

BHCPR PEER GROUP DATA

 Peer Group: 4
 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)	3.67	3.40	3.37	3.41	3.38
+ Non-interest income	1.47	1.11	1.12	1.12	0.85
- Overhead expense	3.50	3.31	3.18	3.25	3.03
- Provision for loan and lease losses	0.12	0.08	0.11	0.09	0.11
+ Securities gains (losses)	0.00	0.02	0.05	0.04	0.03
+ Other tax equivalent adjustments	-0.07	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.46	1.21	1.24	1.29	1.18
Net operating income	1.15	0.96	0.92	0.94	0.87
Net income	1.15	0.96	0.92	0.94	0.87
Net income (sub-chapter S adjusted)	1.23	0.63	0.50	0.98	0.93
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.60	4.20	4.15	4.16	4.17
Interest expense	0.68	0.51	0.50	0.48	0.52
Net interest income (tax equivalent)	3.92	3.67	3.62	3.67	3.64
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.08	0.11	0.13	0.12	0.19
Earnings coverage of net losses (X)	-8.84	13.30	28.15	24.15	15.37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.23	1.30	1.28	1.43
Allowance for loan and lease losses / Total loans and leases	1.36	1.22	1.29	1.27	1.42
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.48	1.13	1.31	1.21	1.70
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.55	0.59	0.54	0.53	0.63
Liquidity and Funding					
Net noncore funding dependence	5.78	6.80	15.38	15.72	14.13
Net short-term noncore funding dependence	0.69	2.54	7.62	7.01	5.19
Net loans and leases / Total assets	67.01	66.71	65.65	66.33	65.73
Capitalization					
Tier 1 leverage ratio	11.39	9.99	10.01	10.24	10.24
Equity capital / Total assets	10.97	10.06	9.64	10.06	10.13
Equity capital + minority interest / Total assets	10.97	10.07	9.73	10.07	10.21
Tier 1 common equity capital / Total risk-weighted assets	12.12	12.67	12.36	12.68	13.12
Net Loans and leases / Equity capital (X)	6.17	6.85	7.02	6.73	6.75
Cash dividends / Net income	20.34	33.23	25.48	24.81	24.31
Cash dividends / Net income (sub-chapter S adjusted)	13.52	68.97	79.12	41.44	15.05
Retained earnings / Average equity capital	7.97	6.50	6.77	6.68	6.14
Growth Rates					
Assets	3.91	3.62	4.31	5.49	4.51
Equity capital	5.58	9.65	4.10	6.23	10.24
Net loans and leases	3.48	5.68	6.06	9.59	7.60
Noncore funding	13.43	-31.85	4.19	6.73	1.31
Parent Company Ratios					
Short-term debt / Equity capital	0.00	0.14	0.19	0.09	0.13
Long-term debt / Equity capital	0.77	3.57	3.40	2.35	1.99
Equity investment in subs / Equity capital	107.47	111.76	113.30	108.82	107.31
Cash FR op + noncash + op expenses / Op expenses + dividends	192.06	92.76	99.26	108.84	128.06

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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
Percent of Average Assets					
Interest income (tax equivalent)	4.31	3.90	3.85	3.86	3.87
Less: Interest expense	0.64	0.48	0.46	0.45	0.48
Equals: Net interest income (tax equivalent)	3.67	3.40	3.37	3.41	3.38
Plus: Non-interest income	1.47	1.11	1.12	1.12	0.85
Equals: adjusted operating income (tax equivalent)	5.14	4.54	4.51	4.56	4.28
Less: Overhead Expense	3.50	3.31	3.18	3.25	3.03
Less: Provision for loan and lease losses	0.12	0.08	0.11	0.09	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	0.02	0.05	0.04	0.03
Plus: other tax equivalent adjustments	-0.07	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.46	1.21	1.24	1.29	1.18
Less: Applicable income taxes (tax equivalent)	0.31	0.27	0.34	0.35	0.29
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.15	0.96	0.92	0.94	0.87
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.15	0.96	0.92	0.94	0.87
Memo: Net income (last four quarters)	1.15	0.96	0.92	0.94	0.86
Net income-BHC and noncontrolling (minority) interest	1.15	0.96	0.92	0.94	0.88
Margin Analysis					
Average earning assets / Average assets	93.78	93.37	93.10	93.06	93.10
Average interest-bearing funds / Average assets	73.85	71.18	71.71	72.34	74.39
Interest income (tax equivalent) / Average earning assets	4.60	4.20	4.15	4.16	4.17
Interest expense / Average earning assets	0.68	0.51	0.50	0.48	0.52
Net interest income (tax equivalent) / Average earning assets	3.92	3.67	3.62	3.67	3.64
Yield or Cost					
Total loans and leases (tax equivalent)	5.19	4.88	4.84	4.97	5.01
Interest-bearing bank balances	1.79	1.23	0.71	0.47	0.32
Fed funds sold and reverse repos	1.57	0.71	0.34	0.13	0.17
Trading assets			0.00	0.81	1.21
Total earning assets	4.43	4.10	4.04	4.06	4.07
Investment securities (tax equivalent)	3.11	2.51	2.65	2.47	2.49
US Treasury and agency securities (excluding Mortgage-backed securities)		1.82	1.93	1.67	1.62
Mortgage-backed securities	2.36	2.12	2.03	2.10	2.15
All other securities		3.54	4.12	3.57	3.86
Interest-bearing deposits	0.74	0.51	0.49	0.49	0.50
Time deposits of \$250K or more	1.52				
Time deposits < \$250K	1.33				
Other domestic deposits	0.40		0.26	0.25	0.24
Foreign deposits					
Fed funds purchased and repos	1.28	0.66	0.33	0.32	0.35
Other borrowed funds and trading liabilities	2.13	1.98	1.92	1.93	2.16
All interest-bearing funds	0.86	0.69	0.65	0.63	0.63

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	70.04	74.07	71.82	72.16	72.52
Percent of Average Assets					
Total overhead expense	3.50	3.31	3.18	3.25	3.03
Personnel expense	1.95	1.80	1.76	1.77	1.66
Net occupancy expense	0.42	0.38	0.38	0.38	0.37
Other operating expenses	1.13	1.12	1.04	1.03	0.97
Overhead less non-interest income	2.02	2.17	2.08	2.10	2.13
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	67.69	72.59	70.34	70.74	71.11
Personnel expense	38.16	40.34	38.52	39.49	39.18
Net occupancy expense	8.20	8.29	8.24	8.29	8.68
Other operating expenses	21.32	23.67	23.17	22.45	22.73
Total non-interest income	28.03	23.16	23.25	22.59	19.32
Fiduciary activities income	2.72	1.33	1.70	1.15	0.82
Service charges on domestic deposit accounts	4.98	4.51	4.18	4.26	5.00
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	1.46	0.57	0.67	0.72	0.59
Insurance activities revenue	0.40	0.22	0.38	0.71	0.29
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.98	0.71	0.37	0.92	0.41
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	8.11	3.76	4.37	3.96	1.74
Other non-interest income	9.36	8.75	8.96	7.27	7.27
Overhead less non-interest income	39.67	48.59	47.06	47.26	50.84
Applicable income taxes / Pretax net operating income (tax equivalent)	14.90	5.07	17.84	20.50	18.48
Applicable income tax + TE / Pretax net operating income + TE	20.30	13.06	25.47	27.74	25.66

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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	52.44	53.24	52.16	50.87	51.46
Commercial and industrial loans	9.44	8.95	9.19	9.50	7.93
Loans to individuals	1.92	1.46	1.42	1.46	1.90
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00
Agricultural loans	3.24	1.19	1.32	1.65	1.39
Other loans and leases	0.85	1.03	1.04	1.56	0.89
Net loans and leases	67.01	66.71	65.65	66.33	65.73
Debt securities over 1 year	17.97	17.49	20.61	19.54	18.98
Mutual funds and equity securities	0.07	0.07	0.11	0.17	0.08
Subtotal	85.05	84.76	86.13	86.58	85.44
Interest-bearing bank balances	3.51	3.42	3.26	3.10	3.90
Federal funds sold and reverse repos	1.08	0.13	0.31	0.21	0.15
Debt securities 1 year or less	3.01	2.76	1.73	1.55	1.72
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.66	92.34	92.30	92.54	92.29
Non-interest cash and due from depository institutions	1.73	1.45	1.60	1.42	1.67
Other real estate owned	0.22	0.16	0.23	0.18	0.33
All other assets	5.62	6.13	6.00	5.97	5.94
Memoranda					
Short-term investments	7.60	7.02	5.80	5.33	6.52
US Treasury securities	0.47	0.54	0.44	0.46	0.23
US agency securities (excluding Mortgage-backed securities)	4.76	4.45	3.53	4.31	4.31
Municipal securities	6.65	5.69	6.69	5.96	5.33
Mortgage-backed securities	8.59	8.45	10.19	8.83	7.98
Asset-backed securities	0.42	0.16	0.08	0.06	0.04
Other debt securities	0.11	0.26	0.14	0.31	0.27
Loans held-for-sale	0.22	0.31	0.30	0.42	0.19
Loans not held-for-sale	67.69	66.82	66.10	66.50	65.99
Real estate loans secured by 1-4 family	16.95	19.44	17.38	17.97	18.62
Revolving	2.87	2.27	2.20	2.43	2.38
Closed-end, secured by first liens	13.35	16.39	14.36	14.74	15.28
Closed-end, secured by junior liens	0.73	0.62	0.64	0.64	0.64
Commercial real estate loans	30.21	31.11	31.92	29.74	28.22
Construction and land development	4.59	4.64	5.38	4.64	4.34
Multifamily	4.00	3.43	3.08	2.83	2.36
Nonfarm nonresidential	21.62	22.62	23.15	21.69	20.67
Real estate loans secured by farmland	5.28	1.98	1.94	2.15	2.20

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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	76.75	79.25	78.41	76.47	78.39
Real estate loans secured by 1-4 family	25.03	28.39	26.58	26.92	28.43
Revolving	4.20	3.34	3.31	3.57	3.61
Closed-end	20.83	24.88	23.11	23.21	24.46
Commercial real estate loans	44.00	45.95	48.02	44.16	43.12
Construction and land development	6.43	6.78	7.96	6.88	6.54
1-4 family	1.82	2.22	2.26	1.89	1.69
Other	4.61	4.44	5.61	4.82	4.68
Multifamily	5.73	5.15	4.82	4.22	3.54
Nonfarm nonresidential	31.84	33.83	34.83	32.35	31.74
Owner-occupied	14.12	13.90	14.98	14.92	14.79
Other	17.72	19.47	19.42	16.49	16.38
Real estate loans secured by farmland	7.72	3.12	2.98	3.20	3.40
Loans to depository institutions and acceptances of other banks	0.05	0.00	0.00	0.00	0.00
Commercial and industrial loans	14.04	13.28	14.11	14.12	12.10
Loans to individuals	2.96	2.35	2.33	2.36	3.08
Credit card loans	0.03	0.04	0.05	0.07	0.08
Agricultural loans	4.89	2.01	2.11	2.52	2.13
Other loans and leases	1.32	1.61	1.86	2.42	1.37
Loan and Lease Percent of Total Risk Based Capital					
Real estate loans	436.85	495.67	490.02	462.55	468.69
Real estate loans secured by 1-4 family	142.69	181.94	164.95	167.04	165.92
Revolving	23.57	20.74	20.46	22.44	22.28
Closed-end	119.12	160.03	143.02	143.96	141.65
Commercial real estate loans	252.97	288.85	299.33	270.92	263.32
Construction and land development	37.13	42.45	49.82	41.74	41.34
1-4 family	10.53	13.74	14.46	11.35	10.64
Other	26.60	27.72	34.44	29.20	29.67
Multifamily	33.37	32.68	29.09	26.17	21.35
Nonfarm nonresidential	182.47	209.89	215.40	198.10	195.79
Owner-occupied	80.56	87.47	93.52	93.24	92.26
Other	101.92	122.47	121.35	100.63	100.83
Real estate loans secured by farmland	41.19	18.96	19.23	20.34	22.64
Loans to depository institutions and acceptances of other banks	0.30	0.00	0.00	0.00	0.00
Commercial and industrial loans	79.03	85.65	87.01	88.67	77.76
Loans to individuals	16.03	13.73	13.66	13.61	17.73
Credit card loans	0.17	0.27	0.33	0.42	0.48
Agricultural loans	25.14	11.70	13.37	15.80	14.77
Other loans and leases	7.03	9.87	9.62	14.48	9.99
Supplemental					
Non-owner occupied CRE loans / Gross loans	29.99	32.05	32.90	28.39	27.89
Non-owner occupied CRE loans / Total risk based capital	173.03	202.85	204.50	173.12	170.06
Construction and land development loans / Total risk based capital	37.13	42.45	49.82	41.74	41.34
Total CRE loans / Total risk based capital	253.59	290.48	300.45	272.10	264.91

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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	7.60	7.02	5.80	5.33	6.52
Liquid assets	19.47	19.26	20.50	19.45	20.67
Investment securities	21.06	20.94	22.82	21.99	21.44
Net loans and leases	67.01	66.71	65.65	66.33	65.73
Net loans, leases and standby letters of credit	67.50	67.08	66.07	66.73	66.13
Core deposits	74.65	74.60	68.85	68.70	68.79
Noncore funding	12.59	13.03	19.19	19.18	19.04
Time deposits of \$250K or more	4.59	3.45			
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.56	1.14	1.08	1.16	1.07
Secured federal funds purchased	0.15	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.48	1.04	0.79	0.98	0.96
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.86	1.84	2.04	1.67	1.41
Earning assets repriceable in 1 year	33.33	28.99	26.33	27.34	26.73
Interest-bearing liabilities repriceable in 1 year	24.27	20.51	21.69	19.79	20.50
Long-term debt repriceable in 1 year	0.14	0.20	0.70	0.23	0.31
Net assets repriceable in 1 year	8.92	8.10	3.65	6.88	5.49
Other Liquidity and Funding Ratios					
Net noncore funding dependence	5.78	6.80	15.38	15.72	14.13
Net ST noncore funding dependence	0.69	2.54	7.62	7.01	5.19
Short-term investment / ST noncore funding	204.35	134.85	56.72	59.22	70.89
Liquid assets-ST noncore funding / Nonliquid assets	14.90	13.05	11.13	10.35	13.09
Net loans and leases / Total deposits	81.58	80.97	79.37	81.09	80.43
Net loans and leases / Core deposits	89.91	90.19	96.23	98.45	97.28
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	-0.05	-0.66	0.66	0.49
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.92	-1.03	-1.33	1.35	1.69
Structured notes appreciation (depreciation) / T1 cap	-0.03	-0.11	-0.12	-0.16	-0.08
Percent of Investment Securities					
Held-to-maturity securities	1.07	6.15	11.79	13.86	7.91
Available-for-sale securities	98.62	93.85	88.21	86.14	92.09
US Treasury securities	2.25	2.87	3.04	2.49	1.04
US agency securities (excluding Mortgage-backed securities)	28.67	23.22	18.93	22.63	20.85
Municipal securities	24.36	23.53	26.15	25.47	24.28
Mortgage-backed securities	40.67	41.53	44.72	41.35	40.31
Asset-backed securities	2.74	0.69	0.42	0.34	0.18
Other debt securities	0.96	1.64	0.88	1.48	1.38
Mutual funds and equity securities	0.35	0.74	0.93	1.18	0.45
Debt securities 1 year or less	16.01	13.12	7.81	8.24	8.50
Debt securities 1 to 5 years	36.37	26.57	29.11	31.40	26.86
Debt securities over 5 years	47.24	57.91	61.09	56.04	60.78
Pledged securities	54.45	48.55	47.32	47.86	45.07
Structured notes, fair value	2.80	0.29	0.35	0.58	1.49
Percent Change from Prior Like Quarter					
Short-term investments	39.53	13.56	51.61	14.62	9.43
Investment securities	4.41	-1.12	-1.19	0.44	-0.96
Core deposits	3.67	11.08	4.64	4.93	4.63
Noncore funding	13.43	-31.85	4.19	6.73	1.31

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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)	13.26	12.11	12.13	13.19	12.02
Standby letters of credit	0.49	0.35	0.42	0.37	0.34
Commercial and similar letters of credit	0.30	0.00	0.01	0.00	0.00
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	1.48	1.81	1.49	1.58	0.70
Interest rate contracts	1.48	1.81	1.49	1.58	0.69
Interest rate futures and forward contracts	0.29	0.24	0.22	0.26	0.09
Written options contracts (interest rate)	0.38	0.50	0.24	0.25	0.09
Purchased options contracts (interest rate)	0.21	0.00	0.15	0.03	0.00
Interest rate swaps	0.60	0.53	0.25	0.40	0.17
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)	20.08	18.64	18.90	20.62	19.24

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Derivatives Analysis

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Percent of Notional Amount					
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
Futures and forwards	28.01	36.19	30.34	32.33	32.88
Written options	39.38	21.07	23.64	26.54	31.77
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	39.38	21.07	23.64	26.54	31.22
Purchased options	3.70	0.00	8.63	5.01	0.12
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	3.70	0.00	8.63	5.01	0.02
Swaps	28.91	38.05	29.40	33.33	31.93
Held for trading	14.29	2.58	1.00	0.82	1.56
Interest rate contracts	14.29	2.58	1.00	0.82	1.56
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	85.71	92.29	99.00	99.18	98.44
Interest rate contracts	85.71	92.29	99.00	99.13	88.97
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
Derivative contracts (excluding futures and FX 14 days or less)	54.50	76.57	72.67	73.99	63.47
One year or less	34.79	50.11	31.08	37.41	31.36
Over 1 year to 5 years	3.81	13.68	18.47	11.97	8.31
Over 5 years	15.90	4.45	19.66	22.02	11.24
Gross negative fair value (absolute value)	0.55	0.43	0.69	1.30	1.12
Gross positive fair value	0.96	0.82	1.10	0.96	0.64
Percent of Tier 1 Capital					
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
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	0.01	0.00	0.01	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	0.08	0.11	0.09	0.11
Provision for loan and lease losses / Average loans and leases	0.21	0.12	0.17	0.14	0.17
Provision for loan and lease losses / Net losses	670.99	190.96	209.58	112.93	124.03
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.23	1.30	1.28	1.43
Allowance for loan and lease losses / Total loans and leases	1.36	1.22	1.29	1.27	1.42
Allowance for loan and lease losses / Net loans and leases losses (X)	34.74	16.34	24.27	20.91	14.50
Allowance for loan and lease losses / Nonaccrual assets	160.10	171.95	215.84	246.90	232.08
ALLL/90+ days past due + nonaccrual loans and leases	148.12	165.05	176.34	204.56	206.73
Gross loan and lease losses / Average loans and leases	0.19	0.17	0.21	0.20	0.29
Recoveries / Average loans and leases	0.11	0.07	0.08	0.09	0.10
Net losses / Average loans and leases	0.08	0.11	0.13	0.12	0.19
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	93.01	54.55	46.10	51.82	30.59
Earnings coverage of net losses (X)	-8.84	13.30	28.15	24.15	15.37
Net Loan and Lease Losses By Type					
Real estate loans	0.05	0.05	0.07	0.06	0.13
Real estate loans secured by 1-4 family	0.08	0.06	0.10	0.07	0.14
Revolving	0.17	0.03	0.12	0.09	0.11
Closed-end	0.09	0.07	0.10	0.08	0.14
Commercial real estate loans	0.04	0.03	0.04	0.03	0.12
Construction and land development	1.50	-0.04	-0.02	-0.28	0.09
1-4 family	0.00	0.00	-0.01	0.00	0.00
Other	1.50	-0.04	-0.01	-0.30	0.06
Multifamily	-0.27	0.00	0.04	0.02	0.02
Nonfarm nonresidential	0.00	0.04	0.05	0.05	0.12
Owner-occupied	0.00	0.01	0.04	0.05	0.05
Other	0.01	0.02	0.01	0.01	0.05
Real estate loans secured by farmland	0.00	0.00	0.18	0.02	0.00
Commercial and industrial loans	0.26	0.25	0.25	0.18	0.27
Loans to individuals	0.73	1.08	0.56	0.75	0.69
Credit card loans	1.50	0.70	1.43	2.56	1.47
Agricultural loans	-0.16	0.01	0.03	-0.01	0.00
Loans to foreign governments and institutions					0.00
Other loans and leases	0.26	0.16	2.48	1.03	0.48

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	0.55	0.59	0.54	0.53	0.63
90+ days past due loans and leases	0.09	0.06	0.06	0.08	0.05
Nonaccrual loans and leases	1.19	0.84	0.93	0.89	1.12
90+ days past due and nonaccrual loans and leases	1.28	0.92	1.05	1.03	1.21
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	0.29	0.15	0.23	0.24	0.29
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	0.55	0.59	0.54	0.53	0.63
90+ days past due assets	0.09	0.06	0.06	0.08	0.05
Nonaccrual assets	1.21	0.86	0.94	0.91	1.13
30+ days past due and nonaccrual assets	1.85	1.56	1.63	1.60	1.91
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.86	0.62	0.69	0.71	0.80
90+ past due and nonaccrual assets + other real estate owned	1.08	0.82	0.93	0.95	1.18
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total Assets	1.40	1.09	1.33	1.33	1.63
Allowance for loan and leases losses	155.41	142.70	162.05	170.57	179.62
Equity cap + allowance for loan and lease losses	12.09	10.24	12.94	12.18	15.13
Tier 1 cap + allowance for loan and lease losses	11.46	10.25	12.83	12.07	14.65
Loans and Leases + other real estate owned	2.08	1.60	2.05	1.93	2.50

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.54	0.52	0.52	0.56	0.62
	90+ days past due	0.06	0.03	0.05	0.08	0.04
	Nonaccrual	1.37	0.93	0.75	0.92	1.23
Commercial and industrial	30-89 days past due	0.51	0.58	0.31	0.34	0.34
	90+ days past due	0.02	0.02	0.02	0.01	0.01
	Nonaccrual	1.11	0.56	1.10	0.90	0.71
Individuals	30-89 days past due	1.14	0.92	0.63	0.72	0.85
	90+ days past due	0.65	0.33	0.03	0.03	0.05
	Nonaccrual	0.25	0.14	0.26	0.50	0.25
Depository institution loans	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
Agricultural	30-89 days past due	0.55	0.21	0.04	0.07	0.04
	90+ days past due	0.06	0.00	0.00	0.00	0.00
	Nonaccrual	0.42	0.30	0.14	0.08	0.04
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	6.00	0.25	0.45	0.29	0.29
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.00	0.53	0.10	0.05

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: 4
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	0.96	0.91	0.79	0.84	0.95
	90+ days past due	0.08	0.04	0.05	0.08	0.06
	Nonaccrual	1.08	0.97	0.83	0.91	1.16
Revolving	30-89 days past due	0.82	0.50	0.35	0.42	0.37
	90+ days past due	0.05	0.01	0.03	0.02	0.00
	Nonaccrual	0.26	0.25	0.39	0.44	0.40
Closed-End	30-89 days past due	1.03	0.96	0.86	0.91	0.93
	90+ days past due	0.09	0.04	0.05	0.08	0.06
	Nonaccrual	1.20	1.08	0.83	0.97	1.26
Junior Lien	30-89 days past due	0.08	0.03	0.05	0.02	0.04
	90+ days past due	0.02	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.03	0.03	0.04	0.06
Commercial real estate	30-89 days past due	0.19	0.25	0.29	0.32	0.37
	90+ days past due	0.00	0.02	0.03	0.03	0.02
	Nonaccrual	1.33	0.74	0.66	0.83	1.26
Construction and development	30-89 days past due	0.26	0.29	0.19	0.30	0.23
	90+ days past due	0.02	0.00	0.01	0.01	0.00
	Nonaccrual	1.34	0.40	0.53	0.97	1.70
1-4 family	30-89 days past due	0.20	0.09	0.04	0.17	0.03
	90+ days past due	0.02	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.04	0.03	0.10	0.06
Other	30-89 days past due	0.06	0.15	0.11	0.09	0.12
	90+ days past due	0.00	0.00	0.01	0.01	0.00
	Nonaccrual	1.12	0.33	0.43	0.67	1.41
Multifamily	30-89 days past due	0.00	0.04	0.09	0.51	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.62	0.29	0.26	0.10	0.18
Nonfarm non-residential	30-89 days past due	0.19	0.26	0.32	0.26	0.36
	90+ days past due	0.00	0.03	0.04	0.04	0.01
	Nonaccrual	1.39	0.81	0.74	0.87	1.12
Owner occupied	30-89 days past due	0.15	0.16	0.21	0.16	0.19
	90+ days past due	0.00	0.02	0.03	0.01	0.00
	Nonaccrual	0.47	0.53	0.41	0.45	0.52
Other	30-89 days past due	0.03	0.06	0.12	0.06	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.92	0.26	0.30	0.34	0.47
Farmland	30-89 days past due	1.01	0.61	0.69	0.17	0.21
	90+ days past due	0.07	0.00	0.00	0.01	0.00
	Nonaccrual	1.08	0.91	1.99	0.68	0.55
Credit card	30-89 days past due	1.67	1.32	0.99	1.73	0.98
	90+ days past due	0.52	0.33	0.04	0.14	0.22
	Nonaccrual	0.00	0.00	0.01	0.06	0.02

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

BHCPR PEER GROUP DATAPeer Group: 4
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	12.12	12.67	12.36	12.68	
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	
Tier 1 capital, column A	15.14	14.06	13.87	14.11	
Tier 1 capital, column B	0.00	0.00	0.00	0.00	
Total capital, column A	16.27	15.62	15.26	15.42	
Total capital, column B	0.00	0.00	0.00	0.00	
Tier 1 leverage	11.39	9.99	10.01	10.24	

BHCPR PEER GROUP DATA

Peer Group: 4
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	0.04	0.01	0.01	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.00	50.00	72.64	43.48	34.78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50.00	50.00	27.36	56.52	65.22
Seperate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.40	0.22	0.38	0.71	0.29
Premium income / Insurance activities revenue	0.22	0.10	0.07	0.00	0.11
Credit related premium income / Total premium income	77.78	76.32	40.00	78.33	40.25
Other premium income / Total premium income	22.22	23.68	60.00	21.67	59.75
Insurance underwriting net income / Consolidated net income	0.66	0.01	0.11	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	48.30	68.43	43.57	29.71	24.66
Insurance net income (L/H) / Equity (L/H)	1.07	1.91	1.41	0.87	0.83
Insurance benefits, losses, expenses / Insurance premiums	125.00	47.37	45.56	111.67	290.65
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	4.74
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.95
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	10.78	15.83	14.16	13.80	11.88
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: 4
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	0.00
Cost: Interest-bearing deposits					
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					0.00
Growth Rates					
Net loans and leases	-15.64	-21.39	310.95	-5.91	-8.55
Total selected assets	-9.67	-17.61	26.66	-11.54	-20.05
Deposits					

BHCPR PEER GROUP DATA

 Peer Group: 4
 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	10.07	8.73	8.93	8.89	8.12
Bank net income / Average equity investment in banks	10.28	9.51	9.03	9.46	9.00
Nonbank net income / Average equity investment in nonbanks	11.65	0.41	2.25	5.86	3.91
Sub BHCs net income / Average equity investment in sub BHCs		8.02	11.80	6.21	5.70
Bank net income / Parent net income	105.39	111.48	96.36	104.70	105.87
Nonbank net income / Parent net income	6.10	0.50	1.20	1.27	0.29
Sub BHCs net income / Parent net income		100.11	106.41	100.65	96.36
Leverage					
Total liabilities / Equity capital	11.97	15.69	17.40	13.96	11.45
Total debt / Equity capital	0.77	4.13	3.68	2.79	2.53
Total debt + NP to subs that issued trust preferred / Equity capital	10.32	14.33	15.18	11.74	9.89
Total debt + Loans guaranteed for affiliate / Equity capital	0.77	4.15	3.70	2.80	2.54
Total debt / Equity capital - excess over fair value	0.78	4.14	3.69	2.80	2.54
Long-term debt / Equity capital	0.77	3.57	3.40	2.35	1.99
Short-term debt / Equity capital	0.00	0.14	0.19	0.09	0.13
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	0.25	0.03	0.10	0.09	0.02
Long-term debt / Consolidated long-term debt	2.46	8.79	8.33	6.95	8.96
Double Leverage					
Equity investment in subs / Equity capital	107.47	111.76	113.30	108.82	107.31
Total investment in subs / Equity capital	107.47	112.01	113.55	109.28	107.63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					100.29
Total investment in subs / Equity cap, Qual TPS + other PS in T1					100.59
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.81	1.40	1.11	0.87	0.72
Equity investment in subs - equity cap / Net income-div (X)	1.84	3.37	2.14	2.74	2.84
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	131.65	101.12	106.67	127.31	126.92
Cash flow from operations + noncash + op exchange / Op exchange + div	192.06	92.76	99.26	108.84	128.06
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	114.07	103.50	90.41	121.81	114.14
Pretax operating income + interest expenses / Interest expense	3,303.43	6,214.44	2,206.21	5,804.08	3,948.53
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,746.43	643.72	794.66	1,596.43	1,154.20
Dividends + interest from subs / Interest expenses + dividends	197.14	98.97	136.19	155.85	145.80
Fees + other income from subs / Salary + other expenses	17.76	8.35	7.33	7.13	3.50
Net income / Current part of long-term debt + preferred dividends (X)		14.68	99.31	31.58	30.98
Other Ratios					
Net assets repriceable in 1 year / Total assets	-4.02	-1.91	-0.79	-0.03	0.29
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	0.00	100.00	0.00	50.00	9.52
Total	0.00	100.00	0.00	50.00	9.52
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	0.02	0.02	0.00	0.00
To subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.02	0.02	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.24	0.19	0.32	0.30	0.12
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: 4
 Date: 12/31/2018

Parent Company Analysis - Part 2

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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	71.91	86.65	79.53	76.14	65.30
Dividends paid / Net income	20.34	33.23	25.48	24.75	24.27
Net income - dividends / Average equity	7.97	6.50	6.77	6.69	6.13
Percent of Dividends Paid					
Dividends from bank subsidiaries	172.30	125.32	150.16	170.21	148.57
Dividends from nonbank subsidiaries	26.02	0.70	0.26	1.49	0.29
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	198.32	133.34	153.14	176.22	154.44
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	31.81	36.01	36.90	35.98	37.36
Interest income from bank subsidiaries	0.11	0.04	0.02	0.06	0.01
Mortgage and service fees from bank subsidiaries	6.73	2.40	1.68	0.47	0.11
Other income from bank subsidiaries	0.15	0.11	0.12	0.10	0.01
Operating income from bank subsidiaries	38.79	40.90	40.21	38.17	39.22
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	5,044.22	56.89	210.66	73.21	67.58
Interest income from nonbank subsidiaries	0.00	0.00	1.35	0.09	0.03
Mortgage and serv 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	1.46	0.00
Operating income from nonbank subsidiaries	5,044.22	56.89	212.00	112.49	82.79
Percent of Subsidiary BHCs' Net Income					
Dividends from subsidiary BHCs		35.84	0.00	13.52	3.30
Interest income from subsidiary BHCs		0.00	0.00	0.00	0.00
Mortgage and service fees from subsidiary BHCs		0.00	0.00	0.00	0.00
Other income from subsidiary BHCs		0.00	0.00	0.00	0.00
Operating income from subsidiary BHCs		35.84	0.00	13.52	3.83
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	65.04	69.02	69.74	70.89	73.76
Interest income from bank subsidiaries	0.60	0.51	2.07	0.20	0.11
Mortgage and service fees from bank subsidiaries	8.11	4.28	2.52	0.92	0.25
Other income from bank subsidiaries	0.61	0.30	0.25	0.13	0.02
Operating income from bank subsidiaries	74.37	78.65	79.33	79.84	81.85
Dividends from nonbank subsidiaries	16.08	4.47	3.28	1.48	0.48
Interest income from nonbank subsidiaries	8.71	0.34	0.00	0.01	0.01
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	0.01	0.14	0.00
Operating income from nonbank subsidiaries	24.79	8.72	3.71	3.68	2.00
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	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt		18,756.47	948.11	1,060.38	992.77
Loans and advances from subsidiaries / Total debt	120.50	7,312.09	616.12	170.19	109.89

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 4
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									11
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.67	2.82	2.89	3.14	3.75	4.05	4.25	4.57	11
+ Non-interest income	1.47	0.66	0.78	1.01	1.34	1.70	2.20	2.72	11
- Overhead expense	3.50	2.67	2.74	2.87	3.32	3.68	4.50	5.07	11
- Provision for loan and lease losses	0.12	-0.11	-0.04	0.04	0.10	0.15	0.15	0.42	11
+ Securities gains (losses)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	11
+ Other tax equivalent adjustments	-0.07	-0.46	0.00	0.00	0.00	0.00	0.08	0.08	11
= Pretax net operating income (tax equivalent)	1.46	0.57	0.65	1.24	1.45	1.80	1.86	2.23	11
Net operating income	1.15	0.49	0.49	0.97	1.09	1.33	1.86	1.90	11
Net income	1.15	0.49	0.49	0.97	1.09	1.33	1.86	1.90	11
Net income (sub-chapter S adjusted)	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.60	3.72	3.81	4.02	4.80	5.04	5.25	5.37	11
Interest expense	0.68	0.37	0.48	0.60	0.62	0.84	0.99	0.99	11
Net interest income (tax equivalent)	3.92	2.93	3.04	3.42	3.99	4.30	4.59	4.91	11
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.08	-0.21	-0.13	0.00	0.03	0.14	0.23	0.40	11
Earnings coverage of net losses (X)	-8.84	-292.30	-17.20	1.80	17.53	62.51	123.11	154.68	11
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.08	1.10	1.14	1.22	1.33	1.62	2.14	11
Allowance for loan and lease losses / Total loans and leases	1.36	1.08	1.10	1.14	1.22	1.32	1.60	2.13	11
Nonaccrued loans and leases + ORE / Loans and leases + ORE	1.48	0.38	0.44	0.83	1.42	2.17	2.51	2.63	11
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.55	0.10	0.15	0.29	0.50	0.62	0.94	1.31	11
Liquidity and Funding									
Net noncore funding dependence	5.78	-4.77	-1.11	1.92	8.29	9.59	11.35	12.78	11
Net short-term noncore funding dependence	0.69	-9.48	-9.34	-4.48	3.06	6.30	8.23	8.43	11
Net loans and leases / Total assets	67.01	50.22	50.32	64.39	67.66	73.64	77.70	78.86	11
Capitalization									
Tier 1 leverage ratio	11.39	10.22	10.34	10.54	10.70	11.75	13.47	13.75	11
Equity capital / Total assets	10.97	8.72	9.32	9.95	11.09	12.36	12.62	12.78	11
Equity capital + minority interest / Total assets	10.97	8.72	9.32	9.95	11.09	12.36	12.62	12.78	11
Tier 1 common equity capital / Total risk-weighted assets	12.12	3.73	6.24	11.59	14.25	14.86	15.12	15.40	11
Net Loans and leases / Equity capital (X)	6.17	5.31	5.36	5.40	5.85	6.54	6.98	7.90	11
Cash dividends / Net income	20.34	0.00	0.00	15.27	20.79	27.18	34.52	39.24	11
Cash dividends / Net income (sub-chapter S adjusted)	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	1
Retained earnings / Average equity capital	7.97	4.87	6.23	7.45	8.06	9.15	9.72	10.36	11
Growth Rates									
Assets	3.91	-5.68	-1.37	0.99	5.36	7.53	8.89	11.15	11
Equity capital	5.58	-1.44	3.34	5.16	6.55	7.38	7.95	9.79	11
Net loans and leases	3.48	-9.96	-5.88	1.31	4.93	7.06	12.23	13.05	11
Noncore funding	13.43	-31.79	-22.98	-3.81	16.08	31.73	52.63	53.33	11
Parent Company Ratios									
Short-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Long-term debt / Equity capital	0.77	0.00	0.00	0.00	0.00	0.00	3.71	4.25	11
Equity investment in subs / Equity capital	107.47	95.91	96.38	98.19	103.39	114.65	123.01	127.05	11
Cash FR op + noncash + op expenses / Op expenses + dividends	192.06	91.40	96.68	101.51	108.15	162.61	242.08	529.48	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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)	4.31	3.52	3.58	3.77	4.51	4.71	4.87	5.00	11
Less: Interest expense	0.64	0.35	0.46	0.56	0.57	0.79	0.93	0.94	11
Equals: Net interest income (tax equivalent)	3.67	2.82	2.89	3.14	3.75	4.05	4.25	4.57	11
Plus: Non-interest income	1.47	0.66	0.78	1.01	1.34	1.70	2.20	2.72	11
Equals: adjusted operating income (tax equivalent)	5.14	4.49	4.53	4.66	4.76	5.15	6.02	6.75	11
Less: Overhead Expense	3.50	2.67	2.74	2.87	3.32	3.68	4.50	5.07	11
Less: Provision for loan and lease losses	0.12	-0.11	-0.04	0.04	0.10	0.15	0.15	0.42	11
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	11
Plus: Realized Gains / Losses on available-for-sale securities	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	11
Plus: other tax equivalent adjustments	-0.07	-0.46	0.00	0.00	0.00	0.00	0.08	0.08	11
Equals: Pretax net operating income (tax equivalent)	1.46	0.57	0.65	1.24	1.45	1.80	1.86	2.23	11
Less: Applicable income taxes (tax equivalent)	0.31	0.00	0.00	0.20	0.28	0.47	0.51	0.58	11
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Equals: Net operating income	1.15	0.49	0.49	0.97	1.09	1.33	1.86	1.90	11
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Equals: Net income	1.15	0.49	0.49	0.97	1.09	1.33	1.86	1.90	11
Memo: Net income (last four quarters)	1.15	0.49	0.49	0.97	1.09	1.33	1.86	1.90	11
Net income-BHC and noncontrolling (minority) interest	1.15	0.49	0.49	0.97	1.09	1.33	1.86	1.90	11
Margin Analysis									
Average earning assets / Average assets	93.78	91.99	92.37	92.87	93.32	94.54	95.07	96.21	11
Average interest-bearing funds / Average assets	73.85	66.51	68.90	71.22	74.53	76.35	80.68	80.71	11
Interest income (tax equivalent) / Average earning assets	4.60	3.72	3.81	4.02	4.80	5.04	5.25	5.37	11
Interest expense / Average earning assets	0.68	0.37	0.48	0.60	0.62	0.84	0.99	0.99	11
Net interest income (tax equivalent) / Average earning assets	3.92	2.93	3.04	3.42	3.99	4.30	4.59	4.91	11
Yield or Cost									
Total loans and leases (tax equivalent)	5.19	4.46	4.48	4.71	5.19	5.58	5.67	5.86	11
Interest-bearing bank balances	1.79	0.98	1.37	1.56	1.78	2.04	2.44	2.62	11
Fed funds sold and reverse repos	1.57	0.37	0.73	1.50	1.76	1.79	2.05	2.42	10
Trading assets									
Total earning assets	4.43	3.68	3.79	3.91	4.48	4.93	5.04	5.27	11
Investment securities (tax equivalent)	3.11	2.07	2.19	2.34	2.50	2.89	4.30	6.07	11
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.36	2.08	2.10	2.14	2.27	2.57	2.71	2.84	10
All other securities									
Interest-bearing deposits	0.74	0.41	0.49	0.56	0.70	0.87	1.12	1.14	11
Time deposits of \$250K or more	1.52	0.75	1.21	1.34	1.45	1.68	1.91	2.33	11
Time deposits < \$250K	1.33	0.75	0.77	1.02	1.37	1.63	1.86	1.91	11
Other domestic deposits	0.40	0.25	0.30	0.33	0.39	0.47	0.56	0.58	11
Foreign deposits									
Fed funds purchased and repos	1.28	0.17	0.20	0.51	1.11	2.19	2.44	2.45	10
Other borrowed funds and trading liabilities	2.13	1.58	1.65	1.95	2.15	2.28	2.58	2.66	10
All interest-bearing funds	0.86	0.51	0.64	0.72	0.77	1.09	1.19	1.21	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Overhead expenses / Net Interest Income + non-interest income	70.04	56.44	57.65	60.59	69.61	75.27	88.43	89.63	11
Percent of Average Assets									
Total overhead expense	3.50	2.67	2.74	2.87	3.32	3.68	4.50	5.07	11
Personnel expense	1.95	1.61	1.67	1.75	1.89	2.03	2.41	2.47	11
Net occupancy expense	0.42	0.26	0.26	0.28	0.39	0.45	0.64	0.73	11
Other operating expenses	1.13	0.74	0.75	0.79	0.93	1.07	1.73	2.24	11
Overhead less non-interest income	2.02	1.30	1.56	1.75	2.20	2.34	2.40	2.48	11
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	67.69	56.42	57.63	59.37	67.92	72.31	75.27	83.04	11
Personnel expense	38.16	32.14	32.20	35.32	39.18	39.91	40.99	44.98	11
Net occupancy expense	8.20	5.41	5.44	5.77	6.52	8.50	13.36	15.03	11
Other operating expenses	21.32	15.42	15.48	16.69	17.75	21.85	34.94	35.87	11
Total non-interest income	28.03	14.26	17.30	18.65	26.64	36.49	43.15	43.81	11
Fiduciary activities income	2.72	0.00	0.00	0.00	0.00	1.20	4.02	13.78	11
Service charges on domestic deposit accounts	4.98	1.53	1.92	2.96	4.73	7.32	7.91	8.33	11
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Investment banking fees and commissions	1.46	0.00	0.00	0.00	0.26	2.70	4.19	4.66	11
Insurance activities revenue	0.40	0.00	0.00	0.00	0.03	0.26	0.32	1.88	11
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Net servicing fees	0.98	0.00	0.00	0.04	0.23	1.83	2.20	2.65	11
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Net gain (loss) - sales of loans, OREO, and other assets	8.11	0.13	0.39	1.27	3.99	9.91	22.58	27.37	11
Other non-interest income	9.36	3.22	4.25	6.44	7.83	8.71	10.61	21.73	11
Overhead less non-interest income	39.67	27.02	32.11	35.28	40.33	46.37	46.43	49.99	11
Applicable income taxes / Pretax net operating income (tax equivalent)	14.90	-0.36	0.08	9.36	18.20	19.77	25.22	25.73	11
Applicable income tax + TE / Pretax net operating income + TE	20.30	-0.36	0.08	19.28	25.27	26.41	27.00	29.37	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	52.44	36.79	36.96	42.82	47.66	64.73	68.72	70.04	11
Commercial and industrial loans	9.44	3.77	4.62	6.01	7.95	10.99	12.57	19.22	11
Loans to individuals	1.92	0.15	0.24	0.63	1.27	2.56	4.68	5.20	11
Loans to depository institutions and acceptances of other banks	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.18	11
Agricultural loans	3.24	0.00	0.00	0.02	1.13	4.67	7.10	11.86	11
Other loans and leases	0.85	0.01	0.02	0.39	0.82	1.28	1.40	1.79	11
Net loans and leases	67.01	50.22	50.32	64.39	67.66	73.64	77.70	78.86	11
Debt securities over 1 year	17.97	4.14	5.49	10.09	19.84	22.19	35.78	36.01	11
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.01	0.07	0.28	0.30	11
Subtotal	85.05	81.35	82.81	83.59	85.52	86.31	88.63	88.66	11
Interest-bearing bank balances	3.51	0.31	0.34	0.91	3.08	6.23	6.97	8.03	11
Federal funds sold and reverse repos	1.08	0.00	0.00	0.00	0.05	0.88	1.80	4.96	11
Debt securities 1 year or less	3.01	0.85	1.51	1.89	2.73	3.71	5.69	6.15	11
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Total earning assets	92.66	90.46	91.31	91.98	92.40	93.09	93.62	95.52	11
Non-interest cash and due from depository institutions	1.73	0.70	0.97	1.36	1.85	2.03	2.25	2.74	11
Other real estate owned	0.22	0.01	0.01	0.03	0.08	0.33	0.51	0.62	11
All other assets	5.62	2.81	3.47	5.48	5.62	6.26	7.11	7.83	11
Memoranda									
Short-term investments	7.60	2.92	3.15	5.04	6.96	9.31	13.01	13.06	11
US Treasury securities	0.47	0.00	0.00	0.00	0.00	0.10	2.18	2.47	11
US agency securities (excluding Mortgage-backed securities)	4.76	0.34	0.67	1.25	1.59	6.78	10.30	15.00	11
Municipal securities	6.65	0.01	0.03	0.21	3.45	10.41	17.17	19.35	11
Mortgage-backed securities	8.59	0.63	1.27	4.46	9.65	13.41	15.16	15.49	11
Asset-backed securities	0.42	0.00	0.00	0.00	0.00	0.86	1.32	1.37	11
Other debt securities	0.11	0.00	0.00	0.00	0.00	0.04	0.15	0.57	11
Loans held-for-sale	0.22	0.00	0.00	0.02	0.11	0.35	0.63	0.64	11
Loans not held-for-sale	67.69	50.96	51.70	65.20	68.12	74.40	78.34	79.63	11
Real estate loans secured by 1-4 family	16.95	10.07	10.57	13.18	17.46	20.60	21.06	22.87	11
Revolving	2.87	0.76	1.53	1.81	2.40	3.80	5.11	5.45	11
Closed-end, secured by first liens	13.35	6.78	6.91	9.22	14.08	15.12	20.97	20.98	11
Closed-end, secured by junior liens	0.73	0.11	0.15	0.22	0.54	1.20	1.57	1.64	11
Commercial real estate loans	30.21	14.57	16.13	20.85	29.07	38.54	47.66	48.86	11
Construction and land development	4.59	0.61	1.22	1.87	3.23	5.67	11.26	12.29	11
Multifamily	4.00	1.23	1.46	1.82	2.31	3.67	10.11	11.67	11
Nonfarm nonresidential	21.62	11.04	11.78	15.31	19.19	27.58	34.42	34.43	11
Real estate loans secured by farmland	5.28	0.02	0.04	0.42	4.74	7.79	10.02	15.47	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	76.75	59.31	59.47	69.59	74.61	87.10	89.91	92.42	11
Real estate loans secured by 1-4 family	25.03	15.22	15.58	20.98	25.16	30.08	31.45	33.67	11
Revolving	4.20	1.26	2.51	2.90	4.64	5.05	6.31	7.50	11
Closed-end	20.83	11.49	13.07	16.07	20.29	25.41	29.09	30.84	11
Commercial real estate loans	44.00	22.41	27.85	34.64	43.47	52.46	61.81	63.82	11
Construction and land development	6.43	1.11	2.21	3.18	4.68	8.68	14.33	15.39	11
1-4 family	1.82	0.24	0.49	0.54	0.93	2.58	3.58	4.60	11
Other	4.61	0.69	1.38	2.12	3.56	6.10	10.75	10.79	11
Multifamily	5.73	1.80	2.29	2.60	3.84	5.73	12.87	15.57	11
Nonfarm nonresidential	31.84	16.43	19.40	23.52	34.17	41.55	42.52	45.04	11
Owner-occupied	14.12	7.09	7.66	11.37	16.15	17.17	18.32	18.79	11
Other	17.72	7.01	7.08	11.27	16.13	24.60	25.49	27.36	11
Real estate loans secured by farmland	7.72	0.03	0.06	0.62	9.34	10.81	14.53	20.92	11
Loans to depository institutions and acceptances of other banks	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.27	11
Commercial and industrial loans	14.04	5.90	7.77	9.14	10.60	15.60	19.68	28.91	11
Loans to individuals	2.96	0.29	0.47	0.87	1.98	3.56	8.60	8.82	11
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.15	11
Agricultural loans	4.89	0.00	0.00	0.02	1.51	9.13	10.29	15.99	11
Other loans and leases	1.32	0.02	0.03	0.50	1.34	1.92	2.26	2.84	11
Loan and Lease Percent of Total Risk Based Capital									
Real estate loans	436.85	315.92	324.16	351.73	398.74	521.50	578.92	585.88	11
Real estate loans secured by 1-4 family	142.69	80.61	83.91	109.79	143.52	169.18	185.17	208.11	11
Revolving	23.57	7.17	14.34	15.46	21.18	27.68	39.52	45.37	11
Closed-end	119.12	57.23	62.87	88.39	117.14	133.73	181.70	195.79	11
Commercial real estate loans	252.97	119.84	151.39	177.14	259.29	318.74	387.11	399.12	11
Construction and land development	37.13	5.33	10.66	15.31	28.89	48.89	81.77	92.37	11
1-4 family	10.53	1.10	2.21	2.90	5.99	14.46	20.42	27.81	11
Other	26.60	3.58	7.16	10.95	22.90	34.43	61.35	64.56	11
Multifamily	33.37	9.52	12.25	15.87	21.28	33.83	73.41	93.78	11
Nonfarm nonresidential	182.47	89.74	109.50	123.16	168.34	241.83	273.26	285.12	11
Owner-occupied	80.56	38.80	43.71	56.68	80.52	109.03	114.40	115.49	11
Other	101.92	34.90	36.09	65.11	92.04	143.01	164.13	173.35	11
Real estate loans secured by farmland	41.19	0.15	0.31	3.77	43.15	62.76	81.99	112.04	11
Loans to depository institutions and acceptances of other banks	0.30	0.00	0.00	0.00	0.00	0.00	0.00	1.64	11
Commercial and industrial loans	79.03	32.84	40.56	52.13	64.20	82.06	105.16	167.97	11
Loans to individuals	16.03	1.44	2.25	5.09	10.58	20.37	41.01	45.82	11
Credit card loans	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.91	11
Agricultural loans	25.14	0.00	0.00	0.15	8.61	42.51	58.06	85.45	11
Other loans and leases	7.03	0.14	0.18	2.89	7.72	9.82	11.47	14.86	11
Supplemental									
Non-owner occupied CRE loans / Gross loans	29.99	13.06	15.66	21.27	29.76	40.62	44.41	45.96	11
Non-owner occupied CRE loans / Total risk based capital	173.03	64.46	74.53	120.92	142.71	245.24	278.18	287.46	11
Construction and land development loans / Total risk based capital	37.13	5.33	10.66	15.31	28.89	48.89	81.77	92.37	11
Total CRE loans / Total risk based capital	253.59	119.84	151.39	177.60	259.29	321.66	387.11	399.12	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	7.60	2.92	3.15	5.04	6.96	9.31	13.01	13.06	11
Liquid assets	19.47	11.44	14.18	15.06	16.14	21.58	25.20	32.95	11
Investment securities	21.06	4.99	7.00	13.72	22.05	25.61	38.42	38.51	11
Net loans and leases	67.01	50.22	50.32	64.39	67.66	73.64	77.70	78.86	11
Net loans, leases and standby letters of credit	67.50	50.34	50.43	64.60	68.39	73.90	79.00	79.62	11
Core deposits	74.65	67.17	67.49	70.53	76.31	77.37	77.86	81.52	11
Noncore funding	12.59	5.29	8.28	9.50	11.30	17.71	19.26	20.10	11
Time deposits of \$250K or more	4.59	1.68	1.91	2.57	4.42	5.87	7.01	8.38	11
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Federal funds purchased and repos	1.56	0.00	0.00	0.00	0.44	1.88	2.25	5.88	11
Secured federal funds purchased	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.81	11
Net federal funds purchased (sold)	0.48	-3.08	-0.28	-0.16	0.00	0.94	2.21	4.97	11
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other borrowings w/remaining maturity of 1 year or less	1.86	0.00	0.00	0.00	0.84	1.88	4.47	7.12	11
Earning assets repriceable in 1 year	33.33	20.14	20.47	23.88	29.96	42.95	44.47	50.27	11
Interest-bearing liabilities repriceable in 1 year	24.27	9.12	9.56	13.16	13.97	26.58	59.73	62.70	11
Long-term debt repriceable in 1 year	0.14	0.00	0.00	0.00	0.00	0.00	0.48	0.78	11
Net assets repriceable in 1 year	8.92	-27.86	-15.26	2.40	9.78	22.67	34.23	38.33	11
Other Liquidity and Funding Ratios									
Net noncore funding dependence	5.78	-4.77	-1.11	1.92	8.29	9.59	11.35	12.78	11
Net ST noncore funding dependence	0.69	-9.48	-9.34	-4.48	3.06	6.30	8.23	8.43	11
Short-term investment / ST noncore funding	204.35	29.32	31.73	47.53	83.54	210.96	608.95	696.31	11
Liquid assets-ST noncore funding / Nonliquid assets	14.90	6.52	6.77	7.84	12.27	15.41	18.87	34.27	11
Net loans and leases / Total deposits	81.58	61.68	63.81	75.88	83.04	91.38	92.49	95.42	11
Net loans and leases / Core deposits	89.91	69.19	72.80	83.57	91.30	99.73	100.89	103.98	11
Held-to-maturity securities appreciation (depreciation) / T1 cap	-0.05	-0.21	-0.18	-0.12	0.00	0.04	0.07	0.08	3
Available-for-sale securities appreciation (depreciation) / T1 cap	-1.92	-4.65	-3.97	-3.58	-2.49	-0.72	-0.38	1.58	11
Structured notes appreciation (depreciation) / T1 cap	-0.03	-0.10	-0.08	-0.03	-0.01	0.00	0.00	0.00	5
Percent of Investment Securities									
Held-to-maturity securities	1.07	0.00	0.00	0.00	0.00	0.15	1.52	5.73	11
Available-for-sale securities	98.62	93.88	98.06	98.68	100.00	100.00	100.00	100.00	11
US Treasury securities	2.25	0.00	0.00	0.00	0.00	0.26	9.90	12.11	11
US agency securities (excluding Mortgage-backed securities)	28.67	1.36	2.72	4.93	30.19	43.47	51.30	74.12	11
Municipal securities	24.36	0.49	0.99	2.25	14.39	43.38	55.75	61.30	11
Mortgage-backed securities	40.67	10.63	21.25	33.39	42.46	49.83	60.07	65.89	11
Asset-backed securities	2.74	0.00	0.00	0.00	0.00	4.39	7.83	10.52	11
Other debt securities	0.96	0.00	0.00	0.00	0.00	0.17	5.09	5.11	11
Mutual funds and equity securities	0.35	0.00	0.00	0.00	0.04	0.32	1.12	1.53	11
Debt securities 1 year or less	16.01	5.82	6.22	7.50	11.45	22.15	27.35	30.75	11
Debt securities 1 to 5 years	36.37	7.95	12.91	13.77	40.26	54.94	64.08	74.97	11
Debt securities over 5 years	47.24	11.01	14.28	26.73	48.14	74.70	75.45	77.42	11
Pledged securities	54.45	23.44	24.57	35.47	57.05	63.86	90.03	90.62	11
Structured notes, fair value	2.80	0.00	0.00	0.00	0.00	1.56	3.55	13.74	11
Percent Change from Prior Like Quarter									
Short-term investments	39.53	-15.01	-10.75	2.45	6.20	40.19	134.97	174.66	11
Investment securities	4.41	-25.51	-16.88	-6.25	4.73	8.63	13.93	41.99	11
Core deposits	3.67	-7.16	-5.86	-1.82	2.47	9.01	16.24	16.60	11
Noncore funding	13.43	-31.79	-22.98	-3.81	16.08	31.73	52.63	53.33	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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)	13.26	4.89	8.77	9.08	10.46	19.09	21.04	22.10	11
Standby letters of credit	0.49	0.05	0.10	0.13	0.20	0.39	1.30	1.86	11
Commercial and similar letters of credit	0.30	0.00	0.00	0.00	0.00	0.00	0.06	1.64	11
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
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	11
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	11
Derivative contracts	1.48	0.00	0.00	0.00	0.42	1.69	3.00	5.97	11
Interest rate contracts	1.48	0.00	0.00	0.00	0.42	1.69	3.00	5.97	11
Interest rate futures and forward contracts	0.29	0.00	0.00	0.00	0.00	0.26	0.80	1.35	11
Written options contracts (interest rate)	0.38	0.00	0.00	0.00	0.22	0.63	1.11	1.20	11
Purchased options contracts (interest rate)	0.21	0.00	0.00	0.00	0.00	0.00	0.00	1.16	11
Interest rate swaps	0.60	0.00	0.00	0.00	0.00	0.04	1.22	3.27	11
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	20.08	7.24	13.15	14.97	18.50	28.00	31.16	32.36	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	-0.11	-0.04	0.04	0.10	0.15	0.15	0.42	11
Provision for loan and lease losses / Average loans and leases	0.21	-0.15	-0.06	0.06	0.13	0.22	0.30	0.81	11
Provision for loan and lease losses / Net losses	670.99	-89.94	0.00	88.82	127.97	405.62	737.93	3098.97	11
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.08	1.10	1.14	1.22	1.33	1.62	2.14	11
Allowance for loan and lease losses / Total loans and leases	1.36	1.08	1.10	1.14	1.22	1.32	1.60	2.13	11
Allowance for loan and lease losses / Net loans and leases losses (X)	34.74	4.76	5.03	7.81	9.46	51.55	83.51	106.37	8
Allowance for loan and lease losses / Nonaccrual assets	160.10	63.76	80.90	89.45	120.41	199.28	317.57	336.68	11
ALLL/90+ days past due + nonaccrual loans and leases	148.12	57.02	68.14	93.16	110.10	162.67	315.25	335.52	11
Gross loan and lease losses / Average loans and leases	0.19	0.06	0.08	0.08	0.17	0.22	0.27	0.43	11
Recoveries / Average loans and leases	0.11	0.02	0.02	0.03	0.06	0.14	0.27	0.34	11
Net losses / Average loans and leases	0.08	-0.21	-0.13	0.00	0.03	0.14	0.23	0.40	11
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	11
Recoveries / Prior year-end losses	93.01	9.01	10.87	17.06	30.37	120.05	253.41	311.00	11
Earnings coverage of net losses (X)	-8.84	-292.30	-17.20	1.80	17.53	62.51	123.11	154.68	11
Net Loan and Lease Losses By Type									
Real estate loans	0.05	-0.18	-0.04	-0.02	0.00	0.03	0.11	0.43	11
Real estate loans secured by 1-4 family	0.08	-0.05	-0.02	0.01	0.02	0.09	0.18	0.35	11
Revolving	0.17	-0.07	-0.01	0.00	0.02	0.03	0.25	0.96	10
Closed-end	0.09	-0.11	-0.11	0.00	0.02	0.12	0.20	0.44	11
Commercial real estate loans	0.04	-0.32	-0.07	-0.04	0.00	0.02	0.12	0.57	11
Construction and land development	1.50	-0.04	-0.03	-0.01	0.00	0.00	1.51	8.30	10
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other	1.50	-0.04	-0.03	-0.01	0.00	0.00	1.51	8.30	10
Multifamily	-0.27	-1.53	-0.24	0.00	0.00	0.00	0.00	0.02	11
Nonfarm nonresidential	0.00	-0.22	-0.17	-0.01	0.00	0.03	0.20	0.22	11
Owner-occupied	0.00	-0.10	-0.02	0.00	0.00	0.02	0.03	0.06	11
Other	0.01	-0.13	0.00	0.00	0.00	0.01	0.10	0.17	11
Real estate loans secured by farmland	0.00	-0.08	-0.01	0.00	0.00	0.00	0.01	0.05	10
Commercial and industrial loans	0.26	-0.16	-0.02	0.01	0.07	0.32	1.09	1.14	11
Loans to individuals	0.73	0.10	0.16	0.40	0.51	0.99	1.50	1.79	10
Credit card loans	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1
Agricultural loans	-0.16	-0.87	-0.45	-0.02	0.00	0.00	0.02	0.03	8
Loans to foreign governments and institutions									
Other loans and leases	0.26	0.00	0.00	0.00	0.01	0.21	1.09	1.13	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.55	0.10	0.15	0.29	0.50	0.62	0.94	1.31	11
90+ days past due loans and leases	0.09	0.00	0.00	0.00	0.00	0.10	0.27	0.38	11
Nonaccrual loans and leases	1.19	0.36	0.42	0.64	1.05	1.45	2.41	2.51	11
90+ days past due and nonaccrual loans and leases	1.28	0.36	0.42	0.74	1.29	1.59	2.45	2.53	11
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.55	0.10	0.15	0.29	0.50	0.62	0.94	1.31	11
90+ days past due assets	0.09	0.00	0.00	0.00	0.00	0.10	0.27	0.38	11
Nonaccrual assets	1.21	0.36	0.42	0.64	1.05	1.45	2.41	2.61	11
30+ days past due and nonaccrual assets	1.85	0.81	0.90	1.15	1.69	2.38	2.98	3.21	11
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.86	0.24	0.28	0.49	0.86	1.13	1.46	1.61	11
90+ past due and nonaccrual assets + other real estate owned	1.08	0.26	0.30	0.62	1.24	1.40	1.85	1.96	11
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total Assets	1.40	0.68	0.77	0.92	1.39	1.78	2.21	2.28	11
Allowance for loan and leases losses	155.41	83.65	85.86	119.89	151.36	162.66	259.55	265.71	11
Equity cap + allowance for loan and lease losses	12.09	5.67	6.88	8.43	10.60	14.49	19.25	22.01	11
Tier 1 cap + allowance for loan and lease losses	11.46	5.86	6.88	8.35	10.41	14.65	17.62	18.38	11
Loans and Leases + other real estate owned	2.08	1.00	1.14	1.57	1.82	2.57	3.05	3.56	11

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	0.54	0.08	0.16	0.29	0.40	0.71	0.96	1.25	11
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.11	0.22	11
	Nonaccrual	1.37	0.43	0.49	0.64	0.92	2.08	2.34	2.92	11
Commercial and industrial	30-89 days past due	0.51	0.02	0.02	0.04	0.53	0.66	0.85	1.33	11
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.07	0.08	11
	Nonaccrual	1.11	0.02	0.04	0.07	0.33	1.59	3.01	3.91	11
Individuals	30-89 days past due	1.14	0.02	0.04	0.11	0.67	1.20	4.07	4.10	11
	90+ days past due	0.65	0.00	0.00	0.00	0.00	0.55	1.05	3.01	11
	Nonaccrual	0.25	0.00	0.00	0.00	0.07	0.31	0.44	0.98	11
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural	30-89 days past due	0.55	0.00	0.00	0.00	0.44	0.62	1.29	1.68	8
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.03	0.18	0.26	8
	Nonaccrual	0.42	0.00	0.00	0.00	0.33	0.81	0.93	0.98	8
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	6.00	0.00	0.00	0.00	0.00	0.22	0.49	32.79	11
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.07	11
	Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.29	11

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: 4
Date: 12/31/2018

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.96	0.03	0.06	0.35	0.75	1.62	1.86	2.17	11
	90+ days past due	0.08	0.00	0.00	0.00	0.00	0.14	0.28	0.31	11
	Nonaccrual	1.08	0.28	0.31	0.57	0.68	1.12	1.37	2.98	11
Revolving	30-89 days past due	0.82	0.00	0.00	0.09	0.69	1.40	1.54	1.99	10
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.13	0.20	10
	Nonaccrual	0.26	0.00	0.00	0.02	0.26	0.44	0.56	0.62	10
Closed-End	30-89 days past due	1.03	0.04	0.09	0.40	0.79	1.63	2.03	2.45	11
	90+ days past due	0.09	0.00	0.00	0.00	0.00	0.16	0.32	0.35	11
	Nonaccrual	1.20	0.31	0.32	0.59	0.85	1.33	1.70	3.15	11
Junior Lien	30-89 days past due	0.08	0.00	0.00	0.00	0.04	0.15	0.19	0.25	11
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.09	11
	Nonaccrual	0.07	0.00	0.00	0.00	0.01	0.07	0.14	0.31	11
Commercial real estate	30-89 days past due	0.19	0.00	0.00	0.04	0.11	0.36	0.39	0.45	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	11
	Nonaccrual	1.33	0.07	0.12	0.38	0.95	1.63	2.53	3.86	11
Construction and development	30-89 days past due	0.26	0.00	0.00	0.00	0.00	0.50	0.86	0.96	10
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.09	10
	Nonaccrual	1.34	0.00	0.00	0.00	0.00	1.64	4.83	5.35	10
1-4 family	30-89 days past due	0.20	0.00	0.00	0.00	0.00	0.34	0.69	0.78	10
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.09	10
	Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	0.22	1.17	10
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.01	0.22	0.30	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	Nonaccrual	1.12	0.00	0.00	0.00	0.00	1.64	2.93	4.39	10
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	Nonaccrual	0.62	0.00	0.00	0.00	0.00	0.74	2.32	2.66	11
Nonfarm non-residential	30-89 days past due	0.19	0.00	0.00	0.05	0.11	0.34	0.40	0.45	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	Nonaccrual	1.39	0.10	0.17	0.36	0.70	1.74	2.72	4.09	11
Owner occupied	30-89 days past due	0.15	0.00	0.00	0.02	0.11	0.21	0.38	0.43	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	Nonaccrual	0.47	0.01	0.02	0.23	0.35	0.52	1.12	1.33	11
Other	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.07	0.14	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	Nonaccrual	0.92	0.00	0.00	0.01	0.03	1.50	2.37	3.35	11
Farmland	30-89 days past due	1.01	0.00	0.00	0.00	0.10	1.05	3.19	4.34	10
	90+ days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.07	0.40	10
	Nonaccrual	1.08	0.00	0.00	0.05	0.20	1.49	3.83	4.01	10
Credit card	30-89 days past due	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1
	90+ days past due	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 4
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	12.12	3.74	6.24	11.59	14.25	14.86	15.12	15.39	11
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Tier 1 capital, column A	15.14	13.37	13.82	14.46	15.12	15.95	16.58	16.61	11
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Total capital, column A	16.27	14.39	14.74	15.70	16.37	17.10	17.63	17.73	11
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Tier 1 leverage	11.39	10.22	10.34	10.54	10.70	11.75	13.47	13.75	11

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 4
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	71.91	11.82	23.63	42.39	57.80	96.00	142.65	149.78	10
Dividends paid / Net income	20.34	0.00	0.00	15.27	20.79	27.18	34.52	39.24	11
Net income - dividends / Average equity	7.97	4.87	6.23	7.45	8.06	9.15	9.72	10.36	11
Percent of Dividends Paid									
Dividends from bank subsidiaries	172.30	99.33	102.43	106.67	147.17	185.77	288.70	319.91	9
Dividends from nonbank subsidiaries	26.02	0.00	0.00	0.00	0.84	48.19	59.96	82.65	9
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Dividends from all subsidiaries	198.32	99.84	102.60	106.89	167.64	234.39	348.32	402.39	9
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	31.81	0.00	0.00	23.30	30.54	45.56	56.00	58.09	11
Interest income from bank subsidiaries	0.11	0.00	0.00	0.00	0.00	0.02	0.04	0.58	11
Mortgage and service fees from bank subsidiaries	6.73	0.00	0.00	0.00	0.00	0.00	11.46	37.00	11
Other income from bank subsidiaries	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.83	11
Operating income from bank subsidiaries	38.79	0.01	0.02	26.03	35.70	58.09	61.75	75.12	11
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	5044.22	8.50	13.34	27.89	89.55	100.00	15040.00	20020.00	5
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mortgage and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Operating income from nonbank subsidiaries	5044.22	8.50	13.34	27.89	89.55	100.00	15040.00	20020.00	5
Percent of Subsidiary BHCs' Net Income									
Dividends from subsidiary BHCs									
Interest income from subsidiary BHCs									
Mortgage and service fees from subsidiary BHCs									
Other income from subsidiary BHCs									
Operating income from subsidiary BHCs									
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	65.04	0.00	0.00	53.12	81.26	83.63	98.86	99.43	11
Interest income from bank subsidiaries	0.60	0.00	0.00	0.00	0.00	0.10	2.27	3.22	11
Mortgage and service fees from bank subsidiaries	8.11	0.00	0.00	0.00	0.00	0.00	18.52	44.58	11
Other income from bank subsidiaries	0.61	0.00	0.00	0.00	0.00	0.00	0.00	3.37	11
Operating income from bank subsidiaries	74.37	2.08	4.17	78.09	85.20	99.33	99.96	99.98	11
Dividends from nonbank subsidiaries	16.08	0.00	0.00	0.00	0.86	19.07	23.08	61.54	11
Interest income from nonbank subsidiaries	8.71	0.00	0.00	0.00	0.00	0.00	0.00	47.92	11
Mortgage and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating income from nonbank subsidiaries	24.79	0.00	0.00	0.09	14.63	21.91	95.83	97.92	11
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Interest income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Mortgage and service fees from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating income from subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Loans and advances from subsidiaries / Short term debt									
Loans and advances from subsidiaries / Total debt	120.50	12.05	24.10	60.25	120.50	180.75	216.91	228.96	2

BHCPR Reporters for Quarter Ending 12/31/2018

Peer Group 4 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>
1247576	756,717	215 HOLDING CO.	MINNEAPOLIS, MN	
1491913	817,287	BLACKHAWK BANCORP, INC.	BELOIT, WI	
2531245	590,426	CARVER BANCORP, INC.	NEW YORK, NY	
1203899	889,927	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1075881	854,767	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1139532	721,259	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	
1140239	923,226	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1097566	793,027	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	
1404632	930,044	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
1081716	987,687	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3030307	985,784	LANDMARK BANCORP, INC.	MANHATTAN, KS	

Note: Peer Group 4 has 11 bank holding companies.