries	0.17	0.60	0.28	0.68	0.73
Other income from nonbank subsidiaries	0.06	0.08	0.63	0.00	0.02
Operating income from nonbank subsidiaries	96.62	153.75	79.69	87.90	63.04
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs	43.51	58.43	27.16	27.43	32.59
Interest income from subsidiary BHCs	0.00	0.07	0.02	0.02	0.03
Mortgage and service fees from subsidiary BHCs	0.00	-0.14	-0.02	0.00	0.59
Other income from subsidiary BHCs	0.15	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	43.66	58.36	27.16	27.45	33.20
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	72.95	67.33	68.94	68.80	63.90
Interest income from bank subsidiaries	0.55	1.07	2.07	2.48	1.47
Mortgage and service fees from bank subsidiaries	0.59	2.14	1.63	1.96	2.66
Other income from bank subsidiaries	0.01	0.01	0.03	0.01	0.05
Operating income from bank subsidiaries	89.39	79.76	91.67	91.63	76.30
Dividends from nonbank subsidiaries	2.65	1.78	1.01	2.01	1.01
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.01	0.02
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	3.33	3.09	1.67	2.80	2.16
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	1.87
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	1.91
Loans and advances from subsidiaries / Short term debt	854.19	886.47	574.10	406.38	-5,352.81
Loans and advances from subsidiaries / Total debt	81.26	74.60	78.25	112.92	122.21

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									154
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.33	2.18	2.60	3.00	3.39	3.66	3.96	4.17	154
+ Non-interest income	0.90	0.17	0.29	0.51	0.81	1.21	1.63	2.77	154
- Overhead expense	2.58	1.38	1.63	2.10	2.55	2.99	3.69	4.36	154
- Provision for loan and lease losses	0.12	-0.03	0.00	0.04	0.10	0.18	0.31	0.41	154
+ Securities gains (losses)	0.00	-0.04	-0.03	0.00	0.00	0.00	0.02	0.04	154
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	154
= Pretax net operating income (tax equivalent)	1.55	0.85	1.01	1.22	1.55	1.84	2.11	2.39	154
Net operating income	1.22	0.69	0.77	0.96	1.22	1.44	1.68	1.93	154
Net income	1.22	0.69	0.77	0.96	1.22	1.44	1.68	1.93	154
Net income (sub-chapter S adjusted)	1.19	0.73	0.81	0.92	1.01	1.30	1.60	2.04	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.38	3.59	3.79	4.02	4.38	4.65	5.04	5.37	154
Interest expense	0.81	0.27	0.38	0.61	0.78	1.01	1.24	1.41	154
Net interest income (tax equivalent)	3.58	2.26	2.73	3.20	3.67	3.96	4.29	4.43	154
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.09	-0.03	-0.01	0.01	0.06	0.14	0.29	0.40	154
Earnings coverage of net losses (X)	29.27	-274.64	-73.11	6.48	18.41	46.72	150.79	358.30	153
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.94	0.45	0.56	0.71	0.91	1.11	1.48	1.75	154
Allowance for loan and lease losses / Total loans and leases	0.93	0.43	0.55	0.71	0.90	1.11	1.46	1.72	154
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.57	0.06	0.13	0.28	0.49	0.82	1.26	1.62	154
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.32	0.04	0.06	0.14	0.27	0.46	0.76	0.94	154
Liquidity and Funding									
Net noncore funding dependence	13.54	-8.16	-3.06	6.40	14.04	21.41	28.28	34.18	154
Net short-term noncore funding dependence	8.57	-10.28	-6.54	2.34	8.62	15.51	19.98	26.00	154
Net loans and leases / Total assets	73.30	53.46	60.22	68.12	73.59	79.27	84.33	85.31	154
Capitalization									
Tier 1 leverage ratio	10.35	7.89	8.43	9.08	10.15	11.29	12.94	14.21	154
Equity capital / Total assets	11.21	7.66	8.15	9.53	11.15	12.90	14.55	15.40	154
Equity capital + minority interest / Total assets	11.30	7.75	8.22	9.57	11.26	12.95	14.57	15.40	154
Tier 1 common equity capital / Total risk-weighted assets	12.41	8.88	9.70	10.68	11.79	13.68	17.00	19.16	154
Net Loans and leases / Equity capital (X)	6.70	3.90	4.77	5.56	6.61	7.83	9.04	10.10	154
Cash dividends / Net income	24.01	0.00	0.00	7.65	26.54	40.98	53.26	66.53	154
Cash dividends / Net income (sub-chapter S adjusted)	20.62	-20.83	-17.22	3.49	21.92	38.21	53.60	62.58	13
Retained earnings / Average equity capital	8.14	3.29	4.36	6.04	7.86	9.71	13.12	15.81	154
Growth Rates									
Assets	9.35	-1.08	0.14	3.17	6.57	13.06	28.50	38.55	153
Equity capital	12.51	-1.14	2.88	5.69	9.01	15.24	33.25	62.83	153
Net loans and leases	10.51	-2.08	0.17	4.40	7.30	15.37	27.62	42.24	153
Noncore funding	6.76	-44.10	-31.72	-12.86	7.81	24.33	44.06	63.79	152
Parent Company Ratios									
Short-term debt / Equity capital	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.84	154
Long-term debt / Equity capital	3.76	0.00	0.00	0.00	0.00	8.59	15.69	17.87	154
Equity investment in subs / Equity capital	104.10	90.91	93.18	98.88	103.16	109.76	117.08	123.49	154
Cash FR op + noncash + op expenses / Op expenses + dividends	125.57	0.87	24.53	79.10	109.72	162.41	273.72	430.19	152

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.08	3.46	3.57	3.77	4.04	4.33	4.73	4.96	154
Less: Interest expense	0.75	0.25	0.35	0.56	0.74	0.96	1.16	1.37	154
Equals: Net interest income (tax equivalent)	3.33	2.18	2.60	3.00	3.39	3.66	3.96	4.17	154
Plus: Non-interest income	0.90	0.17	0.29	0.51	0.81	1.21	1.63	2.77	154
Equals: adjusted operating income (tax equivalent)	4.27	2.76	3.11	3.73	4.29	4.80	5.44	6.19	154
Less: Overhead Expense	2.58	1.38	1.63	2.10	2.55	2.99	3.69	4.36	154
Less: Provision for loan and lease losses	0.12	-0.03	0.00	0.04	0.10	0.18	0.31	0.41	154
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	154
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.04	-0.03	0.00	0.00	0.00	0.02	0.04	154
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.02	154
Equals: Pretax net operating income (tax equivalent)	1.55	0.85	1.01	1.22	1.55	1.84	2.11	2.39	154
Less: Applicable income taxes (tax equivalent)	0.32	0.05	0.10	0.24	0.33	0.41	0.48	0.54	154
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	154
Equals: Net operating income	1.22	0.69	0.77	0.96	1.22	1.44	1.68	1.93	154
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Equals: Net income	1.22	0.69	0.77	0.96	1.22	1.44	1.68	1.93	154
Memo: Net income (last four quarters)	1.22	0.69	0.76	0.97	1.23	1.44	1.68	1.93	153
Net income-BHC and noncontrolling (minority) interest	1.22	0.70	0.78	0.96	1.23	1.44	1.70	1.93	154
Margin Analysis									
Average earning assets / Average assets	93.22	88.48	89.24	91.13	93.40	95.18	96.78	97.77	154
Average interest-bearing funds / Average assets	70.75	52.95	59.01	64.45	70.27	77.93	83.49	86.09	154
Interest income (tax equivalent) / Average earning assets	4.38	3.59	3.79	4.02	4.38	4.65	5.04	5.37	154
Interest expense / Average earning assets	0.81	0.27	0.38	0.61	0.78	1.01	1.24	1.41	154
Net interest income (tax equivalent) / Average earning assets	3.58	2.26	2.73	3.20	3.67	3.96	4.29	4.43	154
Yield or Cost									
Total loans and leases (tax equivalent)	4.85	3.94	4.13	4.50	4.82	5.20	5.63	5.98	154
Interest-bearing bank balances	1.88	0.80	1.01	1.48	1.85	2.15	3.00	3.51	154
Fed funds sold and reverse repos	1.50	0.00	0.00	1.03	1.75	2.16	2.76	3.44	70
Trading assets	0.70	0.00	0.00	0.00	0.00	1.48	3.89	4.09	40
Total earning assets	4.33	3.48	3.75	3.99	4.31	4.58	5.00	5.36	154
Investment securities (tax equivalent)	2.69	2.06	2.21	2.35	2.68	2.95	3.33	3.57	154
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.44	2.00	2.12	2.24	2.41	2.60	2.81	3.20	151
All other securities									
Interest-bearing deposits	0.85	0.28	0.41	0.58	0.84	1.06	1.39	1.70	154
Time deposits of \$250K or more	1.57	0.83	1.07	1.31	1.63	1.79	1.99	2.20	152
Time deposits < \$250K	1.42	0.58	0.94	1.21	1.46	1.66	1.86	1.92	152
Other domestic deposits	0.64	0.21	0.26	0.37	0.59	0.91	1.10	1.32	154
Foreign deposits	1.85	1.53	1.57	1.67	1.85	2.03	2.14	2.18	2
Fed funds purchased and repos	1.03	0.00	0.03	0.26	0.82	1.69	2.22	3.17	132
Other borrowed funds and trading liabilities	2.10	1.47	1.67	1.81	2.01	2.31	2.68	3.37	150
All interest-bearing funds	1.06	0.45	0.54	0.80	1.04	1.33	1.53	1.78	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.69	0.00	0.00	0.00	0.87	2.97	6.33	7.63	154
Overhead expenses / Net Interest Income + non-interest income	61.22	43.45	50.46	55.88	61.57	66.94	73.79	76.26	154
Percent of Average Assets									
Total overhead expense	2.58	1.38	1.63	2.10	2.55	2.99	3.69	4.36	154
Personnel expense	1.46	0.76	0.88	1.18	1.47	1.74	2.02	2.37	154
Net occupancy expense	0.31	0.13	0.18	0.24	0.31	0.38	0.45	0.51	154
Other operating expenses	0.79	0.39	0.47	0.59	0.77	0.94	1.24	1.51	154
Overhead less non-interest income	1.65	0.91	1.01	1.35	1.67	1.93	2.27	2.43	154
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.51	43.21	49.81	55.14	60.79	66.57	73.19	75.95	154
Personnel expense	34.42	22.88	26.05	30.93	34.66	37.44	43.68	47.09	154
Net occupancy expense	7.33	3.66	4.59	5.97	7.45	8.58	9.91	10.76	154
Other operating expenses	18.28	11.50	12.79	15.58	18.47	20.82	24.46	25.89	154
Total non-interest income	20.30	5.90	7.84	13.47	19.15	26.23	34.18	46.62	154
Fiduciary activities income	1.95	0.00	0.00	0.00	0.78	3.36	7.94	10.71	154
Service charges on domestic deposit accounts	3.58	0.31	0.69	1.98	3.42	4.93	7.15	8.57	154
Trading revenue	0.03	-0.10	0.00	0.00	0.00	0.00	0.19	0.63	154
Investment banking fees and commissions	0.85	0.00	0.00	0.00	0.43	1.37	3.05	5.10	154
Insurance activities revenue	0.46	0.00	0.00	0.00	0.02	0.32	2.76	5.54	154
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Net servicing fees	0.52	0.00	0.00	0.00	0.24	0.61	2.05	4.60	154
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Net gain (loss) - sales of loans, OREO, and other assets	1.98	-0.24	0.00	0.40	1.20	3.00	5.73	11.62	154
Other non-interest income	7.05	2.26	2.74	4.63	6.74	8.65	13.14	17.47	154
Overhead less non-interest income	39.75	18.41	25.16	33.09	39.63	47.67	53.57	57.15	154
Applicable income taxes / Pretax net operating income (tax equivalent)	18.37	0.01	3.42	15.40	19.53	22.88	26.60	28.29	154
Applicable income tax + TE / Pretax net operating income + TE	21.35	4.03	9.85	19.11	22.05	25.47	28.13	29.16	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	53.64	21.16	34.14	43.59	54.96	64.44	72.51	78.46	154
Commercial and industrial loans	11.42	1.58	3.74	6.28	9.80	15.72	23.57	27.59	154
Loans to individuals	2.65	0.02	0.09	0.34	0.96	3.18	11.79	17.43	154
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	154
Agricultural loans	0.47	0.00	0.00	0.00	0.07	0.66	2.55	3.69	154
Other loans and leases	2.65	0.00	0.04	0.31	1.72	4.28	8.26	10.66	154
Net loans and leases	73.30	53.46	60.22	68.12	73.59	79.27	84.33	85.31	154
Debt securities over 1 year	13.20	2.76	4.86	8.44	12.22	17.99	22.64	30.37	154
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.08	0.24	0.48	154
Subtotal	87.24	77.48	80.75	83.96	87.99	90.45	92.24	93.16	154
Interest-bearing bank balances	2.30	0.08	0.21	0.53	1.45	3.25	6.60	10.55	154
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.18	154
Debt securities 1 year or less	2.14	0.01	0.07	0.44	1.29	3.13	6.94	11.40	154
Trading assets	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.26	154
Total earning assets	92.24	87.82	89.20	90.36	92.22	94.31	95.43	96.18	154
Non-interest cash and due from depository institutions	1.25	0.21	0.41	0.74	1.23	1.67	2.27	2.69	154
Other real estate owned	0.04	0.00	0.00	0.00	0.02	0.06	0.16	0.37	154
All other assets	6.40	3.02	3.49	4.72	6.22	8.08	9.42	10.24	154
Memoranda									
Short-term investments	4.70	0.57	0.88	1.89	3.42	7.34	11.85	14.88	154
US Treasury securities	0.37	0.00	0.00	0.00	0.00	0.32	2.02	4.62	154
US agency securities (excluding Mortgage-backed securities)	1.67	0.00	0.00	0.09	0.92	2.86	6.69	9.19	154
Municipal securities	2.66	0.00	0.01	0.38	1.85	3.78	8.02	10.49	154
Mortgage-backed securities	8.73	0.24	1.27	4.71	7.55	13.03	18.14	19.52	154
Asset-backed securities	0.26	0.00	0.00	0.00	0.00	0.07	1.34	5.30	154
Other debt securities	0.52	0.00	0.00	0.00	0.18	0.82	2.16	3.56	154
Loans held-for-sale	0.29	0.00	0.00	0.01	0.07	0.33	1.14	4.34	154
Loans not held-for-sale	73.24	50.82	59.39	68.61	73.56	79.65	85.05	86.44	154
Real estate loans secured by 1-4 family	16.83	1.74	5.46	9.32	14.94	22.79	34.10	44.15	154
Revolving	2.43	0.03	0.16	0.81	1.97	3.88	5.73	7.43	154
Closed-end, secured by first liens	13.60	1.51	3.42	7.54	11.40	18.65	29.81	39.16	154
Closed-end, secured by junior liens	0.41	0.01	0.03	0.13	0.30	0.62	0.97	1.57	154
Commercial real estate loans	33.40	12.29	16.47	25.76	32.49	40.47	50.13	59.74	154
Construction and land development	4.78	0.41	1.06	2.55	4.03	6.66	10.53	12.80	154
Multifamily	5.11	0.19	0.66	1.71	3.53	6.29	13.96	29.67	154
Nonfarm nonresidential	21.86	6.00	9.49	16.60	21.71	26.85	33.24	36.54	154
Real estate loans secured by farmland	0.88	0.00	0.00	0.01	0.27	1.39	4.11	6.03	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	72.89	42.90	48.71	61.65	73.59	84.82	91.87	97.17	154
Real estate loans secured by 1-4 family	23.13	4.81	7.03	12.58	21.26	30.27	45.89	54.26	154
Revolving	3.34	0.04	0.21	1.11	2.71	5.18	8.11	10.30	154
Closed-end	19.33	3.55	4.99	11.09	17.01	26.83	39.11	50.19	154
Commercial real estate loans	45.58	19.12	27.14	35.32	44.22	54.69	67.03	73.41	154
Construction and land development	6.53	0.63	1.30	3.64	5.57	9.14	14.22	15.74	154
1-4 family	1.52	0.00	0.05	0.47	1.00	2.33	4.16	5.03	154
Other	4.89	0.58	0.97	2.51	4.57	6.74	10.19	11.66	154
Multifamily	6.76	0.33	0.92	2.47	4.95	8.46	18.30	35.78	154
Nonfarm nonresidential	30.18	9.38	14.96	23.53	30.41	37.33	43.59	48.11	154
Owner-occupied	10.32	1.08	2.18	6.56	10.07	13.80	18.71	21.76	154
Other	19.36	5.56	9.10	13.23	19.02	24.98	31.06	36.45	154
Real estate loans secured by farmland	1.26	0.00	0.00	0.02	0.37	1.94	5.61	8.82	154
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	154
Commercial and industrial loans	16.21	1.94	5.62	9.20	14.42	21.58	32.15	39.71	154
Loans to individuals	3.89	0.02	0.12	0.44	1.31	4.60	17.67	24.94	154
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.02	0.20	0.41	154
Agricultural loans	0.69	0.00	0.00	0.00	0.09	1.04	3.56	5.67	154
Other loans and leases	3.76	0.00	0.05	0.50	2.19	5.75	11.27	16.91	154
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	483.19	205.47	284.96	388.57	488.28	575.98	691.47	736.74	154
Real estate loans secured by 1-4 family	154.99	18.00	44.64	75.62	129.65	209.76	338.60	437.42	154
Revolving	22.57	0.21	1.39	7.06	17.32	35.14	55.68	71.10	154
Closed-end	129.44	14.67	30.93	64.63	109.56	174.90	301.39	408.73	154
Commercial real estate loans	301.62	97.29	159.90	228.58	302.02	373.93	434.27	518.27	154
Construction and land development	43.07	3.38	9.16	23.88	38.69	60.15	90.34	114.63	154
1-4 family	9.75	0.00	0.39	3.13	6.29	14.99	26.78	31.71	154
Other	32.35	3.17	6.99	16.32	29.18	47.98	62.80	83.37	154
Multifamily	45.91	1.40	6.58	15.87	30.95	58.12	131.95	224.77	154
Nonfarm nonresidential	199.41	43.63	93.04	147.98	202.85	255.42	310.54	329.99	154
Owner-occupied	67.58	6.04	14.64	42.13	66.29	90.32	122.27	137.76	154
Other	128.08	30.20	44.29	88.74	126.86	167.75	219.72	261.45	154
Real estate loans secured by farmland	7.87	0.00	0.00	0.09	2.11	13.38	35.09	54.35	154
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.49	154
Commercial and industrial loans	102.66	12.70	35.45	57.89	93.28	140.71	203.00	265.66	154
Loans to individuals	23.73	0.14	0.72	3.18	8.60	29.14	102.17	155.23	154
Credit card loans	0.23	0.00	0.00	0.00	0.00	0.11	1.37	2.56	154
Agricultural loans	4.39	0.00	0.00	0.00	0.66	5.89	23.61	30.95	154
Other loans and leases	24.48	0.00	0.34	3.01	15.25	37.86	80.31	106.28	154
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.10	13.71	19.88	27.18	33.38	42.52	56.83	66.02	154
Non-owner occupied CRE loans / Total risk based capital	232.20	63.21	103.58	166.07	216.22	292.07	386.89	438.70	154
Construction and land development loans / Total risk based capital	43.07	3.38	9.16	23.88	38.69	60.15	90.34	114.63	154
Total CRE loans / Total risk based capital	304.38	97.95	167.70	230.53	304.41	375.39	446.49	518.96	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	4.70	0.57	0.88	1.89	3.42	7.34	11.85	14.88	154
Liquid assets	15.56	6.40	7.59	9.69	14.98	20.25	26.63	30.88	154
Investment securities	16.02	5.56	7.27	10.43	15.35	20.66	28.71	35.51	154
Net loans and leases	73.30	53.46	60.22	68.12	73.59	79.27	84.33	85.31	154
Net loans, leases and standby letters of credit	73.71	53.71	60.40	68.40	74.18	79.90	84.58	85.88	154
Core deposits	69.97	51.22	56.08	64.23	70.44	76.38	82.47	83.13	154
Noncore funding	16.58	2.56	3.77	9.27	16.64	22.76	30.80	36.72	154
Time deposits of \$250K or more	4.28	1.02	1.35	2.28	3.34	5.79	9.03	13.55	154
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Federal funds purchased and repos	0.96	0.00	0.00	0.00	0.35	1.79	3.98	5.19	154
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Net federal funds purchased (sold)	0.97	0.00	0.00	0.00	0.29	1.73	3.98	5.18	154
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Other borrowings w/remaining maturity of 1 year or less	3.63	0.00	0.00	0.40	2.62	6.84	10.91	13.36	154
Earning assets repriceable in 1 year	32.35	10.40	15.20	22.40	30.69	42.12	51.71	60.23	154
Interest-bearing liabilities repriceable in 1 year	18.52	4.24	5.50	7.67	14.67	22.82	52.85	55.62	154
Long-term debt repriceable in 1 year	0.19	0.00	0.00	0.00	0.00	0.00	1.18	3.90	154
Net assets repriceable in 1 year	12.62	-30.32	-18.63	2.16	13.71	25.08	37.22	45.21	154
Other Liquidity and Funding Ratios									
Net noncore funding dependence	13.54	-8.16	-3.06	6.40	14.04	21.41	28.28	34.18	154
Net ST noncore funding dependence	8.57	-10.28	-6.54	2.34	8.62	15.51	19.98	26.00	154
Short-term investment / ST noncore funding	62.21	5.13	6.14	12.96	32.60	67.53	255.35	383.76	153
Liquid assets-ST noncore funding / Nonliquid assets	4.17	-14.47	-11.33	-6.73	3.61	12.33	25.71	32.48	154
Net loans and leases / Total deposits	92.88	64.84	70.78	85.76	93.80	101.56	110.82	116.23	154
Net loans and leases / Core deposits	106.50	70.61	76.30	93.94	104.88	121.65	133.84	145.80	154
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.47	-2.14	-1.34	-0.88	-0.23	0.00	0.01	0.09	97
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.95	-5.92	-4.43	-2.96	-1.65	-0.78	-0.17	0.00	153
Structured notes appreciation (depreciation) / T1 cap	-0.04	-0.43	-0.13	-0.02	-0.01	0.00	0.00	0.01	34
Percent of Investment Securities									
Held-to-maturity securities	10.76	0.00	0.00	0.00	2.99	18.99	45.71	62.93	154
Available-for-sale securities	88.32	35.12	52.89	79.21	95.92	99.96	100.00	100.00	154
US Treasury securities	2.08	0.00	0.00	0.00	0.00	1.91	9.77	25.47	154
US agency securities (excluding Mortgage-backed securities)	11.00	0.00	0.00	0.62	5.06	19.55	37.17	50.95	154
Municipal securities	16.63	0.00	0.08	4.00	12.12	26.32	39.84	56.71	154
Mortgage-backed securities	54.50	3.92	13.81	36.33	59.05	71.22	83.84	89.97	154
Asset-backed securities	1.54	0.00	0.00	0.00	0.00	0.47	10.32	20.24	154
Other debt securities	3.76	0.00	0.00	0.00	1.13	5.83	16.49	24.60	154
Mutual funds and equity securities	0.41	0.00	0.00	0.00	0.06	0.50	1.97	3.31	154
Debt securities 1 year or less	13.91	0.20	0.92	3.13	8.57	21.57	40.60	60.48	154
Debt securities 1 to 5 years	23.42	0.68	2.43	9.70	20.78	37.34	51.48	58.38	154
Debt securities over 5 years	58.36	3.18	18.01	40.76	62.02	77.28	88.47	95.72	154
Pledged securities	42.20	0.87	4.56	21.41	42.37	63.58	81.58	85.49	154
Structured notes, fair value	0.15	0.00	0.00	0.00	0.00	0.00	0.57	3.30	154
Percent Change from Prior Like Quarter									
Short-term investments	15.99	-70.48	-51.64	-20.12	7.50	49.40	103.07	177.72	153
Investment securities	8.02	-15.08	-10.55	-3.27	5.28	14.57	36.40	50.30	153
Core deposits	10.40	-3.56	-0.14	2.33	7.49	14.55	33.28	41.12	153
Noncore funding	6.76	-44.10	-31.72	-12.86	7.81	24.33	44.06	63.79	152

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	17.31	4.87	7.28	12.77	16.95	21.39	28.88	32.49	154
Standby letters of credit	0.35	0.00	0.02	0.15	0.29	0.51	0.85	0.99	154
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.12	154
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Credit derivatives - notional amount (BHC as guarantor)	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.61	154
Credit derivatives - notional amount (BHC as beneficiary)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	154
Credit derivative contracts w/ purchased credit protection - invest grade	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	154
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Derivative contracts	6.50	0.00	0.00	0.58	4.01	11.45	22.08	30.47	154
Interest rate contracts	6.39	0.00	0.00	0.58	4.01	11.45	21.91	29.17	154
Interest rate futures and forward contracts	0.25	0.00	0.00	0.00	0.04	0.27	1.26	2.40	154
Written options contracts (interest rate)	0.26	0.00	0.00	0.00	0.07	0.42	1.18	2.03	154
Purchased options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.54	1.22	154
Interest rate swaps	5.17	0.00	0.00	0.00	2.52	9.14	18.51	26.59	154
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	154
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	25.18	6.99	11.71	18.71	24.97	32.12	39.30	44.09	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 2
Date:12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.91	95.33	100.00	100.00	100.00	100.00	100.00	100.00	134
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	134
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Futures and forwards									
	12.38	0.00	0.00	0.00	1.77	22.12	51.55	84.18	134
Written options									
	11.14	0.00	0.00	0.00	3.00	15.79	52.70	83.77	134
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Over-the-counter	10.65	0.00	0.00	0.00	3.00	15.79	52.70	69.89	134
Purchased options									
	1.29	0.00	0.00	0.00	0.00	0.00	7.14	30.10	134
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Over-the-counter	1.22	0.00	0.00	0.00	0.00	0.00	6.78	30.10	134
Swaps									
	64.76	0.00	0.00	24.14	87.18	98.94	100.00	100.00	134
Held for trading									
	13.60	0.00	0.00	0.00	0.00	0.00	83.88	99.48	134
Interest rate contracts	12.87	0.00	0.00	0.00	0.00	0.00	83.35	98.53	134
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Non-traded									
	86.40	0.52	16.12	100.00	100.00	100.00	100.00	100.00	134
Interest rate contracts	85.51	0.49	16.12	93.37	100.00	100.00	100.00	100.00	134
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	134
Derivative contracts (excluding futures and FX 14 days or less)									
	82.72	2.64	27.22	68.89	95.28	100.00	100.57	105.23	134
One year or less	13.35	0.00	0.00	0.00	4.36	23.62	56.40	85.27	134
Over 1 year to 5 years	22.34	0.00	0.00	0.00	15.95	43.88	67.96	86.94	134
Over 5 years	35.51	0.00	0.00	0.00	36.75	71.15	88.12	94.73	134
Gross negative fair value (absolute value)	0.65	0.00	0.00	0.16	0.73	1.10	1.52	1.74	134
Gross positive fair value	1.11	0.00	0.12	0.61	1.09	1.48	2.06	2.63	134
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.04	154
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.04	154
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	154
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	154
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	154
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Other Ratios									
Current credit exposure / Risk-weighted assets	0.06	0.00	0.00	0.00	0.02	0.09	0.28	0.42	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.12	-0.03	0.00	0.04	0.10	0.18	0.31	0.41	154
Provision for loan and lease losses / Average loans and leases	0.16	-0.04	0.00	0.06	0.13	0.25	0.42	0.54	154
Provision for loan and lease losses / Net losses	182.69	-605.16	-208.42	90.27	136.63	249.27	747.06	1262.50	153
Allowance for loan and lease losses / Total loans and leases not held for sale	0.94	0.45	0.56	0.71	0.91	1.11	1.48	1.75	154
Allowance for loan and lease losses / Total loans and leases	0.93	0.43	0.55	0.71	0.90	1.11	1.46	1.72	154
Allowance for loan and lease losses / Net loans and leases losses (X)	21.35	2.08	2.80	5.61	11.96	24.22	64.29	137.32	127
Allowance for loan and lease losses / Nonaccrual assets	285.36	56.40	75.78	122.69	205.36	366.91	773.76	1297.92	150
ALLL/90+ days past due + nonaccrual loans and leases	259.30	51.76	65.26	117.27	185.85	345.30	701.98	1248.15	150
Gross loan and lease losses / Average loans and leases	0.15	0.00	0.02	0.05	0.11	0.21	0.40	0.50	154
Recoveries / Average loans and leases	0.05	0.00	0.01	0.02	0.04	0.09	0.15	0.19	154
Net losses / Average loans and leases	0.09	-0.03	-0.01	0.01	0.06	0.14	0.29	0.40	154
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Recoveries / Prior year-end losses	51.25	7.68	11.54	18.32	33.79	68.84	126.08	271.96	148
Earnings coverage of net losses (X)	29.27	-274.64	-73.11	6.48	18.41	46.72	150.79	358.30	153
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.06	-0.03	0.00	0.01	0.04	0.07	0.11	153
Real estate loans secured by 1-4 family	0.01	-0.09	-0.03	-0.01	0.01	0.04	0.08	0.12	153
Revolving	0.02	-0.17	-0.07	-0.01	0.00	0.06	0.13	0.20	149
Closed-end	0.01	-0.06	-0.04	-0.01	0.01	0.03	0.07	0.10	153
Commercial real estate loans	0.01	-0.10	-0.04	-0.01	0.00	0.03	0.09	0.13	153
Construction and land development	-0.02	-0.30	-0.14	-0.03	0.00	0.00	0.03	0.11	153
1-4 family	0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.03	153
Other	-0.02	-0.30	-0.12	-0.01	0.00	0.00	0.01	0.04	153
Multifamily	0.00	-0.04	-0.01	0.00	0.00	0.00	0.01	0.05	151
Nonfarm nonresidential	0.02	-0.04	-0.02	0.00	0.00	0.04	0.13	0.19	153
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.08	153
Other	0.01	-0.03	-0.02	0.00	0.00	0.01	0.08	0.14	153
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.07	121
Commercial and industrial loans	0.18	-0.21	-0.08	0.00	0.11	0.33	0.59	0.98	154
Loans to individuals	0.71	0.05	0.09	0.27	0.47	1.04	1.86	3.64	127
Credit card loans	1.65	0.00	0.00	0.00	1.15	3.17	4.41	6.59	53
Agricultural loans	0.03	-0.03	-0.01	0.00	0.00	0.00	0.12	0.46	97
Loans to foreign governments and institutions									
Other loans and leases	0.28	-0.06	-0.01	0.00	0.01	0.29	1.82	3.03	145

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 Date: 12/31/2018

Past Due and Nonaccrual Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Loans and Leases									
30-89 days past due loans and leases	0.32	0.04	0.06	0.14	0.27	0.46	0.76	0.94	154
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.01	0.04	0.17	0.24	154
Nonaccrual loans and leases	0.49	0.04	0.09	0.26	0.41	0.69	1.07	1.40	154
90+ days past due and nonaccrual loans and leases	0.54	0.04	0.12	0.28	0.46	0.76	1.21	1.61	154
Percent of Loans and Leases and Other Assets									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	154
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	154
Nonaccrual restructured	0.10	0.00	0.00	0.01	0.07	0.19	0.30	0.43	154
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.32	0.04	0.06	0.14	0.27	0.46	0.77	0.96	154
90+ days past due assets	0.03	0.00	0.00	0.00	0.01	0.04	0.17	0.24	154
Nonaccrual assets	0.49	0.04	0.09	0.26	0.41	0.72	1.08	1.40	154
30+ days past due and nonaccrual assets	0.88	0.09	0.25	0.51	0.75	1.20	1.91	2.36	154
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.39	0.04	0.09	0.19	0.33	0.53	0.84	1.19	154
90+ past due and nonaccrual assets + other real estate owned	0.45	0.05	0.10	0.22	0.37	0.60	0.98	1.35	154
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	0.59	0.11	0.16	0.32	0.53	0.78	1.24	1.68	154
Allowance for loan and leases losses	95.81	17.96	24.73	44.83	83.23	133.41	202.20	288.28	153
Equity cap + allowance for loan and lease losses	5.09	1.07	1.44	2.56	4.42	6.61	10.70	16.54	154
Tier 1 cap + allowance for loan and lease losses	5.64	1.11	1.58	2.66	4.99	7.69	11.94	16.80	154
Loans and Leases + other real estate owned	0.82	0.14	0.23	0.44	0.75	1.08	1.62	2.47	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.29	0.02	0.05	0.12	0.23	0.41	0.73	0.96	153
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.04	0.15	0.28	153
	Nonaccrual	0.48	0.04	0.08	0.19	0.40	0.71	1.15	1.51	153
Commercial and industrial	30-89 days past due	0.23	0.00	0.00	0.03	0.15	0.39	0.83	1.37	154
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.20	154
	Nonaccrual	0.61	0.00	0.00	0.12	0.44	1.03	1.87	2.46	154
Individuals	30-89 days past due	0.68	0.00	0.00	0.13	0.47	1.04	2.52	3.67	153
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.36	153
	Nonaccrual	0.15	0.00	0.00	0.00	0.08	0.23	0.65	1.03	153
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Agricultural	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.11	0.57	1.25	97
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.29	97
	Nonaccrual	0.46	0.00	0.00	0.00	0.00	0.49	2.49	3.88	97
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.19	1.02	1.93	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.10	145
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.01	0.24	0.85	145

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 12/31/2018

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.52	0.02	0.10	0.21	0.37	0.81	1.37	1.71	153
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.20	0.36	153
	Nonaccrual	0.61	0.04	0.09	0.26	0.54	0.88	1.32	2.27	153
Revolving	30-89 days past due	0.36	0.00	0.00	0.05	0.24	0.63	1.14	1.47	149
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.36	149
	Nonaccrual	0.35	0.00	0.00	0.04	0.27	0.54	1.12	1.56	149
Closed-End	30-89 days past due	0.54	0.00	0.05	0.18	0.38	0.86	1.50	1.89	153
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.24	0.39	153
	Nonaccrual	0.64	0.00	0.05	0.28	0.55	0.92	1.45	1.99	153
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.08	0.12	153
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	153
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.06	0.11	0.21	153
Commercial real estate	30-89 days past due	0.16	0.00	0.00	0.03	0.10	0.28	0.47	0.72	153
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.25	153
	Nonaccrual	0.41	0.00	0.01	0.10	0.25	0.67	1.21	1.51	153
Construction and development	30-89 days past due	0.17	0.00	0.00	0.00	0.02	0.30	0.64	1.15	153
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	153
	Nonaccrual	0.18	0.00	0.00	0.00	0.03	0.29	0.79	1.45	153
1-4 family	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.09	0.38	0.60	153
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.51	153
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.07	0.28	0.80	153
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	153
	Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.16	0.55	0.84	153
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.61	151
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	151
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.03	0.26	0.67	151
Nonfarm non-residential	30-89 days past due	0.17	0.00	0.00	0.02	0.08	0.29	0.63	0.91	153
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.07	0.27	153
	Nonaccrual	0.52	0.00	0.01	0.10	0.29	0.92	1.43	2.29	153
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.00	0.03	0.14	0.35	0.45	153
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	153
	Nonaccrual	0.20	0.00	0.00	0.03	0.13	0.34	0.70	0.88	153
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.02	0.09	0.34	0.54	153
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.19	153
	Nonaccrual	0.22	0.00	0.00	0.00	0.07	0.37	0.89	1.51	153
Farmland	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.09	0.49	1.11	121
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	121
	Nonaccrual	0.49	0.00	0.00	0.00	0.00	0.80	2.38	4.07	121
Credit card	30-89 days past due	1.03	0.00	0.00	0.00	0.49	1.24	2.96	9.25	53
	90+ days past due	0.26	0.00	0.00	0.00	0.00	0.07	1.23	3.28	53
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.36	0.92	53

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 2
Date: 12/31/2018**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.41	8.88	9.70	10.68	11.79	13.68	17.00	19.16	154
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Tier 1 capital, column A	13.08	10.07	10.36	11.49	12.52	14.30	17.92	19.67	154
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Total capital, column A	14.53	11.47	11.93	12.93	14.06	15.59	19.34	20.89	154
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	154
Tier 1 leverage	10.35	7.89	8.43	9.08	10.15	11.29	12.94	14.21	154

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Cost: Interest-bearing deposits	1.85	1.53	1.57	1.67	1.85	2.03	2.14	2.18	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans	3.83	0.03	0.04	0.05	1.09	4.88	9.83	11.48	4
Foreign governments and institutions									
Growth Rates									
Net loans and leases	-27.26	-100.00	-100.00	-33.08	-20.59	-3.91	26.01	67.30	27
Total selected assets	5.03	-95.12	-52.45	-24.14	-2.84	6.16	95.56	197.56	46
Deposits	-2.42	-15.67	-14.20	-9.78	-2.42	4.95	9.37	10.84	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	87.14	0.00	14.70	44.52	83.71	109.01	181.15	277.36	119
Dividends paid / Net income	24.06	0.00	0.00	7.65	26.54	40.98	53.26	66.53	154
Net income - dividends / Average equity	8.13	3.17	4.36	6.02	7.83	9.71	13.12	15.81	154
Percent of Dividends Paid									
Dividends from bank subsidiaries	131.90	0.00	0.00	85.97	115.71	197.70	308.56	492.38	126
Dividends from nonbank subsidiaries	2.87	0.00	0.00	0.00	0.00	1.14	16.80	31.62	126
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Dividends from all subsidiaries	144.51	0.00	12.68	90.74	119.12	200.10	324.99	544.44	126
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	33.37	0.00	0.00	10.55	33.23	53.90	80.84	112.85	147
Interest income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.10	0.61	1.16	147
Mortgage and service fees from bank subsidiaries	0.32	0.00	0.00	0.00	0.00	0.00	0.36	8.26	147
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.28	147
Operating income from bank subsidiaries	35.67	0.00	0.00	11.90	33.65	56.19	90.90	138.15	147
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	80.47	0.00	0.00	26.06	78.16	100.00	174.91	453.44	77
Interest income from nonbank subsidiaries	0.31	0.00	0.00	0.00	0.00	0.00	0.00	6.08	77
Mortgage and serv fees from nonbank subsidiaries	0.17	0.00	0.00	0.00	0.00	0.00	0.00	3.70	77
Other income from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.46	77
Operating income from nonbank subsidiaries	96.62	0.00	0.00	29.49	81.82	100.00	253.89	519.49	77
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs	43.51	0.00	0.00	0.00	19.76	57.20	114.24	143.54	8
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	8
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary BHCs	0.15	0.00	0.00	0.00	0.00	0.00	0.36	0.78	8
Operating income from subsidiary BHCs	43.66	0.00	0.00	0.00	19.78	57.50	115.07	143.96	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	72.95	0.00	0.00	66.03	95.29	99.36	99.98	100.00	145
Interest income from bank subsidiaries	0.55	0.00	0.00	0.00	0.00	0.27	3.18	9.81	145
Mortgage and service fees from bank subsidiaries	0.59	0.00	0.00	0.00	0.00	0.00	2.10	19.49	145
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.55	145
Operating income from bank subsidiaries	89.39	0.00	0.36	84.50	98.64	99.93	100.00	100.00	145
Dividends from nonbank subsidiaries	2.65	0.00	0.00	0.00	0.00	1.00	15.45	40.55	145
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	145
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Operating income from nonbank subsidiaries	3.33	0.00	0.00	0.00	0.06	3.04	16.20	64.07	145
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Loans and advances from subsidiaries / Short term debt	854.19	0.00	0.00	0.00	430.58	771.87	2679.96	3744.65	15
Loans and advances from subsidiaries / Total debt	81.26	0.00	0.00	0.00	36.64	113.57	311.31	561.63	74

BHCPR Reporters for Quarter Ending 12/31/2018

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2018 and Other Notes</u>
1399765	3,179,839	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	6,293,749	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3109904	3,039,206	ACCESS NATIONAL CORPORATION	RESTON, VA	
3744239	4,655,645	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	3,709,954	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	4,371,309	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1059715	3,718,477	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,160,365	ANB CORPORATION, THE	TERRELL, TX	
3814310	9,810,096	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1133286	7,574,260	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,437,911	BANCORP, INC., THE	WILMINGTON, DE	
3547999	4,415,179	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	7,080,215	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,608,487	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3846629	5,808,300	BENEFICIAL BANCORP, INC.	PHILADELPHIA, PA	
1246159	4,064,845	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	
1416523	4,699,534	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,673,549	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	7,410,777	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,652,485	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	3,030,219	BSB BANCORP INC.	BELMONT, MA	Moved from Peer 3
1201671	4,526,203	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	4,942,574	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	3,883,772	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,297,435	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,425,994	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
4226910	9,320,043	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	3,793,253	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,280,711	CBTX, INC.	BEAUMONT, TX	
1022764	5,807,026	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
111108E	5,163,935	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,899,846	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	3,221,521	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	6,689,637	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,249,930	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,201,616	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	5,462,092	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	4,112,144	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,452,768	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4284536	9,833,505	CUSTOMERS BANCORP, INC	WYOMISSING, PA	Moved from Peer 1
2487650	6,320,578	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,229,216	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	8,514,086	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	New Y-9C/BHCPR reporter
1058398	7,038,868	DURANT BANCORP, INC.	DURANT, OK	
2652104	8,389,137	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	6,032,147	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2303910	5,645,662	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	4,062,034	EQUITY BANCSHARES, INC.	WICHITA, KS	

2781910	3,439,112	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	4,209,594	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,383,291	FB CORPORATION	CREVE COEUR, MO	
1132104	5,136,764	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1081118	4,733,796	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	4,311,698	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,338,360	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	5,865,088	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	4,431,257	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	3,004,811	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	Moved from Peer 3
1203602	7,702,357	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	7,828,255	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3316917	3,182,376	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
1102312	7,731,854	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1208595	3,009,730	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	Moved from Peer 3
3842658	5,840,551	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	3,541,692	FIRST INTERNET BANCORP	FISHERS, IN	
1208559	9,889,040	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1206760	3,839,734	FIRST MID-ILLINOIS BANCSHARES, INC.	MATTOON, IL	
1048894	4,241,060	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,868,854	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,834,176	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	4,246,389	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	3,952,709	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,929,766	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	4,680,443	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3474835	4,406,588	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	3,780,368	GUARANTY BANCORP	DENVER, CO	
2900261	5,502,219	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,446,382	HAPPY BANCSHARES, INC.	CANYON, TX	
4973362	3,656,955	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	Moved from Peer 3
2634874	3,096,562	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	5,316,927	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,042,464	HILLS BANCORPORATION	HILLS, IA	
3843507	7,042,221	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,817,478	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,413,099	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	4,246,688	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1136803	8,853,863	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	3,358,872	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
3140288	9,849,965	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	4,030,092	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,219,500	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	5,042,662	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	6,702,440	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	5,808,117	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,877,186	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	3,132,938	LANDRUM COMPANY	COLUMBIA, MO	
4191465	9,058,408	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3884863	3,670,448	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	6,937,212	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1135972	8,124,347	MERCANTIL BANK HOLDING CORPORATION	CORAL GABLES, FL	
2608763	3,363,907	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	3,884,163	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,179,001	MERIDIAN BANCORP, INC.	PEABODY, MA	

2390013	6,182,836	META FINANCIAL GROUP, INC.	SIoux FALLS, SD
3932072	4,838,114	MIDDLESEX BANCORP MHC	NATICK, MA
1491351	5,637,673	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL
1245228	3,291,480	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA
3973888	5,676,666	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO
3551389	4,210,541	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL
1139279	9,556,363	NBT BANCORP INC.	NORWICH, NY
3212091	5,806,579	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY
3823844	8,325,752	NEXBANK CAPITAL, INC.	DALLAS, TX
3103603	3,098,298	NICOLET BANKSHARES, INC.	GREEN BAY, WI
3132863	4,408,432	NORTHFIELD BANCORP, INC.	WOODBRIIDGE, NJ
4122722	9,707,179	NORTHWEST BANCSHARES INC	WARREN, PA
1136661	3,888,253	OCEAN BANKSHARES, INC.	MIAMI, FL
2609975	7,524,903	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ
2490575	6,583,352	OFB BANCORP	SAN JUAN, PR
2233950	3,564,274	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX
1885307	4,821,923	ORIGIN BANCORP, INC.	RUSTON, LA
2692892	4,090,463	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ
1142336	7,804,308	PARK NATIONAL CORPORATION	NEWARK, OH
2651590	4,617,858	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ
1070578	3,993,963	PEOPLES BANCORP INC.	MARIETTA, OH
3133637	9,725,769	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ
2125813	4,949,710	QCR HOLDINGS, INC.	MOLINE, IL
1130584	3,139,842	RCB HOLDING COMPANY, INC.	CLAREMORE, OK
1097025	5,240,404	REPUBLIC BANCORP, INC.	LOUISVILLE, KY
1071397	7,252,221	S&T BANCORP, INC.	INDIANA, PA
3365858	5,012,263	SALEM FIVE BANCORP	SALEM, MA
1248304	8,243,272	SANDY SPRING BANCORP, INC.	OLNEY, MD
1085013	6,747,658	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL
3635319	8,007,382	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL
2368106	8,183,254	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0
1245068	6,123,494	SOUTHSIDE BANCSHARES, INC.	TYLER, TX
4036324	4,851,506	STATE BANK FINANCIAL CORPORATION	ATLANTA, GA
1417333	5,522,113	STATE BANKSHARES, INC.	FARGO, ND
3852031	3,198,519	STERLING BANCORP, INC.	SOUTHFIELD, MI
1249730	3,304,303	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY
1126046	3,663,699	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT
2367921	6,758,436	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY
1030170	6,352,441	TRICO BANCSHARES	CHICO, CA
3475074	6,035,655	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA
3233126	4,559,779	TRIUMPH BANCORP, INC.	DALLAS, TX
1048513	4,960,546	TRUSTCO BANK CORP NY	GLENVILLE, NY
2509413	7,362,954	UNITED FINANCIAL BANCORP, INC.	HARTFORD, CT
1116609	4,984,347	UNIVEST CORPORATION OF PENNSYLVANIA	SODERTON, PA
1050712	3,008,010	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS
4105266	3,208,550	VERITEX HOLDINGS, INC.	DALLAS, TX
1029464	6,552,350	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA
1115349	5,012,844	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI
1025541	5,580,659	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA
1137770	5,952,532	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX
3844269	7,248,870	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 2 has 154 bank holding companies.