

## BHCPR PEER GROUP DATA

Peer Group: 3  
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)	3.47	3.41	3.33	3.33	3.37
+ Non-interest income	1.06	0.86	0.91	0.93	0.93
- Overhead expense	3.07	2.83	2.89	2.95	3.05
- Provision for loan and lease losses	0.12	0.11	0.12	0.09	0.09
+ Securities gains (losses)	0.00	0.01	0.02	0.02	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.45	1.38	1.31	1.31	1.27
Net operating income	1.16	0.86	0.92	0.92	0.91
Net income	1.16	0.86	0.92	0.92	0.91
Net income (sub-chapter S adjusted)	1.05	1.01	0.95	1.00	0.98
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.44	4.17	4.03	4.04	4.10
Interest expense	0.73	0.52	0.45	0.43	0.46
Net interest income (tax equivalent)	3.71	3.65	3.58	3.60	3.64
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.08	0.10	0.10	0.09	0.15
Earnings coverage of net losses (X)	43.63	22.97	19.31	18.13	18.32
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	1.12	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.08	1.11	1.19	1.22	1.35
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.72	0.80	1.00	1.14	1.46
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.39	0.39	0.41	0.41	0.45
<b>Liquidity and Funding</b>					
Net noncore funding dependence	9.20	9.50	13.98	14.28	14.18
Net short-term noncore funding dependence	3.76	4.58	6.50	6.60	6.07
Net loans and leases / Total assets	72.92	71.35	69.95	68.69	67.04
<b>Capitalization</b>					
Tier 1 leverage ratio	10.75	10.22	10.12	10.13	10.10
Equity capital / Total assets	10.55	10.24	10.12	10.16	10.19
Equity capital + minority interest / Total assets	10.57	10.27	10.15	10.19	10.23
Tier 1 common equity capital / Total risk-weighted assets	12.29	12.57	12.50	12.50	12.37
Net Loans and leases / Equity capital (X)	7.12	7.09	7.03	6.88	6.78
Cash dividends / Net income	25.11	27.62	24.42	23.33	23.70
Cash dividends / Net income (sub-chapter S adjusted)	30.46	24.88	20.54	15.73	14.74
Retained earnings / Average equity capital	7.73	5.74	6.35	6.42	6.37
<b>Growth Rates</b>					
Assets	9.88	7.50	7.24	9.07	8.13
Equity capital	11.73	9.01	6.03	8.60	11.93
Net loans and leases	11.56	9.85	9.80	11.46	12.43
Noncore funding	10.42	-18.86	5.04	7.48	7.29
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.08	0.02	0.04	0.05	0.06
Long-term debt / Equity capital	3.45	2.87	2.64	2.18	1.60
Equity investment in subs / Equity capital	106.25	105.10	105.46	105.36	106.00
Cash FR op + noncash + op expenses / Op expenses + dividends	134.37	117.27	135.94	133.59	121.82

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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)	4.13	3.89	3.75	3.73	3.80
Less: Interest expense	0.68	0.48	0.42	0.40	0.42
Equals: Net interest income (tax equivalent)	3.47	3.41	3.33	3.33	3.37
Plus: Non-interest income	1.06	0.86	0.91	0.93	0.93
Equals: adjusted operating income (tax equivalent)	4.67	4.31	4.31	4.31	4.35
Less: Overhead Expense	3.07	2.83	2.89	2.95	3.05
Less: Provision for loan and lease losses	0.12	0.11	0.12	0.09	0.09
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	0.02	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.45	1.38	1.31	1.31	1.27
Less: Applicable income taxes (tax equivalent)	0.28	0.50	0.38	0.38	0.36
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.16	0.86	0.92	0.92	0.91
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.16	0.86	0.92	0.92	0.91
Memo: Net income (last four quarters)	1.12	0.87	0.92	0.93	0.91
Net income-BHC and noncontrolling (minority) interest	1.16	0.87	0.92	0.92	0.91
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.48	93.70	93.39	93.01	92.91
Average interest-bearing funds / Average assets	70.30	71.97	72.11	71.94	72.71
Interest income (tax equivalent) / Average earning assets	4.44	4.17	4.03	4.04	4.10
Interest expense / Average earning assets	0.73	0.52	0.45	0.43	0.46
Net interest income (tax equivalent) / Average earning assets	3.71	3.65	3.58	3.60	3.64
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.98	4.75	4.67	4.72	4.87
Interest-bearing bank balances	1.68	1.14	0.59	0.34	0.31
Fed funds sold and reverse repos	1.56	0.80	0.39	0.21	0.23
Trading assets	0.00	0.52	0.80	0.92	1.26
Total earning assets	4.39	4.08	3.95	3.95	4.02
Investment securities (tax equivalent)	2.52	2.49	2.38	2.42	2.43
US Treasury and agency securities (excluding Mortgage-backed securities)		1.70	1.61	1.50	1.41
Mortgage-backed securities	2.32	2.13	2.03	2.09	2.22
All other securities		3.48	3.44	3.53	3.63
Interest-bearing deposits	0.77	0.53	0.44	0.41	0.43
Time deposits of \$250K or more	1.50				
Time deposits < \$250K	1.31				
Other domestic deposits	0.54		0.26	0.23	0.23
Foreign deposits		0.19	0.17	0.44	0.53
Fed funds purchased and repos	0.78	0.55	0.41	0.37	0.42
Other borrowed funds and trading liabilities	2.35	1.82	1.70	1.74	1.98
All interest-bearing funds	0.98	0.67	0.59	0.55	0.58

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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	2.03	1.71	1.66	1.91	1.92
Overhead expenses / Net Interest Income + non-interest income	66.03	66.76	68.42	69.81	70.99
<b>Percent of Average Assets</b>					
Total overhead expense	3.07	2.83	2.89	2.95	3.05
Personnel expense	1.74	1.63	1.65	1.65	1.69
Net occupancy expense	0.35	0.34	0.35	0.37	0.39
Other operating expenses	0.93	0.84	0.87	0.91	0.96
Overhead less non-interest income	1.95	1.92	1.93	1.97	2.06
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	65.27	65.60	67.14	68.59	69.80
Personnel expense	37.05	37.78	38.36	38.58	38.79
Net occupancy expense	7.43	7.92	8.12	8.48	8.77
Other operating expenses	19.92	19.55	20.30	21.11	21.81
Total non-interest income	21.33	19.48	20.62	21.02	20.84
Fiduciary activities income	2.03	1.39	1.37	1.56	1.67
Service charges on domestic deposit accounts	3.86	4.07	4.31	4.60	4.79
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.68	0.62	0.58	0.69	0.74
Insurance activities revenue	0.87	0.55	0.57	0.50	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.65	0.47	0.41	0.40	0.43
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.58	2.46	2.90	2.39	1.83
Other non-interest income	6.95	6.83	7.05	7.41	7.10
Overhead less non-interest income	43.72	45.44	45.87	46.87	48.01
Applicable income taxes / Pretax net operating income (tax equivalent)	15.97	30.92	23.02	23.25	22.43
Applicable income tax + TE / Pretax net operating income + TE	19.45	37.44	29.99	29.97	29.42

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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	55.84	55.36	53.51	52.33	51.02
Commercial and industrial loans	9.01	9.48	9.71	9.86	9.74
Loans to individuals	1.94	1.81	1.85	1.82	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.74	0.93	0.99	0.98	0.82
Other loans and leases	1.52	1.43	1.54	1.47	1.25
Net loans and leases	72.92	71.35	69.95	68.69	67.04
Debt securities over 1 year	12.97	15.36	15.96	17.61	18.23
Mutual funds and equity securities	0.06	0.07	0.08	0.07	0.08
Subtotal	86.98	87.20	86.67	86.93	86.24
Interest-bearing bank balances	3.17	3.04	3.19	3.16	3.45
Federal funds sold and reverse repos	0.15	0.05	0.04	0.06	0.08
Debt securities 1 year or less	1.76	1.73	1.88	1.52	1.58
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.63	92.71	92.52	92.32	92.06
Non-interest cash and due from depository institutions	1.51	1.51	1.46	1.45	1.56
Other real estate owned	0.11	0.10	0.14	0.21	0.29
All other assets	5.83	5.65	5.92	6.11	6.28
<b>Memoranda</b>					
Short-term investments	5.40	5.23	5.56	5.14	5.57
US Treasury securities	0.27	0.19	0.26	0.22	0.21
US agency securities (excluding Mortgage-backed securities)	2.39	2.45	2.57	2.98	3.05
Municipal securities	3.73	4.75	4.81	4.72	3.96
Mortgage-backed securities	6.86	7.57	8.05	8.81	9.76
Asset-backed securities	0.02	0.06	0.08	0.09	0.10
Other debt securities	0.26	0.38	0.45	0.46	0.45
Loans held-for-sale	0.15	0.20	0.27	0.29	0.30
Loans not held-for-sale	73.34	71.61	70.11	68.69	67.22
Real estate loans secured by 1-4 family	17.19	17.85	17.88	17.94	17.66
Revolving	2.43	2.52	2.56	2.69	2.71
Closed-end, secured by first liens	13.82	14.46	14.39	14.31	13.93
Closed-end, secured by junior liens	0.49	0.50	0.52	0.57	0.61
Commercial real estate loans	33.77	33.57	31.91	30.75	29.98
Construction and land development	6.22	5.56	5.22	4.96	4.43
Multifamily	3.79	3.41	3.08	2.94	2.91
Nonfarm nonresidential	22.37	23.49	22.52	21.71	21.50
Real estate loans secured by farmland	2.50	1.68	1.69	1.54	1.37

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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	76.05	77.78	76.56	76.25	76.22
Real estate loans secured by 1-4 family	23.55	25.19	25.70	26.28	26.46
Revolving	3.27	3.52	3.66	3.92	4.04
Closed-end	19.71	21.26	21.54	21.91	21.96
Commercial real estate loans	46.01	47.26	45.54	44.87	44.59
Construction and land development	8.45	7.86	7.51	7.25	6.66
1-4 family	2.11	2.19	2.04	1.89	1.64
Other	6.28	5.49	5.31	5.21	4.87
Multifamily	5.11	4.72	4.35	4.25	4.30
Nonfarm nonresidential	30.32	33.14	32.29	31.84	32.15
Owner-occupied	12.83	13.85	13.70	13.99	14.19
Other	16.96	18.78	17.83	17.22	17.30
Real estate loans secured by farmland	3.38	2.46	2.53	2.38	2.19
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	12.99	13.36	13.98	14.40	14.55
Loans to individuals	2.69	2.61	2.72	2.69	2.84
Credit card loans	0.03	0.05	0.04	0.04	0.04
Agricultural loans	2.33	1.32	1.45	1.46	1.30
Other loans and leases	2.12	2.04	2.26	2.20	1.90
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	498.05	502.56	484.80	475.83	466.76
Real estate loans secured by 1-4 family	154.05	163.16	162.79	163.57	153.17
Revolving	22.11	23.41	23.51	24.70	25.73
Closed-end	128.89	137.49	136.46	136.42	125.72
Commercial real estate loans	299.59	305.61	289.67	280.70	283.99
Construction and land development	55.98	50.79	47.52	45.46	42.81
1-4 family	14.10	14.05	12.93	11.96	10.22
Other	41.45	35.54	33.45	32.48	31.73
Multifamily	34.29	31.00	27.93	26.85	26.05
Nonfarm nonresidential	202.29	214.67	205.53	199.22	207.19
Owner-occupied	84.87	89.61	87.50	87.33	91.60
Other	113.11	122.03	113.65	108.22	111.63
Real estate loans secured by farmland	22.89	15.88	15.92	14.42	14.15
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	82.44	86.87	89.06	91.01	95.70
Loans to individuals	18.25	17.02	17.29	16.79	17.68
Credit card loans	0.23	0.29	0.26	0.24	0.26
Agricultural loans	14.66	8.80	9.21	8.97	8.78
Other loans and leases	13.44	13.14	14.03	13.46	12.24
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	33.58	33.04	31.25	30.43	29.93
Non-owner occupied CRE loans / Total risk based capital	213.72	214.02	198.36	191.06	190.02
Construction and land development loans / Total risk based capital	55.98	50.79	47.52	45.46	42.81
Total CRE loans / Total risk based capital	302.93	307.79	291.50	282.55	285.92

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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	5.40	5.23	5.56	5.14	5.57
Liquid assets	15.71	16.43	17.39	18.59	20.27
Investment securities	15.52	17.57	18.43	19.62	20.31
Net loans and leases	72.92	71.35	69.95	68.69	67.04
Net loans, leases and standby letters of credit	73.51	71.85	70.42	69.18	67.52
Core deposits	73.47	74.17	69.99	69.86	69.33
Noncore funding	13.21	13.70	17.89	17.85	18.16
Time deposits of \$250K or more	4.24	4.01			
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.84	0.80	0.98	1.19	1.33
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.72	0.76	0.96	1.15	1.28
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.96	2.25	2.13	1.94	1.87
Earning assets repriceable in 1 year	28.24	28.58	28.26	27.08	26.33
Interest-bearing liabilities repriceable in 1 year	14.92	16.52	16.70	17.45	18.82
Long-term debt repriceable in 1 year	0.29	0.25	0.28	0.25	0.34
Net assets repriceable in 1 year	11.80	11.23	10.64	9.04	6.66
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	9.20	9.50	13.98	14.28	14.18
Net ST noncore funding dependence	3.76	4.58	6.50	6.60	6.07
Short-term investment / ST noncore funding	105.95	88.64	64.23	58.49	63.37
Liquid assets-ST noncore funding / Nonliquid assets	8.86	9.08	8.08	10.15	12.41
Net loans and leases / Total deposits	90.37	87.09	85.68	84.84	82.87
Net loans and leases / Core deposits	100.35	97.25	101.93	100.26	98.45
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.50	-0.12	-0.19	0.47	0.69
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.14	-0.83	-1.28	0.56	1.38
Structured notes appreciation (depreciation) / T1 cap	-0.24	-0.09	-0.10	-0.03	-0.04
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	6.61	9.08	9.36	10.64	10.75
Available-for-sale securities	91.06	90.74	90.64	89.36	89.25
US Treasury securities	1.91	1.14	1.58	1.33	1.22
US agency securities (excluding Mortgage-backed securities)	17.81	15.27	15.20	17.02	16.75
Municipal securities	25.16	26.84	25.58	23.85	19.26
Mortgage-backed securities	44.66	44.70	45.23	45.34	48.17
Asset-backed securities	0.16	0.35	0.45	0.52	0.53
Other debt securities	1.78	2.43	2.62	2.53	2.55
Mutual funds and equity securities	0.45	0.52	0.65	0.51	0.53
Debt securities 1 year or less	13.92	11.43	11.98	8.87	9.07
Debt securities 1 to 5 years	26.77	26.06	27.38	28.81	27.89
Debt securities over 5 years	54.69	58.63	56.33	58.47	58.93
Pledged securities	50.50	44.55	46.60	47.28	48.35
Structured notes, fair value	0.61	0.29	0.35	0.52	0.85
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	27.61	18.52	22.55	16.43	6.28
Investment securities	3.26	3.39	1.86	6.26	2.39
Core deposits	10.03	14.99	7.92	9.65	8.15
Noncore funding	10.42	-18.86	5.04	7.48	7.29

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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)	16.20	15.29	15.34	15.16	14.40
Standby letters of credit	0.44	0.41	0.40	0.42	0.43
Commercial and similar letters of credit	0.00	0.00	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	1.57	1.39	1.71	1.68	1.72
Interest rate contracts	1.55	1.39	1.71	1.67	1.71
Interest rate futures and forward contracts	0.19	0.19	0.28	0.22	0.17
Written options contracts (interest rate)	0.23	0.16	0.22	0.19	0.16
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.74	0.66	0.71	0.71	0.75
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
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	23.56	22.61	23.12	23.61	22.98

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**Derivatives Analysis**

	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
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
<b>Futures and forwards</b>	<b>23.85</b>	<b>30.18</b>	<b>22.75</b>	<b>20.90</b>	<b>19.52</b>
Written options	33.00	20.21	19.37	18.33	17.91
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	32.64	20.18	19.37	18.19	17.89
Purchased options	0.25	0.03	0.11	0.21	0.52
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.25	0.03	0.11	0.21	0.52
Swaps	36.49	40.44	41.89	43.59	47.14
<b>Held for trading</b>	<b>0.00</b>	<b>2.32</b>	<b>3.24</b>	<b>4.26</b>	<b>4.19</b>
Interest rate contracts	0.00	2.32	3.24	4.24	4.17
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
<b>Non-traded</b>	<b>91.84</b>	<b>97.68</b>	<b>96.76</b>	<b>95.74</b>	<b>95.81</b>
Interest rate contracts	90.20	97.17	96.16	95.28	95.11
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
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>	<b>58.83</b>	<b>72.97</b>	<b>74.60</b>	<b>75.74</b>	<b>75.06</b>
One year or less	21.76	29.36	22.40	28.69	17.61
Over 1 year to 5 years	13.01	12.60	12.51	13.24	16.31
Over 5 years	14.15	14.48	17.23	17.28	19.21
Gross negative fair value (absolute value)	0.39	0.35	0.61	0.94	1.07
Gross positive fair value	1.05	0.64	0.70	0.71	0.70
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	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
<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	0.01	0.00	0.01	0.01	0.01

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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	0.12	0.11	0.12	0.09	0.09
Provision for loan and lease losses / Average loans and leases	0.16	0.15	0.16	0.13	0.14
Provision for loan and lease losses / Net losses	322.04	178.39	190.58	131.05	113.47
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	1.12	1.20	1.23	1.36
Allowance for loan and lease losses / Total loans and leases	1.08	1.11	1.19	1.22	1.35
Allowance for loan and lease losses / Net loans and leases losses (X)	36.36	22.44	22.83	20.43	17.31
Allowance for loan and lease losses / Nonaccrual assets	301.60	327.65	271.43	258.18	227.13
ALLL/90+ days past due + nonaccrual loans and leases	279.84	288.78	239.71	232.84	207.42
Gross loan and lease losses / Average loans and leases	0.14	0.16	0.16	0.18	0.25
Recoveries / Average loans and leases	0.05	0.05	0.06	0.08	0.09
Net losses / Average loans and leases	0.08	0.10	0.10	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	37.26	47.06	53.00	45.83	33.26
Earnings coverage of net losses (X)	43.63	22.97	19.31	18.13	18.32
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.03	0.03	0.04	0.05	0.10
Real estate loans secured by 1-4 family	0.04	0.04	0.05	0.08	0.12
Revolving	0.01	0.03	0.05	0.08	0.13
Closed-end	0.04	0.04	0.04	0.08	0.11
Commercial real estate loans	0.02	0.03	0.03	0.04	0.10
Construction and land development	-0.02	-0.02	-0.02	-0.02	0.11
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.02	-0.02	-0.02	0.00	0.10
Multifamily	0.01	0.00	0.00	0.01	0.03
Nonfarm nonresidential	0.03	0.04	0.04	0.05	0.09
Owner-occupied	0.02	0.02	0.02	0.02	0.05
Other	0.01	0.01	0.01	0.01	0.03
Real estate loans secured by farmland	0.01	0.01	0.00	0.00	0.00
Commercial and industrial loans	0.19	0.21	0.17	0.10	0.18
Loans to individuals	0.57	0.71	0.78	0.70	0.75
Credit card loans	1.55	1.32	1.54	1.06	1.79
Agricultural loans	0.02	0.03	0.02	0.01	0.00
Loans to foreign governments and institutions		0.00	0.00	0.00	0.00
Other loans and leases	0.38	0.44	0.37	0.33	0.31

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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	0.39	0.39	0.41	0.41	0.45
90+ days past due loans and leases	0.02	0.02	0.03	0.03	0.03
Nonaccrual loans and leases	0.53	0.61	0.73	0.76	0.93
90+ days past due and nonaccrual loans and leases	0.56	0.66	0.79	0.83	1.03
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.39	0.39	0.41	0.41	0.45
90+ days past due assets	0.02	0.02	0.03	0.03	0.03
Nonaccrual assets	0.53	0.62	0.75	0.78	0.95
30+ days past due and nonaccrual assets	0.99	1.08	1.25	1.30	1.54
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.41	0.48	0.56	0.58	0.69
90+ past due and nonaccrual assets + other real estate owned	0.55	0.61	0.76	0.84	1.04
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	0.80	0.86	1.05	1.18	1.44
Allowance for loan and leases losses	103.05	114.22	134.81	149.73	167.21
Equity cap + allowance for loan and lease losses	7.24	7.94	9.67	10.73	12.91
Tier 1 cap + allowance for loan and lease losses	7.20	7.98	9.61	10.76	12.82
Loans and Leases + other real estate owned	1.09	1.21	1.51	1.73	2.17

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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	0.37	0.37	0.39	0.40	0.43
	90+ days past due	0.01	0.02	0.03	0.03	0.03
	Nonaccrual	0.52	0.59	0.72	0.81	1.02
Commercial and industrial	30-89 days past due	0.23	0.23	0.29	0.25	0.28
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.54	0.67	0.81	0.61	0.60
Individuals	30-89 days past due	0.60	0.61	0.68	0.63	0.68
	90+ days past due	0.03	0.02	0.03	0.03	0.03
	Nonaccrual	0.22	0.18	0.21	0.19	0.20
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.14	0.10	0.11	0.07	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.20	0.18	0.07	0.09
Foreign governments	30-89 days past due		0.00	0.00	0.00	0.00
	90+ days past due		0.00	0.00	0.00	0.00
	Nonaccrual		0.00	0.00	0.00	0.00
Other loans and leases	30-89 days past due	0.29	0.18	0.15	0.19	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.04	0.06	0.05	0.04

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

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 12/31/2018

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

		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	0.59	0.63	0.63	0.67	0.75
	90+ days past due	0.03	0.03	0.04	0.04	0.05
	Nonaccrual	0.65	0.70	0.81	0.90	1.05
Revolving	30-89 days past due	0.30	0.37	0.25	0.30	0.37
	90+ days past due	0.01	0.00	0.01	0.01	0.01
	Nonaccrual	0.30	0.35	0.37	0.45	0.51
Closed-End	30-89 days past due	0.64	0.69	0.70	0.73	0.73
	90+ days past due	0.03	0.03	0.04	0.05	0.05
	Nonaccrual	0.71	0.76	0.91	0.97	1.13
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.04	0.05	0.05	0.07
Commercial real estate	30-89 days past due	0.19	0.19	0.20	0.21	0.23
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.41	0.50	0.66	0.76	1.03
Construction and development	30-89 days past due	0.16	0.19	0.20	0.16	0.21
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.24	0.32	0.51	0.70	1.40
1-4 family	30-89 days past due	0.05	0.06	0.06	0.05	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.03	0.03	0.04	0.07
Other	30-89 days past due	0.09	0.09	0.08	0.08	0.13
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.17	0.22	0.42	0.58	1.20
Multifamily	30-89 days past due	0.07	0.04	0.02	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.07	0.13	0.23	0.34
Nonfarm non-residential	30-89 days past due	0.18	0.18	0.19	0.21	0.22
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.46	0.51	0.62	0.80	0.98
Owner occupied	30-89 days past due	0.08	0.11	0.11	0.11	0.12
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.23	0.27	0.33	0.37	0.44
Other	30-89 days past due	0.07	0.05	0.06	0.06	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.16	0.18	0.23	0.29	0.40
Farmland	30-89 days past due	0.49	0.15	0.19	0.15	0.11
	90+ days past due	0.00	0.00	0.01	0.00	0.00
	Nonaccrual	0.63	0.54	0.55	0.50	0.56
Credit card	30-89 days past due	0.98	0.90	0.89	0.66	0.84
	90+ days past due	0.39	0.21	0.19	0.13	0.13
	Nonaccrual	0.06	0.00	0.02	0.01	0.01

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

**BHCPR PEER GROUP DATA**Peer Group: 3  
Date: 12/31/2018**Regulatory Capital Components and Ratios**

	12/31/2018	12/31/2017	12/31/2017	12/31/2016	12/31/2015
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	12.29	12.57	12.50	12.50	
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	
Tier 1 capital, column A	13.28	13.31	13.34	13.49	
Tier 1 capital, column B	0.00	0.00	0.00	0.00	
Total capital, column A	14.56	14.64	14.70	14.83	
Total capital, column B	0.00	0.00	0.00	0.00	
Tier 1 leverage	10.75	10.22	10.12	10.13	

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	87.50	84.97	87.04	58.19
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	12.50	15.03	12.96	41.81
Seperate account assets (L/H) / Total life assets		0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.87	0.55	0.57	0.50	0.59
Premium income / Insurance activities revenue	1.11	0.00	0.00	0.00	0.00
Credit related premium income / Total premium income	33.33	50.00	33.33	57.14	99.98
Other premium income / Total premium income	66.67	50.00	66.67	42.86	0.02
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)	85.89	67.03	84.22	34.32	13.43
Insurance net income (L/H) / Equity (L/H)		1.63	1.47	1.56	18.70
Insurance benefits, losses, expenses / Insurance premiums	35.44	27.07	22.02	35.16	77.43
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.10	-0.15
Reinsurance recovery (L/H) / Total assets (L/H)		0.00	0.00	50.00	16.08
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.58	12.11	12.22	12.28	11.34
<b>Broker-dealer Activities</b>					
Net assets of broker-dealer subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits		0.19	0.17	0.44	0.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans			0.20	0.03	0.59
Foreign governments and institutions		0.00	0.00	0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-9.74	-24.58	34.13	-33.05	-21.47
Total selected assets	-6.20	-25.34	1.43	15.99	-19.21
Deposits		-4.13	32.98	-41.47	-8.56

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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	10.56	7.97	8.52	8.53	8.49
Bank net income / Average equity investment in banks	11.26	9.00	9.43	9.44	9.29
Nonbank net income / Average equity investment in nonbanks	8.88	5.78	4.47	3.78	2.73
Sub BHCs net income / Average equity investment in sub BHCs	9.88	6.91	7.96	6.07	7.54
Bank net income / Parent net income	107.99	107.02	104.60	105.78	105.24
Nonbank net income / Parent net income	0.84	0.70	0.54	0.41	0.39
Sub BHCs net income / Parent net income	106.65	95.68	92.43	95.49	93.10
<b>Leverage</b>					
Total liabilities / Equity capital	12.66	10.80	10.17	11.48	11.79
Total debt / Equity capital	3.97	3.17	3.10	2.57	1.99
Total debt + NP to subs that issued trust preferred / Equity capital	11.02	8.69	9.13	9.44	9.66
Total debt + Loans guaranteed for affiliate / Equity capital	3.98	3.23	3.17	2.66	2.00
Total debt / Equity capital - excess over fair value	3.97	3.18	3.13	2.58	1.99
Long-term debt / Equity capital	3.45	2.87	2.64	2.18	1.60
Short-term debt / Equity capital	0.08	0.02	0.04	0.05	0.06
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	0.06	0.03	0.03	0.02	0.02
Long-term debt / Consolidated long-term debt	16.89	13.33	10.66	8.94	6.42
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	106.25	105.10	105.46	105.36	106.00
Total investment in subs / Equity capital	106.53	105.25	105.63	105.67	106.29
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					98.76
Total investment in subs / Equity cap, Qual TPS + other PS in T1					98.97
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.54	0.56	0.53	0.48	0.49
Equity investment in subs - equity cap / Net income-div (X)	1.49	2.05	2.09	1.98	2.09
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	114.56	112.90	135.23	137.17	124.99
Cash flow from operations + noncash + op exchange / Op exchange + div	134.37	117.27	135.94	133.59	121.82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	112.94	112.96	103.03	109.55	118.40
Pretax operating income + interest expenses / Interest expense	3,205.87	4,139.47	5,951.50	6,358.24	5,045.89
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	847.11	1,384.65	1,619.74	1,468.38	1,181.15
Dividends + interest from subs / Interest expenses + dividends	164.48	150.32	176.40	213.57	201.34
Fees + other income from subs / Salary + other expenses	8.70	4.91	5.86	7.12	7.02
Net income / Current part of long-term debt + preferred dividends (X)	62.73	163.78	370.52	60.95	40.33
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	1.21	1.09	0.97	1.02	0.85
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.25	0.00	12.73	13.25	7.77
Total	0.25	0.00	12.73	13.25	7.77
<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	0.00	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
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.15	0.10	0.12	0.12	0.18
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: 3  
Date: 12/31/2018

**Parent Company Analysis - Part 2**

	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	92.20	82.38	65.85	62.27	68.55
Dividends paid / Net income	25.15	27.61	24.29	23.31	23.70
Net income - dividends / Average equity	7.71	5.72	6.38	6.44	6.38
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	143.10	138.85	153.86	193.14	166.86
Dividends from nonbank subsidiaries	1.23	1.23	0.96	0.96	0.93
Dividends from subsidiary BHCs	2.09	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	176.38	160.94	180.87	231.03	196.23
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	36.16	41.10	40.27	41.19	38.80
Interest income from bank subsidiaries	0.03	0.03	0.03	0.04	0.04
Mortgage and service fees from bank subsidiaries	1.72	0.79	0.82	1.15	1.09
Other income from bank subsidiaries	0.01	0.02	0.02	0.02	0.03
Operating income from bank subsidiaries	42.84	45.01	44.10	45.96	43.55
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	82.76	64.43	66.96	66.97	70.60
Interest income from nonbank subsidiaries	0.00	0.04	0.07	0.31	0.13
Mortgage and serv fees from nonbank subsidiaries	0.40	0.11	0.16	0.20	0.13
Other income from nonbank subsidiaries	0.00	0.00	0.04	0.45	0.10
Operating income from nonbank subsidiaries	81.44	69.80	82.23	87.26	81.59
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs	27.34	9.20	10.01	15.73	16.32
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	0.03	0.06	0.10
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs	27.34	9.26	11.00	16.13	16.89
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	66.62	74.86	72.76	70.26	67.86
Interest income from bank subsidiaries	0.21	0.47	0.18	1.43	0.81
Mortgage and service fees from bank subsidiaries	3.99	1.30	1.37	1.96	2.17
Other income from bank subsidiaries	0.01	0.05	0.04	0.05	0.07
Operating income from bank subsidiaries	89.48	93.95	92.71	82.71	80.67
Dividends from nonbank subsidiaries	1.69	0.93	0.55	0.50	0.99
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	3.03	1.26	1.12	0.95	1.62
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
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	0.03	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	2,764.87	1,539.64	2,082.13	649.04	692.85
Loans and advances from subsidiaries / Total debt	1,250.80	119.19	126.15	162.82	239.76

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 3  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									66
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.47	2.76	2.99	3.24	3.45	3.72	3.95	4.08	66
+ Non-interest income	1.06	0.25	0.37	0.56	0.91	1.33	1.95	4.35	66
- Overhead expense	3.07	1.88	2.23	2.42	2.96	3.48	4.20	5.90	66
- Provision for loan and lease losses	0.12	0.00	0.01	0.05	0.11	0.16	0.26	0.37	66
+ Securities gains (losses)	0.00	-0.06	-0.02	0.00	0.00	0.00	0.02	0.03	66
+ Other tax equivalent adjustments	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.03	66
= Pretax net operating income (tax equivalent)	1.45	0.82	0.91	1.07	1.41	1.70	2.12	2.81	66
Net operating income	1.16	0.65	0.74	0.85	1.13	1.35	1.86	2.08	66
Net income	1.16	0.65	0.74	0.85	1.13	1.35	1.84	2.03	66
Net income (sub-chapter S adjusted)	1.05	0.67	0.78	0.95	1.00	1.30	1.37	1.40	9
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.44	3.85	3.94	4.18	4.47	4.66	4.91	5.03	66
Interest expense	0.73	0.22	0.28	0.48	0.77	0.96	1.15	1.25	66
Net interest income (tax equivalent)	3.71	2.98	3.15	3.40	3.70	3.98	4.27	4.43	66
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.08	-0.01	0.00	0.02	0.06	0.12	0.26	0.41	66
Earnings coverage of net losses (X)	43.63	-277.01	-27.06	7.63	20.53	59.92	119.67	634.09	65
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.08	0.61	0.70	0.92	1.04	1.19	1.53	1.71	66
Allowance for loan and lease losses / Total loans and leases	1.08	0.60	0.70	0.91	1.04	1.19	1.53	1.71	66
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.72	0.04	0.16	0.37	0.60	1.02	1.54	2.28	66
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.39	0.02	0.06	0.21	0.35	0.58	0.80	0.85	66
<b>Liquidity and Funding</b>									
Net noncore funding dependence	9.20	-12.77	-5.48	0.65	8.33	15.81	27.55	40.62	66
Net short-term noncore funding dependence	3.76	-16.03	-6.41	-2.24	2.65	11.11	18.80	26.69	66
Net loans and leases / Total assets	72.92	53.29	59.58	67.73	73.07	78.71	82.32	84.58	66
<b>Capitalization</b>									
Tier 1 leverage ratio	10.75	8.14	8.54	9.61	10.16	11.51	13.66	19.07	66
Equity capital / Total assets	10.55	7.06	8.10	8.92	10.46	11.66	13.70	16.71	66
Equity capital + minority interest / Total assets	10.57	7.06	8.10	8.92	10.57	11.66	13.70	16.71	66
Tier 1 common equity capital / Total risk-weighted assets	12.29	8.88	9.48	10.42	12.17	13.87	14.95	17.42	66
Net Loans and leases / Equity capital (X)	7.12	5.01	5.21	5.94	6.87	8.06	9.55	10.22	66
Cash dividends / Net income	25.11	0.00	0.00	8.38	23.35	38.89	67.29	84.02	66
Cash dividends / Net income (sub-chapter S adjusted)	30.46	-10.30	0.31	20.21	23.58	48.76	67.22	68.56	9
Retained earnings / Average equity capital	7.73	1.35	3.52	6.20	8.04	9.63	12.26	13.55	66
<b>Growth Rates</b>									
Assets	9.88	0.15	1.82	2.93	7.26	15.47	24.36	33.26	62
Equity capital	11.73	-1.15	1.22	6.09	8.30	15.41	33.46	46.28	62
Net loans and leases	11.56	-1.57	1.78	5.24	8.29	19.29	25.82	30.52	62
Noncore funding	10.42	-63.64	-45.63	-10.25	13.88	32.36	50.95	72.71	62
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.08	0.00	0.00	0.00	0.00	0.00	0.29	2.14	66
Long-term debt / Equity capital	3.45	0.00	0.00	0.00	0.02	7.26	16.05	17.21	66
Equity investment in subs / Equity capital	106.25	91.09	95.08	99.46	104.76	113.37	122.39	129.19	66
Cash FR op + noncash + op expenses / Op expenses + dividends	134.37	32.36	56.16	83.06	105.10	159.15	319.13	422.14	64

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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)	4.13	3.45	3.69	3.87	4.15	4.37	4.54	4.79	66
Less: Interest expense	0.68	0.21	0.26	0.45	0.69	0.90	1.06	1.14	66
Equals: Net interest income (tax equivalent)	3.47	2.76	2.99	3.24	3.45	3.72	3.95	4.08	66
Plus: Non-interest income	1.06	0.25	0.37	0.56	0.91	1.33	1.95	4.35	66
Equals: adjusted operating income (tax equivalent)	4.67	3.48	3.57	3.96	4.39	5.15	6.16	9.07	66
Less: Overhead Expense	3.07	1.88	2.23	2.42	2.96	3.48	4.20	5.90	66
Less: Provision for loan and lease losses	0.12	0.00	0.01	0.05	0.11	0.16	0.26	0.37	66
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	66
Plus: Realized Gains / Losses on available-for-sale securities	0.00	-0.06	-0.02	0.00	0.00	0.00	0.02	0.03	66
Plus: other tax equivalent adjustments	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.03	66
Equals: Pretax net operating income (tax equivalent)	1.45	0.82	0.91	1.07	1.41	1.70	2.12	2.81	66
Less: Applicable income taxes (tax equivalent)	0.28	0.02	0.07	0.17	0.28	0.38	0.47	0.56	66
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Equals: Net operating income	1.16	0.65	0.74	0.85	1.13	1.35	1.86	2.08	66
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Equals: Net income	1.16	0.65	0.74	0.85	1.13	1.35	1.84	2.03	66
Memo: Net income (last four quarters)	1.12	0.63	0.73	0.84	1.12	1.31	1.64	1.97	62
Net income-BHC and noncontrolling (minority) interest	1.16	0.65	0.74	0.85	1.13	1.35	1.82	2.03	66
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.48	88.62	89.87	91.97	93.57	95.38	96.38	97.47	66
Average interest-bearing funds / Average assets	70.30	45.91	56.24	64.70	72.39	77.02	79.69	81.75	66
Interest income (tax equivalent) / Average earning assets	4.44	3.85	3.94	4.18	4.47	4.66	4.91	5.03	66
Interest expense / Average earning assets	0.73	0.22	0.28	0.48	0.77	0.96	1.15	1.25	66
Net interest income (tax equivalent) / Average earning assets	3.71	2.98	3.15	3.40	3.70	3.98	4.27	4.43	66
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.98	4.32	4.44	4.74	4.94	5.17	5.54	6.75	66
Interest-bearing bank balances	1.68	0.58	0.95	1.32	1.72	1.97	2.42	2.78	66
Fed funds sold and reverse repos	1.56	0.00	0.00	0.53	1.79	2.14	2.76	8.48	39
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Total earning assets	4.39	3.78	3.87	4.10	4.43	4.62	4.87	5.01	66
Investment securities (tax equivalent)	2.52	1.86	2.06	2.22	2.44	2.78	3.22	3.41	65
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.32	1.92	2.00	2.11	2.28	2.43	2.71	3.26	64
All other securities									
Interest-bearing deposits	0.77	0.21	0.31	0.52	0.78	1.00	1.25	1.46	64
Time deposits of \$250K or more	1.50	0.50	0.85	1.32	1.53	1.75	1.97	2.11	64
Time deposits < \$250K	1.31	0.45	0.70	1.01	1.39	1.60	1.78	1.86	64
Other domestic deposits	0.54	0.12	0.19	0.31	0.50	0.72	1.00	1.16	64
Foreign deposits									
Fed funds purchased and repos	0.78	0.00	0.02	0.23	0.60	1.27	2.11	2.68	55
Other borrowed funds and trading liabilities	2.35	0.87	1.70	1.89	2.15	2.57	3.98	5.02	63
All interest-bearing funds	0.98	0.36	0.46	0.70	1.02	1.21	1.47	1.74	66

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2018

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	2.03	0.00	0.00	0.00	0.91	4.48	6.84	11.17	66
Overhead expenses / Net Interest Income + non-interest income	66.03	47.34	52.67	59.02	65.37	72.93	80.00	85.47	66
<b>Percent of Average Assets</b>									
Total overhead expense	3.07	1.88	2.23	2.42	2.96	3.48	4.20	5.90	66
Personnel expense	1.74	1.05	1.20	1.37	1.69	2.00	2.38	3.06	66
Net occupancy expense	0.35	0.20	0.22	0.25	0.33	0.42	0.53	0.64	66
Other operating expenses	0.93	0.58	0.67	0.73	0.87	1.08	1.28	1.79	66
Overhead less non-interest income	1.95	0.81	1.28	1.71	1.97	2.26	2.52	2.70	66
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	65.27	46.77	52.03	58.28	64.33	72.18	79.04	84.88	66
Personnel expense	37.05	24.93	28.24	33.91	36.26	41.11	45.54	50.10	66
Net occupancy expense	7.43	3.39	4.04	5.88	7.11	9.03	10.77	12.26	66
Other operating expenses	19.92	14.05	15.28	17.01	19.88	22.71	26.45	27.96	66
Total non-interest income	21.33	7.56	9.65	13.94	19.23	26.74	35.81	55.40	66
Fiduciary activities income	2.03	0.00	0.00	0.00	0.40	3.78	8.01	12.93	66
Service charges on domestic deposit accounts	3.86	0.07	1.11	1.77	3.46	5.97	7.53	10.92	66
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Investment banking fees and commissions	0.68	0.00	0.00	0.00	0.41	1.34	2.21	2.81	66
Insurance activities revenue	0.87	0.00	0.00	0.00	0.05	0.58	4.65	8.60	66
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Net servicing fees	0.65	0.00	0.00	0.00	0.41	1.40	2.40	2.92	66
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Net gain (loss) - sales of loans, OREO, and other assets	2.58	-0.68	-0.07	0.22	0.95	3.20	10.71	15.24	66
Other non-interest income	6.95	2.31	3.01	4.20	7.15	8.85	11.47	14.99	66
Overhead less non-interest income	43.72	13.44	32.23	36.09	44.63	50.11	57.45	60.48	66
Applicable income taxes / Pretax net operating income (tax equivalent)	15.97	0.00	0.93	11.79	18.44	20.96	23.44	25.02	66
Applicable income tax + TE / Pretax net operating income + TE	19.45	1.28	4.84	16.69	21.81	24.22	27.23	29.35	66

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2018

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	55.84	21.32	42.38	48.72	58.12	64.39	70.34	74.56	66
Commercial and industrial loans	9.01	1.78	3.29	6.00	8.64	11.74	15.03	17.88	66
Loans to individuals	1.94	0.00	0.07	0.38	1.31	2.48	5.44	10.00	66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Agricultural loans	1.74	0.00	0.00	0.00	0.25	2.38	6.54	18.90	66
Other loans and leases	1.52	0.00	0.04	0.41	1.06	2.51	3.99	5.81	66
Net loans and leases	72.92	53.29	59.58	67.73	73.07	78.71	82.32	84.58	66
Debt securities over 1 year	12.97	1.17	2.97	8.10	12.71	17.28	24.12	28.68	66
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.00	0.07	0.26	0.74	66
Subtotal	86.98	75.94	80.22	84.90	87.59	89.95	92.26	93.43	66
Interest-bearing bank balances	3.17	0.12	0.18	0.71	2.06	5.53	8.35	11.00	66
Federal funds sold and reverse repos	0.15	0.00	0.00	0.00	0.00	0.07	0.98	1.51	66
Debt securities 1 year or less	1.76	0.05	0.28	0.58	1.09	2.39	4.92	7.61	66
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Total earning assets	92.63	88.15	89.26	91.12	92.75	94.01	95.82	96.37	66
Non-interest cash and due from depository institutions	1.51	0.52	0.64	1.01	1.41	1.87	2.48	3.54	66
Other real estate owned	0.11	0.00	0.00	0.00	0.06	0.17	0.37	0.61	66
All other assets	5.83	2.82	2.95	4.35	5.73	6.94	9.08	9.86	66
<b>Memoranda</b>									
Short-term investments	5.40	0.93	1.04	2.39	4.10	8.13	12.79	14.82	66
US Treasury securities	0.27	0.00	0.00	0.00	0.00	0.13	1.51	3.63	66
US agency securities (excluding Mortgage-backed securities)	2.39	0.00	0.00	0.58	1.68	4.27	6.36	7.18	66
Municipal securities	3.73	0.03	0.33	0.85	3.29	6.01	9.08	9.81	66
Mortgage-backed securities	6.86	0.07	0.39	2.51	6.06	9.83	16.82	20.30	66
Asset-backed securities	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.46	66
Other debt securities	0.26	0.00	0.00	0.00	0.08	0.53	1.04	1.95	66
Loans held-for-sale	0.15	0.00	0.00	0.00	0.05	0.17	0.66	1.39	66
Loans not held-for-sale	73.34	52.97	60.03	68.49	73.51	79.37	83.12	85.64	66
Real estate loans secured by 1-4 family	17.19	2.53	4.95	11.16	17.14	21.67	31.74	34.12	66
Revolving	2.43	0.00	0.10	0.97	2.31	3.90	5.28	6.81	66
Closed-end, secured by first liens	13.82	1.46	3.49	8.21	14.01	18.29	24.69	31.74	66
Closed-end, secured by junior liens	0.49	0.06	0.12	0.20	0.42	0.71	1.03	1.43	66
Commercial real estate loans	33.77	5.25	18.45	27.14	34.59	40.49	49.44	53.38	66
Construction and land development	6.22	0.64	1.65	3.42	6.53	8.34	10.71	14.45	66
Multifamily	3.79	0.31	1.06	1.99	3.03	4.75	7.60	18.16	66
Nonfarm nonresidential	22.37	2.01	10.48	18.13	22.97	27.30	32.81	35.17	66
Real estate loans secured by farmland	2.50	0.00	0.00	0.08	1.01	5.31	8.68	16.46	66

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	76.05	28.68	55.77	68.54	78.98	85.50	89.26	91.27	66
Real estate loans secured by 1-4 family	23.55	2.90	7.27	15.45	23.63	29.92	40.98	43.27	66
Revolving	3.27	0.00	0.16	1.42	3.03	4.99	7.48	9.40	66
Closed-end	19.71	1.84	4.90	12.49	19.61	25.60	36.50	41.15	66
Commercial real estate loans	46.01	7.51	22.73	39.43	46.35	55.44	65.88	71.09	66
Construction and land development	8.45	0.83	2.47	4.39	8.45	11.31	14.40	18.76	66
1-4 family	2.11	0.00	0.14	0.71	1.92	3.17	4.14	5.95	66
Other	6.28	0.78	1.47	3.42	6.03	8.97	10.55	15.79	66
Multifamily	5.11	0.39	1.15	2.65	4.53	6.26	10.23	24.08	66
Nonfarm nonresidential	30.32	2.95	13.89	24.45	31.58	37.36	43.74	50.57	66
Owner-occupied	12.83	1.32	3.40	7.50	12.68	17.58	22.92	24.76	66
Other	16.96	1.64	7.19	12.05	16.17	21.81	28.53	30.64	66
Real estate loans secured by farmland	3.38	0.00	0.00	0.10	1.19	7.35	12.34	19.74	66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commercial and industrial loans	12.99	2.98	5.15	8.99	11.95	15.61	21.03	45.12	66
Loans to individuals	2.69	0.01	0.11	0.50	1.62	3.27	7.97	15.84	66
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.38	66
Agricultural loans	2.33	0.00	0.00	0.01	0.36	3.30	8.97	22.96	66
Other loans and leases	2.12	0.00	0.05	0.80	1.49	3.43	5.70	8.24	66
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	498.05	140.19	360.68	420.23	504.57	561.37	664.41	729.52	66
Real estate loans secured by 1-4 family	154.05	16.10	45.27	93.31	164.28	193.02	266.41	314.08	66
Revolving	22.11	0.00	0.95	9.22	20.25	36.89	45.84	62.04	66
Closed-end	128.89	9.52	33.09	80.66	132.86	171.64	216.46	287.49	66
Commercial real estate loans	299.59	45.70	142.36	245.68	309.14	360.01	426.66	469.52	66
Construction and land development	55.98	3.48	15.73	32.41	53.60	79.46	97.61	111.88	66
1-4 family	14.10	0.00	0.90	4.43	12.20	20.15	31.45	37.70	66
Other	41.45	3.48	10.56	23.37	41.93	60.74	75.31	92.93	66
Multifamily	34.29	2.69	7.11	16.72	29.83	41.01	80.24	138.77	66
Nonfarm nonresidential	202.29	17.13	65.89	163.27	211.78	243.65	312.92	346.08	66
Owner-occupied	84.87	7.40	19.11	51.18	90.61	115.45	146.36	171.77	66
Other	113.11	9.35	39.29	74.97	112.23	148.02	182.23	244.99	66
Real estate loans secured by farmland	22.89	0.00	0.00	0.75	8.71	47.88	82.66	132.85	66
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commercial and industrial loans	82.44	10.08	28.50	54.16	85.35	109.49	137.54	171.88	66
Loans to individuals	18.25	0.03	0.71	4.09	11.12	22.07	51.08	96.49	66
Credit card loans	0.23	0.00	0.00	0.00	0.00	0.03	1.35	2.55	66
Agricultural loans	14.66	0.00	0.00	0.05	1.94	20.14	71.72	110.80	66
Other loans and leases	13.44	0.02	0.27	3.67	10.04	23.00	33.19	43.26	66
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	33.58	10.48	17.90	25.40	32.72	41.59	53.81	57.80	66
Non-owner occupied CRE loans / Total risk based capital	213.72	30.62	98.80	149.71	221.60	276.53	320.21	347.11	66
Construction and land development loans / Total risk based capital	55.98	3.48	15.73	32.41	53.60	79.46	97.61	111.88	66
Total CRE loans / Total risk based capital	302.93	47.77	142.36	246.84	309.14	364.38	430.35	477.69	66

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 12/31/2018

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.40	0.93	1.04	2.39	4.10	8.13	12.79	14.82	66
Liquid assets	15.71	6.75	8.84	10.34	14.22	20.78	25.46	31.24	66
Investment securities	15.52	2.52	6.44	10.34	14.60	21.91	26.39	31.26	66
Net loans and leases	72.92	53.29	59.58	67.73	73.07	78.71	82.32	84.58	66
Net loans, leases and standby letters of credit	73.51	53.67	59.83	68.02	73.74	79.88	84.29	85.27	66
Core deposits	73.47	38.71	55.49	69.80	75.25	81.01	84.81	86.43	66
Noncore funding	13.21	1.74	3.50	7.12	11.51	17.89	26.64	37.34	66
Time deposits of \$250K or more	4.24	0.59	1.03	2.22	4.27	5.87	7.48	8.55	66
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Federal funds purchased and repos	0.84	0.00	0.00	0.00	0.49	1.41	3.46	4.70	66
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Net federal funds purchased (sold)	0.72	-1.09	-0.31	0.00	0.06	1.31	3.29	4.60	66
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Other borrowings w/remaining maturity of 1 year or less	1.96	0.00	0.00	0.00	0.75	3.30	8.39	11.36	66
Earning assets repriceable in 1 year	28.24	13.43	17.17	23.00	28.89	33.41	39.61	43.17	66
Interest-bearing liabilities repriceable in 1 year	14.92	3.35	5.06	6.89	12.46	18.05	33.57	55.15	66
Long-term debt repriceable in 1 year	0.29	0.00	0.00	0.00	0.00	0.14	1.87	3.90	66
Net assets repriceable in 1 year	11.80	-17.34	-10.63	3.86	13.50	21.03	26.13	31.39	66
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	9.20	-12.77	-5.48	0.65	8.33	15.81	27.55	40.62	66
Net ST noncore funding dependence	3.76	-16.03	-6.41	-2.24	2.65	11.11	18.80	26.69	66
Short-term investment / ST noncore funding	105.95	6.67	9.14	17.73	65.67	144.74	302.51	606.00	65
Liquid assets-ST noncore funding / Nonliquid assets	8.86	-13.33	-9.24	0.84	6.71	18.11	29.77	39.44	66
Net loans and leases / Total deposits	90.37	69.50	72.00	80.54	91.20	99.02	105.29	110.14	64
Net loans and leases / Core deposits	100.35	69.80	77.92	86.59	97.15	110.74	130.27	148.90	64
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.50	-4.48	-1.14	-0.71	-0.15	0.00	0.00	0.02	23
Available-for-sale securities appreciation (depreciation) / T1 cap	-2.14	-7.71	-4.56	-3.26	-1.88	-0.67	-0.01	0.01	65
Structured notes appreciation (depreciation) / T1 cap	-0.24	-0.87	-0.67	-0.35	-0.09	-0.01	0.02	0.04	16
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	6.61	0.00	0.00	0.00	0.00	6.02	37.61	65.68	65
Available-for-sale securities	91.06	24.64	59.05	85.96	99.69	100.00	100.00	100.00	65
US Treasury securities	1.91	0.00	0.00	0.00	0.00	1.26	10.44	23.04	65
US agency securities (excluding Mortgage-backed securities)	17.81	0.00	0.67	5.89	17.80	29.96	45.23	59.98	65
Municipal securities	25.16	0.49	2.71	11.16	25.30	36.90	49.64	55.16	65
Mortgage-backed securities	44.66	1.46	9.01	26.78	48.80	61.74	71.86	82.75	65
Asset-backed securities	0.16	0.00	0.00	0.00	0.00	0.00	0.79	3.93	65
Other debt securities	1.78	0.00	0.00	0.00	0.44	3.36	7.72	9.80	65
Mutual funds and equity securities	0.45	0.00	0.00	0.00	0.00	0.49	2.01	5.12	65
Debt securities 1 year or less	13.92	0.40	2.48	4.48	10.56	19.74	38.35	46.66	65
Debt securities 1 to 5 years	26.77	4.64	7.49	11.39	24.40	36.24	53.80	60.58	65
Debt securities over 5 years	54.69	7.20	12.25	34.73	61.33	72.37	88.30	90.34	65
Pledged securities	50.50	0.00	2.90	31.25	55.02	67.23	83.52	86.57	65
Structured notes, fair value	0.61	0.00	0.00	0.00	0.00	0.00	3.34	11.88	65
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	27.61	-63.64	-47.71	-14.12	18.40	59.78	119.56	207.08	62
Investment securities	3.26	-21.20	-15.80	-6.61	0.62	13.24	29.31	41.64	61
Core deposits	10.03	-3.68	-2.04	2.43	7.01	16.21	30.79	36.51	61
Noncore funding	10.42	-63.64	-45.63	-10.25	13.88	32.36	50.95	72.71	62

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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)	16.20	7.24	9.63	12.11	16.23	19.44	24.53	28.16	66
Standby letters of credit	0.44	0.00	0.05	0.14	0.29	0.61	1.37	1.57	66
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	66
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
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	66
Derivative contracts	1.57	0.00	0.00	0.00	0.43	2.32	7.66	10.75	66
Interest rate contracts	1.55	0.00	0.00	0.00	0.43	2.18	7.66	10.75	66
Interest rate futures and forward contracts	0.19	0.00	0.00	0.00	0.00	0.31	0.82	2.03	66
Written options contracts (interest rate)	0.23	0.00	0.00	0.00	0.00	0.30	0.87	3.25	66
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Interest rate swaps	0.74	0.00	0.00	0.00	0.00	0.69	3.10	8.59	66
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	23.56	9.54	12.73	17.79	23.66	29.02	34.72	39.26	66

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 3  
Date:12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	49
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
<b>Futures and forwards</b>									
	23.85	0.00	0.00	0.00	15.22	54.68	69.64	92.86	49
<b>Written options</b>									
	33.00	0.00	0.00	0.00	32.49	50.00	80.44	100.00	49
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Over-the-counter	32.64	0.00	0.00	0.00	32.49	50.00	80.44	100.00	49
<b>Purchased options</b>									
	0.25	0.00	0.00	0.00	0.00	0.00	0.00	7.06	49
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Over-the-counter	0.25	0.00	0.00	0.00	0.00	0.00	0.00	7.06	49
<b>Swaps</b>									
	36.49	0.00	0.00	0.00	0.00	96.84	100.00	100.00	49
<b>Held for trading</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	49
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	49
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
<b>Non-traded</b>									
	91.84	0.00	100.00	100.00	100.00	100.00	100.00	100.00	49
Interest rate contracts	90.20	0.00	83.92	100.00	100.00	100.00	100.00	100.00	49
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
	58.83	0.00	0.55	34.76	59.49	100.00	100.00	100.00	49
One year or less	21.76	0.00	0.00	0.00	15.22	50.00	68.89	92.86	49
Over 1 year to 5 years	13.01	0.00	0.00	0.00	0.00	18.92	63.15	84.00	49
Over 5 years	14.15	0.00	0.00	0.00	0.00	22.38	79.92	88.64	49
<b>Gross negative fair value (absolute value)</b>									
	0.39	0.00	0.00	0.00	0.10	0.60	1.65	2.01	49
<b>Gross positive fair value</b>									
	1.05	0.00	0.01	0.22	0.99	1.61	2.83	3.14	49
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
<b>Gross positive fair value (X)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	66
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	66
<b>Current credit exposure (X)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
<b>Credit losses on derivative contracts</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
<b>Past Due Derivative Instruments Fair Value</b>									
<b>30-89 days past due (confidential prior to March 2001)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
<b>90+ days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
<b>Other Ratios</b>									
<b>Current credit exposure / Risk-weighted assets</b>									
	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.17	66

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
Date: 12/31/2018

## Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.12	0.00	0.01	0.05	0.11	0.16	0.26	0.37	66
Provision for loan and lease losses / Average loans and leases	0.16	0.00	0.02	0.07	0.15	0.23	0.35	0.57	66
Provision for loan and lease losses / Net losses	322.04	-184.47	0.00	100.00	170.97	385.84	781.60	4168.54	65
Allowance for loan and lease losses / Total loans and leases not held for sale	1.08	0.61	0.70	0.92	1.04	1.19	1.53	1.71	66
Allowance for loan and lease losses / Total loans and leases	1.08	0.60	0.70	0.91	1.04	1.19	1.53	1.71	66
Allowance for loan and lease losses / Net loans and leases losses (X)	36.36	3.43	4.33	7.16	15.58	28.50	70.58	384.66	57
Allowance for loan and lease losses / Nonaccrual assets	301.60	83.51	100.87	151.01	209.60	303.85	625.51	2128.22	64
ALLL/90+ days past due + nonaccrual loans and leases	279.84	82.79	95.02	149.06	204.24	293.61	561.66	2094.69	64
Gross loan and lease losses / Average loans and leases	0.14	0.01	0.02	0.05	0.09	0.19	0.41	0.63	66
Recoveries / Average loans and leases	0.05	0.00	0.01	0.02	0.03	0.08	0.14	0.19	66
Net losses / Average loans and leases	0.08	-0.01	0.00	0.02	0.06	0.12	0.26	0.41	66
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	66
Recoveries / Prior year-end losses	37.26	8.26	10.52	17.08	28.71	51.14	92.32	135.14	61
Earnings coverage of net losses (X)	43.63	-277.01	-27.06	7.63	20.53	59.92	119.67	634.09	65
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.03	-0.04	-0.02	0.00	0.01	0.06	0.10	0.18	64
Real estate loans secured by 1-4 family	0.04	-0.04	-0.02	0.00	0.01	0.06	0.18	0.20	63
Revolving	0.01	-0.17	-0.08	-0.01	0.00	0.03	0.11	0.20	60
Closed-end	0.04	-0.04	-0.02	0.00	0.01	0.07	0.17	0.22	63
Commercial real estate loans	0.02	-0.09	-0.05	-0.01	0.00	0.03	0.16	0.21	64
Construction and land development	-0.02	-0.29	-0.21	-0.01	0.00	0.00	0.07	0.17	63
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	63
Other	-0.02	-0.29	-0.21	-0.01	0.00	0.00	0.04	0.15	63
Multifamily	0.01	-0.01	0.00	0.00	0.00	0.00	0.01	0.31	64
Nonfarm nonresidential	0.03	-0.05	-0.03	0.00	0.00	0.03	0.16	0.28	63
Owner-occupied	0.02	-0.02	-0.01	0.00	0.00	0.02	0.10	0.15	63
Other	0.01	-0.12	-0.02	0.00	0.00	0.00	0.10	0.15	63
Real estate loans secured by farmland	0.01	-0.04	-0.01	0.00	0.00	0.00	0.04	0.12	54
Commercial and industrial loans	0.19	-0.02	-0.01	0.00	0.09	0.29	0.84	1.25	66
Loans to individuals	0.57	0.09	0.16	0.22	0.47	0.83	1.17	1.73	54
Credit card loans	1.55	0.00	0.00	0.17	1.23	2.46	3.68	4.02	17
Agricultural loans	0.02	-0.02	0.00	0.00	0.00	0.00	0.12	0.30	52
Loans to foreign governments and institutions									
Other loans and leases	0.38	-0.03	0.00	0.00	0.00	0.32	2.42	3.90	63

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 3  
 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	0.39	0.02	0.06	0.21	0.35	0.58	0.80	0.85	66
90+ days past due loans and leases	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.14	66
Nonaccrual loans and leases	0.53	0.04	0.09	0.32	0.47	0.73	1.06	1.46	66
90+ days past due and nonaccrual loans and leases	0.56	0.04	0.12	0.34	0.49	0.74	1.16	1.57	66
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.39	0.02	0.06	0.21	0.35	0.58	0.80	0.85	66
90+ days past due assets	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.14	66
Nonaccrual assets	0.53	0.04	0.09	0.32	0.47	0.73	1.06	1.46	66
30+ days past due and nonaccrual assets	0.99	0.07	0.46	0.65	0.89	1.29	1.72	2.36	66
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.41	0.03	0.09	0.24	0.36	0.55	0.85	1.19	66
90+ past due and nonaccrual assets + other real estate owned	0.55	0.03	0.11	0.30	0.46	0.76	1.25	1.68	66
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	0.80	0.13	0.18	0.39	0.62	1.14	1.77	1.86	66
Allowance for loan and leases losses	103.05	19.19	24.74	59.71	92.53	149.15	213.88	258.30	65
Equity cap + allowance for loan and lease losses	7.24	0.51	1.66	3.52	5.79	11.25	15.10	19.50	66
Tier 1 cap + allowance for loan and lease losses	7.20	0.77	1.53	3.54	6.02	10.18	16.37	18.30	66
Loans and Leases + other real estate owned	1.09	0.18	0.26	0.58	0.88	1.62	2.38	2.70	66

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	0.37	0.02	0.06	0.15	0.30	0.59	0.78	1.09	64
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.11	64
	Nonaccrual	0.52	0.01	0.04	0.27	0.48	0.70	1.14	1.59	64
Commercial and industrial	30-89 days past due	0.23	0.00	0.00	0.04	0.19	0.42	0.65	0.80	66
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.14	66
	Nonaccrual	0.54	0.00	0.00	0.08	0.33	1.12	1.74	2.36	66
Individuals	30-89 days past due	0.60	0.02	0.06	0.28	0.53	0.94	1.17	1.36	62
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.23	62
	Nonaccrual	0.22	0.00	0.00	0.00	0.10	0.39	0.91	1.39	62
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural	30-89 days past due	0.14	0.00	0.00	0.00	0.00	0.23	0.68	1.14	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	52
	Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.23	1.17	2.32	52
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.29	0.00	0.00	0.00	0.00	0.26	1.06	3.98	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	63
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.52	0.96	63

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: 3  
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	0.59	0.05	0.10	0.25	0.60	0.88	1.20	1.38	63
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.16	0.22	63
	Nonaccrual	0.65	0.05	0.10	0.26	0.62	1.02	1.31	1.65	63
Revolving	30-89 days past due	0.30	0.00	0.00	0.00	0.29	0.49	0.86	1.29	60
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.12	60
	Nonaccrual	0.30	0.00	0.00	0.00	0.25	0.54	0.90	1.10	60
Closed-End	30-89 days past due	0.64	0.05	0.12	0.28	0.64	0.97	1.29	1.48	63
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.18	0.29	63
	Nonaccrual	0.71	0.03	0.09	0.26	0.61	1.17	1.47	1.80	63
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.02	0.04	0.08	0.11	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	63
	Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.07	0.18	0.31	63
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.03	0.11	0.34	0.73	0.87	64
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	64
	Nonaccrual	0.41	0.00	0.01	0.08	0.28	0.67	0.96	1.98	64
Construction and development	30-89 days past due	0.16	0.00	0.00	0.00	0.04	0.25	0.62	1.48	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	63
	Nonaccrual	0.24	0.00	0.00	0.00	0.05	0.30	1.13	1.64	63
1-4 family	30-89 days past due	0.05	0.00	0.00	0.00	0.00	0.08	0.26	0.37	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.26	0.85	63
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.10	0.33	1.26	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	63
	Nonaccrual	0.17	0.00	0.00	0.00	0.03	0.19	0.89	1.49	63
Multifamily	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.58	1.00	64
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.21	1.63	64
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.01	0.08	0.28	0.72	0.94	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	63
	Nonaccrual	0.46	0.00	0.01	0.09	0.27	0.68	1.34	2.02	63
Owner occupied	30-89 days past due	0.08	0.00	0.00	0.00	0.05	0.13	0.32	0.40	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	63
	Nonaccrual	0.23	0.00	0.00	0.04	0.10	0.44	0.79	1.05	63
Other	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.10	0.30	0.70	63
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	63
	Nonaccrual	0.16	0.00	0.00	0.00	0.03	0.20	0.67	1.17	63
Farmland	30-89 days past due	0.49	0.00	0.00	0.00	0.07	0.72	2.55	3.31	54
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	54
	Nonaccrual	0.63	0.00	0.00	0.00	0.22	0.87	2.64	3.85	54
Credit card	30-89 days past due	0.98	0.00	0.00	0.05	0.40	0.98	2.08	3.98	17
	90+ days past due	0.39	0.00	0.00	0.00	0.00	0.51	0.66	1.32	17
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.19	0.48	17

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
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	12.29	8.88	9.48	10.42	12.18	13.87	14.95	17.42	66
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Tier 1 capital, column A	13.28	9.98	10.56	11.61	13.01	14.52	16.90	19.71	66
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Total capital, column A	14.56	11.63	12.07	13.16	14.53	15.60	17.70	20.98	66
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Tier 1 leverage	10.75	8.14	8.54	9.61	10.16	11.51	13.66	19.07	66







**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
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	92.20	3.63	19.85	46.03	85.23	100.47	204.22	253.66	50
Dividends paid / Net income	25.15	0.00	0.00	8.38	23.35	38.89	67.29	84.02	66
Net income - dividends / Average equity	7.71	1.35	3.51	6.20	8.04	9.63	12.26	13.55	66
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	143.10	0.00	0.00	84.41	135.55	184.93	334.40	500.14	55
Dividends from nonbank subsidiaries	1.23	0.00	0.00	0.00	0.00	1.01	3.11	14.74	55
Dividends from subsidiary BHCs	2.09	0.00	0.00	0.00	0.00	0.00	0.00	33.20	55
Dividends from all subsidiaries	176.38	1.11	38.09	100.00	142.41	210.90	421.40	567.20	55
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	36.16	0.00	0.00	12.98	31.86	58.84	96.35	118.92	61
Interest income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.04	0.15	0.41	61
Mortgage and service fees from bank subsidiaries	1.72	0.00	0.00	0.00	0.00	0.00	14.57	20.71	61
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.24	61
Operating income from bank subsidiaries	42.84	0.04	0.27	13.79	37.84	67.30	104.79	121.06	61
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	82.76	0.81	6.32	53.32	100.00	100.00	105.56	137.21	31
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Mortgage and serv fees from nonbank subsidiaries	0.40	0.00	0.00	0.00	0.00	0.00	0.00	6.04	31
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating income from nonbank subsidiaries	81.44	4.67	7.89	53.32	100.00	100.00	105.56	137.21	31
<b>Percent of Subsidiary BHCs' Net Income</b>									
Dividends from subsidiary BHCs	27.34	2.97	5.93	14.83	28.38	40.89	47.91	50.25	4
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from subsidiary BHCs	27.34	2.97	5.93	14.83	28.38	40.89	47.91	50.25	4
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	66.62	0.00	0.00	23.82	96.75	99.66	99.92	100.00	64
Interest income from bank subsidiaries	0.21	0.00	0.00	0.00	0.00	0.07	0.40	6.73	64
Mortgage and service fees from bank subsidiaries	3.99	0.00	0.00	0.00	0.00	0.00	24.15	57.39	64
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.40	64
Operating income from bank subsidiaries	89.48	0.00	7.15	93.54	99.07	99.92	100.00	100.00	64
Dividends from nonbank subsidiaries	1.69	0.00	0.00	0.00	0.02	0.84	8.78	31.49	64
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	64
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Other income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.77	64
Operating income from nonbank subsidiaries	3.03	0.00	0.00	0.00	0.23	1.16	20.19	40.09	64
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating income from subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.30	64
Loans and advances from subsidiaries / Short term debt	2764.87	0.00	0.00	0.00	135.81	408.10	5821.29	14187.21	9
Loans and advances from subsidiaries / Total debt	1250.80	0.00	0.00	0.00	98.38	412.40	1749.69	17389.38	37

# BHCPR Reporters for Quarter Ending 12/31/2018

Peer Group 3 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>
1201457	1,265,336	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2611718	2,317,856	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,837,814	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	1,862,866	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1048812	2,988,334	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1134694	1,424,209	ATBANCORP	DUBUQUE, IA	New Y-9C/BHCPR reporter
1097306	2,773,954	BANCPLUS CORPORATION	RIDGELAND, MS	
3590388	2,520,892	BANK OF MARIN BANCORP	NOVATO, CA	
2935142	1,425,023	BOU BANCORP, INC.	OGDEN, UT	
3378764	1,973,741	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3488850	2,099,093	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1133503	2,862,493	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
1085509	2,949,396	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2158156	2,597,625	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1133594	1,755,732	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1246533	2,138,954	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1838974	1,085,099	COMMERCE NATIONAL FINANCIAL SERVICES, INC.	LUBBOCK, TX	
1121229	2,577,174	DACOTAH BANKS, INC.	ABERDEEN, SD	
5149016	2,076,360	DWS USA CORPORATION	NEW YORK, NY	
2461016	2,964,358	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1988646	1,810,942	FIRST BANCORP, INC.	LEBANON, VA	
1478017	2,244,374	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1118265	1,012,000	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1099917	2,470,741	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,384,516	FIRST UNITED CORPORATION	OAKLAND, MD	
1109834	1,431,414	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1137453	1,180,105	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,709,139	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,266,970	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2038409	1,481,682	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,047,426	HEARTLAND BANCORP	WHITEHALL, OH	
1208120	2,855,278	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	New Y-9C/BHCPR reporter
1917600	2,313,086	HENDERSON CITIZENS BANCSHARES, INC.	HENDERSON, TX	
3728930	2,156,458	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,576,363	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	New Y-9C/BHCPR reporter
4090054	1,786,470	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,824,890	INWOOD BANCSHARES, INC.	DALLAS, TX	
1066209	1,357,692	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,266,406	LINCOLN BANCORP	REINBECK, IA	
3832583	1,182,193	MARLIN BUSINESS SERVICES CORP.	MOUNT LAUREL, NJ	
2589714	1,586,382	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,016,507	MINNWEST CORPORATION	MINNETONKA, MN	
3211601	1,750,970	MVB FINANCIAL CORP.	FAIRMONT, WV	
2398082	2,400,202	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
4436559	2,289,458	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2320618	1,177,084	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
3200221	2,950,007	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1248153	1,934,388	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	

2818245	1,093,251	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC
3186585	2,870,425	PEOPLESBANCORP, MHC	HOLYOKE, MA
2007647	1,690,115	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV
1118434	1,175,452	QNB CORP.	QUAKERTOWN, PA
2743235	1,860,588	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA
1398807	2,753,297	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA
3835164	1,848,477	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO
2810285	1,195,785	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY
2033226	2,712,746	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
1075694	2,684,237	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	1,901,850	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	2,210,373	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
1097771	1,182,709	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,217,882	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
1139103	1,131,680	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN
4523431	1,912,060	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
1135048	2,940,371	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND
2004141	2,525,693	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 66 bank holding companies.