

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 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)	2.87	2.37	2.78	2.85	3.32
+ Non-interest income	6.80	5.28	1.99	2.18	0.88
- Overhead expense	9.63	6.45	4.33	3.96	3.61
- Provision for loan and lease losses	0.03	0.05	-0.33	0.04	0.02
+ Securities gains (losses)	-0.04	-0.02	-0.05	0.04	0.02
+ Other tax equivalent adjustments	0.00	0.00	-0.01	0.00	0.00
= Pretax net operating income (tax equivalent)	-0.03	1.14	0.71	1.06	0.61
Net operating income	-0.05	1.03	0.47	1.39	0.51
Net income	-0.05	2.87	0.47	1.39	0.51
Net income (sub-chapter S adjusted)	0.38	5.16	0.39	0.54	0.19
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.39	3.19	3.55	3.64	4.21
Interest expense	1.08	0.54	0.46	0.45	0.55
Net interest income (tax equivalent)	3.31	2.65	3.09	3.19	3.64
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.14	0.05	0.01	0.12	0.33
Earnings coverage of net losses (X)	7.78	12.83	22.50	7.36	5.64
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.62	1.22	2.86	2.17	1.80
Allowance for loan and lease losses / Total loans and leases	1.55	1.22	2.86	2.17	1.78
Nonaccrued loans and leases + ORE / Loans and leases + ORE	2.93	6.98	13.10	8.52	4.33
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	1.29	0.74	1.08	1.27	0.75
<b>Liquidity and Funding</b>					
Net noncore funding dependence	2.76	3.60	-11.93	8.47	11.15
Net short-term noncore funding dependence	0.34	1.89	-15.15	2.17	2.45
Net loans and leases / Total assets	53.18	38.48	41.22	44.33	63.75
<b>Capitalization</b>					
Tier 1 leverage ratio	16.62	50.81	15.10	11.35	9.19
Equity capital / Total assets	18.42	44.02	17.82	11.24	8.95
Equity capital + minority interest / Total assets	18.57	44.10	17.95	11.83	8.96
Tier 1 common equity capital / Total risk-weighted assets	26.38	68.88	32.90	16.62	11.39
Net Loans and leases / Equity capital (X)	2.95	2.77	3.44	4.30	8.07
Cash dividends / Net income	72.42	27.38	22.33	12.74	23.65
Cash dividends / Net income (sub-chapter S adjusted)	37.40	2.14	3.15	-11.75	17.84
Retained earnings / Average equity capital	-0.53	9.03	3.03	17.29	2.93
<b>Growth Rates</b>					
Assets	-0.36	-27.81	-13.27	6.65	-1.58
Equity capital	-1.62	12.78	0.73	19.29	6.57
Net loans and leases	1.96	-31.52	-15.00	2.06	1.63
Noncore funding	3.09	-18.20	-18.00	2.22	-6.00
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.99	0.00	0.00	1.70	0.09
Long-term debt / Equity capital	0.00	0.00	0.00	2.62	2.37
Equity investment in subs / Equity capital	94.59	80.92	102.48	116.91	123.06
Cash FR op + noncash + op expenses / Op expenses + dividends	73.83	1,925.38	82.43	135.23	99.86

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**Relative Income Statement and Margin Analysis**

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	12/31/2018	12/31/2017	12/31/2016	12/31/2015	12/31/2014
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	3.74	2.85	3.19	3.23	3.84
Less: Interest expense	0.87	0.48	0.40	0.39	0.50
Equals: Net interest income (tax equivalent)	2.87	2.37	2.78	2.85	3.32
Plus: Non-interest income	6.80	5.28	1.99	2.18	0.88
Equals: adjusted operating income (tax equivalent)	9.67	7.65	4.77	5.02	4.27
Less: Overhead Expense	9.63	6.45	4.33	3.96	3.61
Less: Provision for loan and lease losses	0.03	0.05	-0.33	0.04	0.02
Plus: Realized Gains / Losses on held-to-maturities securities	0.00	0.01	0.00	0.00	0.00
Plus: Realized Gains / Losses on available-for-sale securities	-0.04	-0.02	-0.05	0.04	0.02
Plus: other tax equivalent adjustments	0.00	0.00	-0.01	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	-0.03	1.14	0.71	1.06	0.61
Less: Applicable income taxes (tax equivalent)	0.04	0.11	0.23	-0.36	0.13
Less: Minority interest	-0.02	0.01	0.01	0.03	0.00
Equals: Net operating income	-0.05	1.03	0.47	1.39	0.51
Plus: Net extraordinary items	0.00	1.85	0.00	0.00	0.00
Equals: Net income	-0.05	2.87	0.47	1.39	0.51
Memo: Net income (last four quarters)	-0.05	3.54	0.47	1.39	0.51
Net income-BHC and noncontrolling (minority) interest	-0.07	2.88	0.47	1.42	0.51
<b>Margin Analysis</b>					
Average earning assets / Average assets	86.72	90.18	89.56	89.15	91.57
Average interest-bearing funds / Average assets	51.31	58.98	53.02	62.17	75.12
Interest income (tax equivalent) / Average earning assets	4.39	3.19	3.55	3.64	4.21
Interest expense / Average earning assets	1.08	0.54	0.46	0.45	0.55
Net interest income (tax equivalent) / Average earning assets	3.31	2.65	3.09	3.19	3.64
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.45	3.90	5.14	5.06	5.26
Interest-bearing bank balances	1.46	2.49	0.67	0.51	0.34
Fed funds sold and reverse repos	2.19	1.29	0.70	0.35	0.18
Trading assets	2.58	2.29	1.98	2.51	2.56
Total earning assets	4.34	3.12	3.44	3.48	4.16
Investment securities (tax equivalent)	4.47	2.34	2.22	2.39	2.20
US Treasury and agency securities (excluding Mortgage-backed securities)		1.30	2.17	2.16	1.65
Mortgage-backed securities	2.57	2.22	1.95	1.78	1.96
All other securities		3.02	3.33	4.33	4.17
Interest-bearing deposits	1.38	0.54	0.67	0.53	0.51
Time deposits of \$250K or more	0.81				
Time deposits < \$250K	1.77				
Other domestic deposits	1.11		0.18	0.23	0.23
Foreign deposits					0.13
Fed funds purchased and repos	1.00	0.86	0.29	0.80	0.30
Other borrowed funds and trading liabilities	3.20	1.75	1.06	1.18	2.24
All interest-bearing funds	1.78	0.84	0.85	0.67	0.66

**BHCPR PEER GROUP DATA**

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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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	96.79	61.26	97.21	88.44	85.60
<b>Percent of Average Assets</b>					
Total overhead expense	9.63	6.45	4.33	3.96	3.61
Personnel expense	5.40	3.81	2.38	2.13	1.80
Net occupancy expense	0.65	0.41	0.38	0.44	0.45
Other operating expenses	3.58	2.23	1.57	1.39	1.30
Overhead less non-interest income	2.83	1.16	2.34	1.78	2.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	95.85	60.31	95.22	86.90	84.73
Personnel expense	52.65	35.04	50.52	45.35	42.87
Net occupancy expense	7.10	4.94	8.31	10.11	10.88
Other operating expenses	36.10	20.33	36.39	31.44	31.01
Total non-interest income	54.88	57.21	35.97	35.24	19.61
Fiduciary activities income	0.00	0.34	0.25	0.21	0.23
Service charges on domestic deposit accounts	12.04	6.73	11.78	10.07	5.95
Trading revenue	9.91	6.16	10.79	7.36	0.00
Investment banking fees and commissions	0.00	0.27	0.41	0.37	0.45
Insurance activities revenue	0.04	1.24	1.80	1.46	0.17
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.17	0.50	0.18	0.19	0.21
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	27.69	16.90	6.62	0.82	0.01
Other non-interest income	5.02	25.09	4.14	14.76	9.64
Overhead less non-interest income	40.97	3.10	59.25	51.66	64.54
Applicable income taxes / Pretax net operating income (tax equivalent)	27.41	10.92	17.87	-256.48	12.70
Applicable income tax + TE / Pretax net operating income + TE	41.45	18.01	29.18	-246.80	18.82

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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	39.30	27.78	28.88	35.24	52.51
Commercial and industrial loans	3.61	2.95	3.91	3.22	7.03
Loans to individuals	1.73	2.26	1.45	0.90	2.00
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.30	1.49	2.19	1.52	0.83
Other loans and leases	8.96	4.48	5.76	4.45	0.50
Net loans and leases	53.18	38.48	41.22	44.33	63.75
Debt securities over 1 year	18.16	11.73	18.46	24.28	16.20
Mutual funds and equity securities	0.61	0.34	0.01	0.14	0.06
Subtotal	71.95	50.54	59.69	68.75	80.76
Interest-bearing bank balances	7.49	6.46	23.73	8.48	6.24
Federal funds sold and reverse repos	5.68	2.34	2.11	3.45	0.42
Debt securities 1 year or less	0.76	0.42	1.15	4.46	1.47
Trading assets	2.12	0.72	1.00	0.95	0.00
Total earning assets	88.00	60.48	87.68	86.09	90.27
Non-interest cash and due from depository institutions	1.56	12.80	1.26	1.17	1.73
Other real estate owned	1.35	1.02	4.73	4.19	1.40
All other assets	10.44	26.72	11.06	12.74	7.85
<b>Memoranda</b>					
Short-term investments	13.93	9.22	26.99	16.39	9.18
US Treasury securities	0.00	0.03	0.05	0.00	0.34
US agency securities (excluding Mortgage-backed securities)	4.03	3.32	5.05	5.31	3.75
Municipal securities	8.90	5.84	9.14	8.58	2.96
Mortgage-backed securities	5.48	2.74	4.86	14.13	8.45
Asset-backed securities	0.00	0.00	0.00	0.00	0.02
Other debt securities	0.50	0.22	0.51	0.73	0.15
Loans held-for-sale	8.11	6.11	0.00	0.02	0.18
Loans not held-for-sale	45.80	32.84	42.20	45.29	64.21
Real estate loans secured by 1-4 family	21.89	13.46	8.23	9.11	16.93
Revolving	3.11	0.16	0.08	0.71	2.39
Closed-end, secured by first liens	17.87	13.15	7.95	8.06	12.95
Closed-end, secured by junior liens	0.91	0.15	0.20	0.34	0.67
Commercial real estate loans	15.61	12.51	18.32	24.36	32.11
Construction and land development	3.33	1.19	6.87	9.06	4.49
Multifamily	0.81	1.25	1.14	2.83	2.91
Nonfarm nonresidential	11.47	10.07	10.31	12.47	23.53
Real estate loans secured by farmland	1.80	1.80	2.34	1.78	2.04

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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	67.60	59.41	71.19	76.31	81.38
Real estate loans secured by 1-4 family	33.73	26.28	15.52	21.16	26.29
Revolving	4.18	0.28	0.13	1.75	3.74
Closed-end	29.55	26.00	15.39	19.41	22.07
Commercial real estate loans	29.71	29.08	50.90	51.30	49.48
Construction and land development	6.37	4.01	27.79	17.48	7.03
1-4 family	2.65	0.58	20.97	11.87	1.41
Other	3.72	3.43	6.82	5.61	5.48
Multifamily	1.63	2.49	2.11	6.13	4.41
Nonfarm nonresidential	21.70	22.58	21.01	27.69	36.39
Owner-occupied	14.95	13.98	13.50	12.75	17.34
Other	6.75	8.60	7.50	14.94	18.62
Real estate loans secured by farmland	4.16	4.06	4.76	3.86	3.34
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	7.74	6.69	7.73	7.81	10.85
Loans to individuals	4.00	18.52	3.18	2.15	3.17
Credit card loans	0.00	0.00	0.00	0.00	0.06
Agricultural loans	0.68	2.80	3.47	2.68	1.40
Other loans and leases	19.97	12.58	14.44	11.09	0.84
<b>Loan and Lease Percent of Total Risk Based Capital</b>					
Real estate loans	228.20	202.55	218.94	313.36	498.79
Real estate loans secured by 1-4 family	121.09	91.85	72.28	77.56	164.14
Revolving	16.23	0.99	0.77	6.31	24.19
Closed-end	104.86	90.86	71.51	71.25	138.00
Commercial real estate loans	95.00	95.13	127.51	221.69	310.60
Construction and land development	20.28	10.04	31.62	87.07	46.29
1-4 family	8.79	3.07	17.29	59.89	9.94
Other	11.49	6.97	14.33	27.17	34.89
Multifamily	5.04	9.41	10.50	26.17	27.50
Nonfarm nonresidential	69.68	75.69	85.39	108.45	229.09
Owner-occupied	47.18	50.27	56.93	48.04	111.28
Other	22.50	25.41	28.46	60.41	118.36
Real estate loans secured by farmland	12.11	15.56	19.15	14.11	20.44
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	23.40	23.89	32.87	25.97	69.39
Loans to individuals	11.72	8.75	10.51	6.59	21.35
Credit card loans	0.00	0.00	0.00	0.00	0.29
Agricultural loans	2.00	15.36	22.32	14.86	8.81
Other loans and leases	58.44	31.80	39.66	29.22	5.51
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	14.75	15.10	37.40	39.01	31.12
Non-owner occupied CRE loans / Total risk based capital	47.82	44.86	70.58	174.48	201.00
Construction and land development loans / Total risk based capital	20.28	10.04	31.62	87.07	46.29
Total CRE loans / Total risk based capital	95.00	95.13	127.51	222.52	311.42

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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	13.93	9.22	26.99	16.39	9.18
Liquid assets	26.36	28.41	38.06	33.49	23.22
Investment securities	19.52	12.49	19.62	28.89	18.28
Net loans and leases	53.18	38.48	41.22	44.33	63.75
Net loans, leases and standby letters of credit	53.31	38.60	41.40	44.93	63.98
Core deposits	59.98	41.92	53.67	59.01	69.40
Noncore funding	18.10	12.37	23.04	23.89	18.63
Time deposits of \$250K or more	4.91	1.95			
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	4.50	2.81	0.00	0.65	0.62
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	-1.18	0.47	-2.11	-2.80	0.22
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	7.75	6.59	0.47	1.36	0.82
Earning assets repriceable in 1 year	39.98	19.42	45.11	35.96	28.24
Interest-bearing liabilities repriceable in 1 year	21.82	12.69	24.46	25.50	24.02
Long-term debt repriceable in 1 year	0.00	0.61	1.03	1.39	0.17
Net assets repriceable in 1 year	18.15	6.12	19.63	9.07	3.49
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	2.76	3.60	-11.93	8.47	11.15
Net ST noncore funding dependence	0.34	1.89	-15.15	2.17	2.45
Short-term investment / ST noncore funding	100.77	105.07	207.88	183.23	97.92
Liquid assets-ST noncore funding / Nonliquid assets	19.64	46.72	31.48	24.45	16.24
Net loans and leases / Total deposits	90.09	99.81	53.42	55.59	75.56
Net loans and leases / Core deposits	98.00	102.22	129.93	88.47	93.62
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.00	0.65	0.65	0.65	0.65
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.38	-0.73	-2.95	0.35	0.25
Structured notes appreciation (depreciation) / T1 cap	-0.28	-0.06	-0.12	-0.01	-0.13
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	0.33	11.51	17.11	19.16	7.08
Available-for-sale securities	99.67	88.49	82.89	80.84	92.92
US Treasury securities	0.00	0.24	0.30	0.00	1.80
US agency securities (excluding Mortgage-backed securities)	21.00	25.81	30.38	22.90	21.37
Municipal securities	27.71	33.87	45.31	27.25	15.97
Mortgage-backed securities	14.77	12.98	20.60	45.72	50.26
Asset-backed securities	0.00	0.00	0.00	0.00	0.06
Other debt securities	3.19	2.09	3.39	3.50	1.03
Mutual funds and equity securities	33.33	25.00	0.03	0.64	0.39
Debt securities 1 year or less	4.82	3.27	6.36	19.67	9.98
Debt securities 1 to 5 years	19.74	22.33	26.96	29.64	27.62
Debt securities over 5 years	42.11	49.41	66.65	50.06	56.54
Pledged securities	34.89	44.28	35.61	41.26	45.14
Structured notes, fair value	2.85	1.35	1.96	3.61	0.69
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	-19.10	-39.34	-12.27	49.28	-3.11
Investment securities	-0.28	-41.81	-19.63	3.09	-4.93
Core deposits	7.80	-33.20	-15.39	6.50	-1.27
Noncore funding	3.09	-18.20	-18.00	2.22	-6.00

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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)	12.04	5.02	9.88	8.55	9.67
Standby letters of credit	0.13	0.12	0.17	0.60	0.19
Commercial and similar letters of credit	0.00	0.18	0.30	0.23	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	5.97	3.50	0.00	2.30	0.28
Interest rate contracts	5.97	3.50	0.00	2.30	0.27
Interest rate futures and forward contracts	3.86	2.31	0.00	0.00	0.01
Written options contracts (interest rate)	2.11	1.19	0.00	0.00	0.09
Purchased options contracts (interest rate)	0.00	0.00	0.00	2.30	0.00
Interest rate swaps	0.00	0.00	0.00	0.00	0.06
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)	25.39	11.58	20.94	17.85	15.47

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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	98.54
Foreign exchange contracts	0.00	0.00		0.00	0.00
Equity, commodity, and other contracts	0.00	0.00		0.00	1.46
Futures and forwards	64.64	65.90		0.00	17.85
Written options	35.36	34.10		0.00	58.43
Exchange-traded	0.00	0.00		0.00	0.00
Over-the-counter	35.36	34.10		0.00	58.43
Purchased options	0.00	0.00		100.00	3.74
Exchange-traded	0.00	0.00		0.00	0.00
Over-the-counter	0.00	0.00		100.00	3.74
Swaps	0.00	0.00		0.00	19.99
Held for trading	0.00	0.00		0.00	5.56
Interest rate contracts	0.00	0.00		0.00	5.56
Foreign exchange contracts	0.00	0.00		0.00	0.00
Equity, commodity, and other contracts	0.00	0.00		0.00	0.00
Non-traded	100.00	100.00		100.00	94.44
Interest rate contracts	100.00	100.00		100.00	92.99
Foreign exchange contracts	0.00	0.00		0.00	0.00
Equity, commodity, and other contracts	0.00	0.00		0.00	1.46
Derivative contracts (excluding futures and FX 14 days or less)	64.64	34.10		97.58	36.33
One year or less	64.64	34.10		0.00	25.59
Over 1 year to 5 years	0.00	0.00		0.00	3.85
Over 5 years	0.00	0.00		97.58	6.89
Gross negative fair value (absolute value)	0.40	0.11		0.00	1.01
Gross positive fair value	0.20	0.10		8.45	0.48
<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	0.02	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	0.02	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.02	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	0.02	0.00	0.00	0.40	0.00

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 Date: 12/31/2018

**Allowance and Net Loan and Lease Losses**

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	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	0.03	0.05	-0.33	0.04	0.02
Provision for loan and lease losses / Average loans and leases	0.01	0.11	-0.71	0.11	0.04
Provision for loan and lease losses / Net losses	-439.40	130.96	765.69	133.54	59.49
Allowance for loan and lease losses / Total loans and leases not held for sale	1.62	1.22	2.86	2.17	1.80
Allowance for loan and lease losses / Total loans and leases	1.55	1.22	2.86	2.17	1.78
Allowance for loan and lease losses / Net loans and leases losses (X)	8.93	7.02	26.22	7.46	7.94
Allowance for loan and lease losses / Nonaccrual assets	44.67	2,002.00	651.17	236.09	156.31
ALLL/90+ days past due + nonaccrual loans and leases	44.67	2,002.00	651.10	232.50	145.16
Gross loan and lease losses / Average loans and leases	0.20	0.09	0.10	0.48	0.53
Recoveries / Average loans and leases	0.06	0.04	0.09	0.37	0.20
Net losses / Average loans and leases	0.14	0.05	0.01	0.12	0.33
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	35.00	22.14	24.21	52.36	31.54
Earnings coverage of net losses (X)	7.78	12.83	22.50	7.36	5.64
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	-0.09	-0.37	-0.18	0.11	0.29
Real estate loans secured by 1-4 family	-0.02	-1.48	0.10	1.14	0.27
Revolving	0.00	0.00	0.00	0.89	0.25
Closed-end	-0.02	2.32	0.10	1.10	0.25
Commercial real estate loans	-0.10	-0.11	-0.22	-0.04	0.34
Construction and land development	0.00	-0.10	-0.15	-0.79	1.29
1-4 family	0.00	0.00	-0.15	0.07	0.00
Other	0.00	-0.10	0.00	-0.86	1.23
Multifamily	-0.01	-0.68	-0.08	0.00	0.29
Nonfarm nonresidential	-0.18	0.01	-0.10	-0.06	0.17
Owner-occupied	-0.18	0.01	-0.10	0.22	0.08
Other	0.00	0.00	0.00	-0.29	0.07
Real estate loans secured by farmland	0.00	0.12	0.00	-1.28	0.00
Commercial and industrial loans	0.00	0.02	-0.02	0.26	0.29
Loans to individuals	1.14	1.20	0.31	0.29	0.77
Credit card loans					2.69
Agricultural loans	0.00	0.02	0.09	0.00	0.04
Loans to foreign governments and institutions					
Other loans and leases	15.24	6.53	3.07	3.05	0.75

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 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	1.29	0.74	1.08	1.27	0.75
90+ days past due loans and leases	0.00	0.00	0.00	0.07	0.04
Nonaccrual loans and leases	1.19	3.07	0.89	1.69	2.00
90+ days past due and nonaccrual loans and leases	1.19	3.07	0.90	1.76	2.08
30-89 days past due restructured	0.29	0.01	0.00	0.06	0.01
90+ days past due restructured	0.00	0.00	0.00	0.02	0.00
Nonaccrual restructured	0.05	0.69	0.08	0.35	0.62
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
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	1.29	0.74	1.08	1.27	0.75
90+ days past due assets	0.00	0.00	0.00	0.07	0.04
Nonaccrual assets	1.19	3.07	0.89	1.69	2.00
30+ days past due and nonaccrual assets	2.48	3.81	1.98	3.03	2.89
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.51	0.53	0.39	0.72	1.30
90+ past due and nonaccrual assets + other real estate owned	1.86	1.54	5.13	4.91	3.01
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total Assets	2.00	1.62	5.29	5.18	4.11
Allowance for loan and leases losses	507.81	5,932.33	550.22	550.85	355.41
Equity cap + allowance for loan and lease losses	9.81	6.77	18.60	48.86	49.05
Tier 1 cap + allowance for loan and lease losses	11.53	7.73	18.44	47.27	44.52
Loans and Leases + other real estate owned	3.27	7.18	13.44	9.21	6.24

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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	1.83	0.75	1.25	1.48	0.72
	90+ days past due	0.00	0.00	0.00	0.08	0.04
	Nonaccrual	1.61	11.57	1.23	2.05	2.13
Commercial and industrial	30-89 days past due	0.28	0.34	1.52	0.58	0.38
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.30	0.01	0.48	0.96
Individuals	30-89 days past due	1.57	1.12	0.94	1.63	1.02
	90+ days past due	0.00	0.00	0.04	0.10	0.06
	Nonaccrual	0.54	0.38	0.13	0.32	0.36
Depository institution loans	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Agricultural	30-89 days past due	0.00	0.01	0.08	0.03	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.03	0.00	0.06
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	0.03	0.00	0.91	0.40
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.28

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

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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	1.18	1.11	2.82	1.88	1.09
	90+ days past due	0.00	0.00	0.00	0.35	0.07
	Nonaccrual	1.20	1.56	1.70	2.12	1.99
Revolving	30-89 days past due	0.00	4.29	0.00	1.25	0.40
	90+ days past due	0.00	0.00	0.00	0.03	0.00
	Nonaccrual	0.00	0.00	0.00	2.46	1.00
Closed-End	30-89 days past due	1.18	1.10	2.84	1.80	1.18
	90+ days past due	0.00	0.00	0.00	0.45	0.07
	Nonaccrual	1.20	1.56	1.71	1.84	2.03
Junior Lien	30-89 days past due	0.03	0.00	0.38	0.00	0.08
	90+ days past due	0.00	0.00	0.00	0.04	0.00
	Nonaccrual	0.00	0.05	0.09	0.01	0.11
Commercial real estate	30-89 days past due	1.70	0.90	0.83	1.27	0.41
	90+ days past due	0.00	0.00	0.00	0.02	0.01
	Nonaccrual	2.29	14.14	1.54	2.13	1.97
Construction and development	30-89 days past due	0.00	0.18	0.08	0.14	0.28
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.15	20.53	0.20	1.59	5.08
1-4 family	30-89 days past due	0.00	0.00	0.02	0.04	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	1.15	7.24	0.00	0.06	0.12
Other	30-89 days past due	0.00	0.18	0.06	0.10	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	13.29	0.20	1.53	4.75
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.28	0.43
Nonfarm non-residential	30-89 days past due	2.03	1.07	1.30	1.68	0.41
	90+ days past due	0.00	0.00	0.00	0.04	0.00
	Nonaccrual	2.50	13.29	2.13	2.31	1.36
Owner occupied	30-89 days past due	2.03	1.07	1.30	0.50	0.25
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	2.50	1.32	2.13	1.85	0.52
Other	30-89 days past due	0.00	0.00	0.00	1.18	0.12
	90+ days past due	0.00	0.00	0.00	0.04	0.00
	Nonaccrual	0.00	11.97	0.00	0.46	0.70
Farmland	30-89 days past due	6.67	0.26	0.00	0.24	0.30
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.05	0.06	1.51	0.92
Credit card	30-89 days past due					1.65
	90+ days past due					0.47
	Nonaccrual					0.21

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

**BHCPR PEER GROUP DATA**Peer Group: 5  
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	26.37	68.88	32.90	16.62	
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	
Tier 1 capital, column A	26.37	68.88	32.90	18.63	
Tier 1 capital, column B	0.00	0.00	0.00	0.00	
Total capital, column A	27.38	69.44	34.03	21.35	
Total capital, column B	0.00	0.00	0.00	0.00	
Tier 1 leverage	16.62	50.81	15.09	11.35	

**BHCPR PEER GROUP DATA**

Peer Group: 5  
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	0.04	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets				100.00	0.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets				0.00	100.00
Seperate account assets (L/H) / Total life assets					0.00
Insurance activities revenue / Adjusted operating income	0.04	1.24	1.80	1.46	0.17
Premium income / Insurance activities revenue	0.00	0.00	0.00	33.33	0.00
Credit related premium income / Total premium income				0.00	0.00
Other premium income / Total premium income				100.00	100.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.62	0.00
Insurance net income (P/C) / Equity (P/C)				56.03	
Insurance net income (L/H) / Equity (L/H)					1.06
Insurance benefits, losses, expenses / Insurance premiums				24.57	20.75
Reinsurance recovery (P/C) / Total assets (P/C)				0.00	
Reinsurance recovery (L/H) / Total assets (L/H)					1.15
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.04	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.20	6.32	9.06	9.35	13.46
<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: 5  
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					0.66
Cost: Interest-bearing deposits					0.13
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					0.98
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases					-73.87
Total selected assets	-5.03	2.74			-64.12
Deposits					77.86

**BHCPR PEER GROUP DATA**

 Peer Group: 5  
 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	0.56	8.01	4.11	17.82	5.00
Bank net income / Average equity investment in banks	5.58	18.83	5.90	11.51	5.31
Nonbank net income / Average equity investment in nonbanks	-12.88	1.81	1.89	4.06	3.20
Sub BHCs net income / Average equity investment in sub BHCs		25.83		26.45	2.73
Bank net income / Parent net income	366.41	108.27	147.19	167.32	110.62
Nonbank net income / Parent net income		5.79	5.48	27.27	1.43
Sub BHCs net income / Parent net income		6.71		108.27	59.96
<b>Leverage</b>					
Total liabilities / Equity capital	3.59	1.43	8.58	24.04	27.41
Total debt / Equity capital	0.99	0.00	0.00	4.32	2.87
Total debt + NP to subs that issued trust preferred / Equity capital	0.99	0.00	0.00	14.42	21.31
Total debt + Loans guaranteed for affiliate / Equity capital	0.99	0.00	0.00	4.32	2.78
Total debt / Equity capital - excess over fair value	1.32	0.00	0.00	4.32	2.88
Long-term debt / Equity capital	0.00	0.00	0.00	2.62	2.37
Short-term debt / Equity capital	0.99	0.00	0.00	1.70	0.09
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	3.86	0.00
Excess cost over fair value / Equity capital	8.30	4.15	0.00	0.00	0.03
Long-term debt / Consolidated long-term debt	0.00	0.00	0.00	3.18	17.87
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	94.59	80.92	102.48	116.91	123.06
Total investment in subs / Equity capital	96.16	81.67	103.67	117.66	123.64
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					109.18
Total investment in subs / Equity cap, Qual TPS + other PS in T1					109.98
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	-5.98	-1.42	7.32	-4.73	1.74
Equity investment in subs - equity cap / Net income-div (X)			34.16	1.55	4.78
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	82.60	2,392.54	62.52	180.36	104.99
Cash flow from operations + noncash + op exchange / Op exchange + div	73.83	1,925.38	82.43	135.23	99.86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	157.15	5,734.27	84.21	163.80	105.45
Pretax operating income + interest expenses / Interest expense	-363.64		-6.45	47.89	1,090.83
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	-363.64		-6.45	47.89	571.76
Dividends + interest from subs / Interest expenses + dividends	309.88	334.42	79.22	204.93	191.46
Fees + other income from subs / Salary + other expenses	23.69	6.97	10.83	18.70	7.48
Net income / Current part of long-term debt + preferred dividends (X)				1.32	15.30
<b>Other Ratios</b>					
Net assets repriceable in 1 year / Total assets	3.30	13.59	2.48	-4.13	-0.59
<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	0.00	5.39	0.00	0.00	0.00
Total	0.00	5.39	0.00	0.00	0.00
<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	10.40	1.10	1.77	2.45	0.14
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: 5  
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	68.11	49.06	111.74	35.85	54.67
Dividends paid / Net income	72.42	27.38	22.33	12.74	23.65
Net income - dividends / Average equity	-0.53	9.03	3.03	17.29	2.93
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	424.71	306.07	42.02	187.42	186.80
Dividends from nonbank subsidiaries	22.87	22.73	55.56	0.00	2.52
Dividends from subsidiary BHCs	0.00	0.00	0.00	0.00	0.66
Dividends from all subsidiaries	447.57	328.80	97.57	187.42	193.87
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	42.56	66.45	14.29	74.40	44.42
Interest income from bank subsidiaries	0.20	0.27	0.22	0.19	0.03
Mortgage and service fees from bank subsidiaries	0.00	0.00	0.00	18.01	1.35
Other income from bank subsidiaries	0.63	0.53	0.86	1.63	0.16
Operating income from bank subsidiaries	43.39	67.26	15.37	94.24	55.59
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries		19.13	35.86	132.29	120.00
Interest income from nonbank subsidiaries		0.00	370.00	5.66	3.82
Mortgage and serv fees from nonbank subsidiaries		17.85	52.39	92.16	9.99
Other income from nonbank subsidiaries		0.00	500.00	0.00	0.11
Operating income from nonbank subsidiaries		36.98	958.25	230.12	133.92
<b>Percent of Subsidiary BHCs' Net Income</b>					
Dividends from subsidiary BHCs		0.00		0.00	8.30
Interest income from subsidiary BHCs		0.00		0.00	0.00
Mortgage and service fees from subsidiary BHCs		0.00		0.00	1.45
Other income from subsidiary BHCs		0.00		0.00	0.00
Operating income from subsidiary BHCs		0.00		0.00	9.75
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	50.58	76.71	25.84	46.19	52.95
Interest income from bank subsidiaries	0.20	0.36	33.75	0.12	1.87
Mortgage and service fees from bank subsidiaries	0.00	0.00	0.00	4.78	1.74
Other income from bank subsidiaries	0.65	0.57	4.46	0.43	0.22
Operating income from bank subsidiaries	51.43	77.64	64.05	51.52	72.39
Dividends from nonbank subsidiaries	1.71	1.56	10.70	22.01	3.57
Interest income from nonbank subsidiaries	2.95	0.84	3.19	2.10	0.03
Mortgage and service fees from nonbank subsidiaries	5.31	1.46	15.63	5.73	0.00
Other income from nonbank subsidiaries	4.92	1.13	4.31	20.00	0.02
Operating income from nonbank subsidiaries	14.89	4.99	33.82	49.85	5.25
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	0.00			651.40	222.83
Loans and advances from subsidiaries / Total debt	0.00			256.13	64.20

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 5  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									3
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	2.87	2.42	2.45	2.55	2.71	3.11	3.35	3.43	3
+ Non-interest income	6.80	1.16	1.44	2.29	3.71	9.76	13.39	14.60	3
- Overhead expense	9.63	3.95	4.23	5.08	6.48	12.61	16.29	17.51	3
- Provision for loan and lease losses	0.03	-0.27	-0.23	-0.11	0.09	0.20	0.28	0.30	3
+ Securities gains (losses)	-0.04	-0.11	-0.10	-0.06	0.00	0.00	0.00	0.00	3
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
= Pretax net operating income (tax equivalent)	-0.03	-0.75	-0.64	-0.30	0.25	0.38	0.46	0.48	3
Net operating income	-0.05	-0.61	-0.52	-0.26	0.19	0.28	0.33	0.35	3
Net income	-0.05	-0.61	-0.52	-0.26	0.19	0.28	0.33	0.35	3
Net income (sub-chapter S adjusted)	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.39	3.42	3.54	3.91	4.53	4.93	5.18	5.26	3
Interest expense	1.08	0.45	0.47	0.53	0.61	1.40	1.87	2.03	3
Net interest income (tax equivalent)	3.31	2.89	2.92	3.01	3.16	3.54	3.76	3.84	3
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.14	-0.02	0.01	0.08	0.21	0.23	0.24	0.25	3
Earnings coverage of net losses (X)	7.78	0.03	0.56	2.17	4.84	11.92	16.17	17.58	3
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.62	0.75	0.84	1.12	1.60	2.11	2.41	2.52	3
Allowance for loan and lease losses / Total loans and leases	1.55	0.55	0.67	1.02	1.60	2.11	2.41	2.52	3
Nonaccrued loans and leases + ORE / Loans and leases + ORE	2.93	0.38	0.74	1.85	3.68	4.39	4.82	4.96	3
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	1.29	0.10	0.15	0.30	0.54	1.90	2.72	3.00	3
<b>Liquidity and Funding</b>									
Net noncore funding dependence	2.76	-21.85	-18.71	-9.27	6.46	16.65	22.75	24.79	3
Net short-term noncore funding dependence	0.34	-25.22	-21.86	-11.80	4.97	14.80	20.69	22.66	3
Net loans and leases / Total assets	53.18	41.95	42.15	42.74	43.71	58.89	68.00	71.03	3
<b>Capitalization</b>									
Tier 1 leverage ratio	16.62	14.00	14.17	14.70	15.58	18.02	19.48	19.96	3
Equity capital / Total assets	18.42	13.06	13.32	14.08	15.36	21.22	24.73	25.91	3
Equity capital + minority interest / Total assets	18.57	13.11	13.41	14.32	15.82	21.45	24.83	25.95	3
Tier 1 common equity capital / Total risk-weighted assets	26.38	21.61	21.90	22.77	24.22	28.90	31.71	32.65	3
Net Loans and leases / Equity capital (X)	2.95	2.75	2.76	2.79	2.85	3.05	3.18	3.22	3
Cash dividends / Net income	72.42	58.85	60.36	64.88	72.42	79.96	84.48	85.99	2
Cash dividends / Net income (sub-chapter S adjusted)	37.40	37.40	37.40	37.40	37.40	37.40	37.40	37.40	1
Retained earnings / Average equity capital	-0.53	-2.16	-1.88	-1.04	0.36	0.42	0.45	0.46	3
<b>Growth Rates</b>									
Assets	-0.36	-4.50	-3.83	-1.82	1.54	2.05	2.35	2.45	3
Equity capital	-1.62	-4.16	-3.73	-2.46	-0.34	-0.14	-0.02	0.02	3
Net loans and leases	1.96	-2.98	-2.53	-1.17	1.10	4.66	6.80	7.51	3
Noncore funding	3.09	-22.92	-22.49	-21.21	-19.07	16.31	37.54	44.62	3
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.99	0.00	0.00	0.00	0.00	1.49	2.38	2.67	3
Long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity investment in subs / Equity capital	94.59	89.43	89.86	91.16	93.31	97.39	99.83	100.65	3
Cash FR op + noncash + op expenses / Op expenses + dividends	73.83	-47.02	-30.59	18.72	100.91	142.47	167.41	175.72	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
Date: 12/31/2018

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	3.74	3.21	3.31	3.58	4.04	4.05	4.06	4.06	3
Less: Interest expense	0.87	0.43	0.44	0.48	0.55	1.10	1.43	1.54	3
Equals: Net interest income (tax equivalent)	2.87	2.42	2.45	2.55	2.71	3.11	3.35	3.43	3
Plus: Non-interest income	6.80	1.16	1.44	2.29	3.71	9.76	13.39	14.60	3
Equals: adjusted operating income (tax equivalent)	9.67	4.59	4.79	5.40	6.42	12.31	15.85	17.02	3
Less: Overhead Expense	9.63	3.95	4.23	5.08	6.48	12.61	16.29	17.51	3
Less: Provision for loan and lease losses	0.03	-0.27	-0.23	-0.11	0.09	0.20	0.28	0.30	3
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	3
Plus: Realized Gains / Losses on available-for-sale securities	-0.04	-0.11	-0.10	-0.06	0.00	0.00	0.00	0.00	3
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equals: Pretax net operating income (tax equivalent)	-0.03	-0.75	-0.64	-0.30	0.25	0.38	0.46	0.48	3
Less: Applicable income taxes (tax equivalent)	0.04	-0.13	-0.10	-0.01	0.14	0.14	0.14	0.14	3
Less: Minority interest	-0.02	-0.07	-0.06	-0.04	0.00	0.00	0.00	0.00	3
Equals: Net operating income	-0.05	-0.61	-0.52	-0.26	0.19	0.28	0.33	0.35	3
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equals: Net income	-0.05	-0.61	-0.52	-0.26	0.19	0.28	0.33	0.35	3
Memo: Net income (last four quarters)	-0.05	-0.61	-0.52	-0.26	0.19	0.28	0.33	0.35	3
Net income-BHC and noncontrolling (minority) interest	-0.07	-0.62	-0.54	-0.29	0.11	0.24	0.32	0.34	3
<b>Margin Analysis</b>									
Average earning assets / Average assets	86.72	77.14	78.54	82.74	89.73	92.21	93.70	94.19	3
Average interest-bearing funds / Average assets	51.31	24.34	28.97	42.87	66.02	67.12	67.77	67.99	3
Interest income (tax equivalent) / Average earning assets	4.39	3.42	3.54	3.91	4.53	4.93	5.18	5.26	3
Interest expense / Average earning assets	1.08	0.45	0.47	0.53	0.61	1.40	1.87	2.03	3
Net interest income (tax equivalent) / Average earning assets	3.31	2.89	2.92	3.01	3.16	3.54	3.76	3.84	3
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.45	4.75	4.86	5.20	5.77	5.86	5.91	5.93	3
Interest-bearing bank balances	1.46	0.93	1.00	1.24	1.63	1.76	1.84	1.87	3
Fed funds sold and reverse repos	2.19	1.88	1.91	2.01	2.19	2.36	2.46	2.49	2
Trading assets	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	1
Total earning assets	4.34	3.41	3.51	3.83	4.37	4.85	5.14	5.24	3
Investment securities (tax equivalent)	4.47	2.42	2.52	2.79	3.25	5.54	6.92	7.38	3
US Treasury and agency securities (excluding Mortgage-backed securities)									
Mortgage-backed securities	2.57	2.39	2.41	2.47	2.57	2.67	2.73	2.75	2
All other securities									
Interest-bearing deposits	1.38	0.84	0.89	1.03	1.27	1.68	1.93	2.01	3
Time deposits of \$250K or more	0.81	0.08	0.15	0.39	0.77	1.21	1.48	1.57	3
Time deposits < \$250K	1.77	1.48	1.51	1.61	1.77	1.93	2.02	2.05	3
Other domestic deposits	1.11	0.50	0.52	0.58	0.68	1.42	1.86	2.01	3
Foreign deposits									
Fed funds purchased and repos	1.00	0.10	0.20	0.50	1.00	1.50	1.80	1.90	2
Other borrowed funds and trading liabilities	3.20	2.21	2.32	2.68	3.26	3.76	4.06	4.16	3
All interest-bearing funds	1.78	0.96	1.09	1.47	2.10	2.26	2.36	2.39	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Overhead expenses / Net Interest Income + non-interest income	96.79	87.95	89.39	93.72	100.92	101.93	102.54	102.74	3
<b>Percent of Average Assets</b>									
Total overhead expense	9.63	3.95	4.23	5.08	6.48	12.61	16.29	17.51	3
Personnel expense	5.40	2.23	2.34	2.66	3.20	7.04	9.34	10.11	3
Net occupancy expense	0.65	0.32	0.33	0.37	0.43	0.83	1.07	1.15	3
Other operating expenses	3.58	1.31	1.49	2.05	2.97	4.80	5.90	6.27	3
Overhead less non-interest income	2.83	2.77	2.77	2.78	2.80	2.86	2.90	2.91	3
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	95.85	85.41	87.13	92.30	100.92	101.93	102.54	102.74	3
Personnel expense	52.65	48.52	48.66	49.10	49.81	54.78	57.77	58.76	3
Net occupancy expense	7.10	4.99	5.19	5.77	6.73	8.25	9.15	9.46	3
Other operating expenses	36.10	26.64	27.73	31.00	36.46	41.38	44.34	45.32	3
Total non-interest income	54.88	23.75	27.54	38.88	57.78	72.33	81.05	83.96	3
Fiduciary activities income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Service charges on domestic deposit accounts	12.04	1.79	3.39	8.20	16.21	17.97	19.03	19.38	3
Trading revenue	9.91	0.00	0.00	0.00	0.00	14.87	23.79	26.76	3
Investment banking fees and commissions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Insurance activities revenue	0.04	0.00	0.00	0.00	0.00	0.05	0.09	0.10	3
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net servicing fees	0.17	0.00	0.00	0.00	0.00	0.26	0.42	0.47	3
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net gain (loss) - sales of loans, OREO, and other assets	27.69	-0.13	-0.10	-0.02	0.12	41.61	66.50	74.79	3
Other non-interest income	5.02	3.61	3.63	3.70	3.81	5.74	6.90	7.28	3
Overhead less non-interest income	40.97	18.78	21.49	29.61	43.13	53.42	59.60	61.65	3
Applicable income taxes / Pretax net operating income (tax equivalent)	27.41	2.74	5.48	13.70	27.41	41.11	49.34	52.08	2
Applicable income tax + TE / Pretax net operating income + TE	41.45	29.43	30.76	34.77	41.45	48.14	52.14	53.48	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	39.30	16.99	18.46	22.88	30.24	51.19	63.76	67.95	3
Commercial and industrial loans	3.61	1.81	1.84	1.90	2.01	4.51	6.02	6.52	3
Loans to individuals	1.73	0.02	0.05	0.12	0.25	2.60	4.01	4.48	3
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	3
Agricultural loans	0.30	0.01	0.02	0.05	0.11	0.46	0.67	0.74	3
Other loans and leases	8.96	0.01	0.02	0.06	0.12	13.44	21.44	24.10	3
Net loans and leases	53.18	41.95	42.15	42.74	43.71	58.89	68.00	71.03	3
Debt securities over 1 year	18.16	1.34	2.69	6.72	13.45	27.23	35.51	38.26	3
Mutual funds and equity securities	0.61	0.00	0.00	0.00	0.00	0.91	1.46	1.65	3
Subtotal	71.95	59.03	60.91	66.53	75.90	79.34	81.40	82.09	3
Interest-bearing bank balances	7.49	5.69	5.75	5.92	6.21	8.42	9.75	10.19	3
Federal funds sold and reverse repos	5.68	0.00	0.00	0.00	0.00	8.52	13.64	15.34	3
Debt securities 1 year or less	0.76	0.00	0.00	0.00	0.00	1.14	1.82	2.04	3
Trading assets	2.12	0.00	0.00	0.00	0.00	3.19	5.10	5.74	3
Total earning assets	88.00	82.28	83.03	85.26	88.99	91.24	92.58	93.03	3
Non-interest cash and due from depository institutions	1.56	0.31	0.45	0.87	1.58	2.25	2.66	2.79	3
Other real estate owned	1.35	0.01	0.01	0.03	0.05	2.03	3.21	3.61	3
All other assets	10.44	6.53	6.70	7.22	8.09	12.49	15.12	16.00	3
<b>Memoranda</b>									
Short-term investments	13.93	5.69	5.75	5.92	6.21	18.08	25.20	27.57	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding Mortgage-backed securities)	4.03	0.36	0.71	1.78	3.55	6.05	7.54	8.04	3
Municipal securities	8.90	0.46	0.92	2.29	4.59	13.36	18.62	20.37	3
Mortgage-backed securities	5.48	0.11	0.22	0.54	1.09	8.21	12.49	13.92	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	0.50	0.00	0.00	0.00	0.00	0.75	1.20	1.35	3
Loans held-for-sale	8.11	0.00	0.00	0.00	0.00	12.16	19.46	21.89	3
Loans not held-for-sale	45.80	42.68	42.93	43.66	44.89	47.48	49.04	49.56	3
Real estate loans secured by 1-4 family	21.89	2.59	3.57	6.49	11.35	32.03	44.43	48.56	3
Revolving	3.11	0.00	0.00	0.00	0.00	4.66	7.46	8.40	3
Closed-end, secured by first liens	17.87	2.50	3.45	6.29	11.02	26.03	35.04	38.04	3
Closed-end, secured by junior liens	0.91	0.09	0.12	0.20	0.33	1.33	1.93	2.13	3
Commercial real estate loans	15.61	12.41	12.73	13.70	15.30	17.37	18.61	19.03	3
Construction and land development	3.33	2.58	2.70	3.04	3.61	3.76	3.85	3.88	3
Multifamily	0.81	0.06	0.12	0.31	0.62	1.22	1.58	1.70	3
Nonfarm nonresidential	11.47	7.27	7.89	9.74	12.84	13.88	14.50	14.71	3
Real estate loans secured by farmland	1.80	0.18	0.36	0.91	1.82	2.70	3.23	3.40	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 5  
Date: 12/31/2018

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	67.60	38.25	41.91	52.91	71.25	84.11	91.82	94.40	3
Real estate loans secured by 1-4 family	33.73	5.92	8.24	15.18	26.75	48.79	62.02	66.43	3
Revolving	4.18	0.00	0.00	0.00	0.00	6.27	10.03	11.28	3
Closed-end	29.55	5.92	8.24	15.18	26.75	42.52	51.99	55.14	3
Commercial real estate loans	29.71	26.21	26.29	26.53	26.92	31.49	34.24	35.15	3
Construction and land development	6.37	5.31	5.36	5.54	5.82	6.93	7.60	7.82	3
1-4 family	2.65	0.96	1.22	1.99	3.28	3.62	3.83	3.89	3
Other	3.72	2.18	2.39	3.03	4.08	4.60	4.91	5.01	3
Multifamily	1.63	0.08	0.17	0.42	0.83	2.45	3.42	3.74	3
Nonfarm nonresidential	21.70	15.34	15.86	17.43	20.05	25.15	28.21	29.23	3
Owner-occupied	14.95	4.99	5.70	7.84	11.40	20.29	25.63	27.41	3
Other	6.75	1.82	2.58	4.86	8.65	9.59	10.16	10.35	3
Real estate loans secured by farmland	4.16	0.40	0.81	2.02	4.05	6.24	7.56	7.99	3
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	3
Commercial and industrial loans	7.74	2.83	2.96	3.35	3.99	10.27	14.03	15.29	3
Loans to individuals	4.00	0.03	0.07	0.16	0.33	6.00	9.40	10.54	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	0.68	0.03	0.05	0.13	0.25	1.02	1.49	1.64	3
Other loans and leases	19.97	0.03	0.06	0.14	0.29	29.96	47.76	53.70	3
<b>Loan and Lease Percent of Total Risk Based Capital</b>									
Real estate loans	228.20	111.75	122.33	154.04	206.91	291.71	342.58	359.54	3
Real estate loans secured by 1-4 family	121.09	17.27	23.98	44.12	77.68	176.36	235.56	255.30	3
Revolving	16.23	0.00	0.00	0.00	0.00	24.34	38.95	43.81	3
Closed-end	104.86	17.27	23.98	44.12	77.68	152.02	196.62	211.49	3
Commercial real estate loans	95.00	81.05	83.32	90.13	101.47	103.10	104.08	104.41	3
Construction and land development	20.28	17.25	17.60	18.64	20.39	21.97	22.91	23.23	3
1-4 family	8.79	2.99	3.95	6.82	11.60	12.17	12.51	12.62	3
Other	11.49	8.08	8.51	9.80	11.95	13.41	14.28	14.57	3
Multifamily	5.04	0.32	0.65	1.62	3.23	7.56	10.16	11.03	3
Nonfarm nonresidential	69.68	46.79	50.25	60.60	77.85	82.84	85.84	86.84	3
Owner-occupied	47.18	15.70	18.87	28.39	44.25	64.50	76.66	80.71	3
Other	22.50	5.85	8.63	16.95	30.82	32.21	33.04	33.32	3
Real estate loans secured by farmland	12.11	1.18	2.37	5.92	11.84	18.17	21.96	23.22	3
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	3
Commercial and industrial loans	23.40	10.61	10.73	11.09	11.68	29.86	40.76	44.40	3
Loans to individuals	11.72	0.13	0.26	0.64	1.28	17.59	27.37	30.63	3
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural loans	2.00	0.07	0.15	0.37	0.73	3.00	4.35	4.80	3
Other loans and leases	58.44	0.08	0.17	0.42	0.83	87.66	139.76	157.13	3
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	14.75	7.67	8.45	10.81	14.74	18.69	21.06	21.85	3
Non-owner occupied CRE loans / Total risk based capital	47.82	23.70	27.43	38.60	57.22	61.74	64.45	65.36	3
Construction and land development loans / Total risk based capital	20.28	17.25	17.60	18.64	20.39	21.97	22.91	23.23	3
Total CRE loans / Total risk based capital	95.00	81.05	83.32	90.13	101.47	103.10	104.08	104.41	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	13.93	5.69	5.75	5.92	6.21	18.08	25.20	27.57	3
Liquid assets	26.36	9.30	11.38	17.62	28.03	35.94	40.68	42.26	3
Investment securities	19.52	3.22	4.61	8.77	15.72	28.37	35.96	38.49	3
Net loans and leases	53.18	41.95	42.15	42.74	43.71	58.89	68.00	71.03	3
Net loans, leases and standby letters of credit	53.31	42.04	42.26	42.93	44.05	59.06	68.07	71.07	3
Core deposits	59.98	46.20	47.91	53.04	61.59	67.73	71.41	72.64	3
Noncore funding	18.10	11.97	12.38	13.61	15.66	21.37	24.79	25.93	3
Time deposits of \$250K or more	4.91	0.95	1.32	2.44	4.30	7.07	8.74	9.29	3
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Federal funds purchased and repos	4.50	0.00	0.00	0.00	0.00	6.75	10.80	12.15	3
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net federal funds purchased (sold)	-1.18	-3.19	-2.84	-1.77	0.00	0.00	0.00	0.00	3
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other borrowings w/remaining maturity of 1 year or less	7.75	0.05	0.10	0.24	0.48	11.63	18.31	20.54	3
Earning assets repriceable in 1 year	39.98	16.41	19.05	26.94	40.11	53.07	60.85	63.45	3
Interest-bearing liabilities repriceable in 1 year	21.82	3.30	4.85	9.51	17.27	31.86	40.62	43.54	3
Long-term debt repriceable in 1 year	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net assets repriceable in 1 year	18.15	-27.12	-21.57	-4.92	22.84	43.57	56.00	60.15	3
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	2.76	-21.85	-18.71	-9.27	6.46	16.65	22.75	24.79	3
Net ST noncore funding dependence	0.34	-25.22	-21.86	-11.80	4.97	14.80	20.69	22.66	3
Short-term investment / ST noncore funding	100.77	26.05	29.84	41.19	60.11	140.02	187.97	203.95	3
Liquid assets-ST noncore funding / Nonliquid assets	19.64	-15.09	-10.68	2.55	24.60	39.21	47.98	50.90	3
Net loans and leases / Total deposits	90.09	51.75	53.62	59.23	68.58	110.20	135.18	143.50	3
Net loans and leases / Core deposits	98.00	57.98	59.42	63.75	70.98	118.74	147.40	156.95	3
Held-to-maturity securities appreciation (depreciation) / T1 cap	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Available-for-sale securities appreciation (depreciation) / T1 cap	-3.38	-7.54	-7.01	-5.39	-2.70	-1.03	-0.03	0.31	3
Structured notes appreciation (depreciation) / T1 cap	-0.28	-0.28	-0.28	-0.28	-0.28	-0.28	-0.28	-0.28	1
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	0.33	0.00	0.00	0.00	0.00	0.49	0.78	0.88	3
Available-for-sale securities	99.67	99.12	99.22	99.51	100.00	100.00	100.00	100.00	3
US Treasury securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
US agency securities (excluding Mortgage-backed securities)	21.00	0.87	1.73	4.33	8.66	31.50	45.20	49.77	3
Municipal securities	27.71	2.92	5.84	14.60	29.19	41.57	48.99	51.46	3
Mortgage-backed securities	14.77	0.69	1.38	3.45	6.90	22.15	31.30	34.35	3
Asset-backed securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other debt securities	3.19	0.00	0.00	0.00	0.00	4.78	7.65	8.61	3
Mutual funds and equity securities	33.33	0.00	0.00	0.00	0.00	50.00	80.00	90.00	3
Debt securities 1 year or less	4.82	0.00	0.00	0.00	0.00	7.23	11.56	13.01	3
Debt securities 1 to 5 years	19.74	0.30	0.61	1.52	3.05	29.61	45.55	50.87	3
Debt securities over 5 years	42.11	2.94	5.87	14.68	29.37	63.16	83.43	90.19	3
Pledged securities	34.89	4.37	8.74	21.84	43.68	52.34	57.54	59.27	3
Structured notes, fair value	2.85	0.00	0.00	0.00	0.00	4.27	6.83	7.69	3
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	-19.10	-32.82	-30.52	-23.64	-12.17	-11.10	-10.45	-10.23	3
Investment securities	-0.28	-8.68	-8.43	-7.71	-6.49	4.03	10.35	12.45	3
Core deposits	7.80	-4.38	-4.03	-2.99	-1.25	14.07	23.26	26.32	3
Noncore funding	3.09	-22.92	-22.49	-21.21	-19.07	16.31	37.54	44.62	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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)	12.04	5.26	5.75	7.20	9.63	15.67	19.29	20.50	3
Standby letters of credit	0.13	0.01	0.01	0.03	0.05	0.20	0.28	0.31	3
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
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	3
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	3
Derivative contracts	5.97	0.00	0.00	0.00	0.00	8.95	14.32	16.11	3
Interest rate contracts	5.97	0.00	0.00	0.00	0.00	8.95	14.32	16.11	3
Interest rate futures and forward contracts	3.86	0.00	0.00	0.00	0.00	5.78	9.25	10.41	3
Written options contracts (interest rate)	2.11	0.00	0.00	0.00	0.00	3.16	5.06	5.70	3
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	25.39	11.42	11.95	13.53	16.16	32.64	42.52	45.82	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 5  
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	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Futures and forwards</b>									
Futures and forwards	64.64	64.64	64.64	64.64	64.64	64.64	64.64	64.64	1
<b>Written options</b>									
Written options	35.36	35.36	35.36	35.36	35.36	35.36	35.36	35.36	1
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over-the-counter	35.36	35.36	35.36	35.36	35.36	35.36	35.36	35.36	1
<b>Purchased options</b>									
Purchased options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Swaps</b>									
Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Held for trading</b>									
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Non-traded</b>									
Non-traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>									
Derivative contracts (excluding futures and FX 14 days or less)	64.64	64.64	64.64	64.64	64.64	64.64	64.64	64.64	1
One year or less	64.64	64.64	64.64	64.64	64.64	64.64	64.64	64.64	1
Over 1 year to 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Gross negative fair value (absolute value)	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1
Gross positive fair value	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.02	0.00	0.00	0.00	0.00	0.03	0.05	0.06	3

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	0.03	-0.27	-0.23	-0.11	0.09	0.20	0.28	0.30	3
Provision for loan and lease losses / Average loans and leases	0.01	-0.57	-0.49	-0.23	0.20	0.35	0.44	0.47	3
Provision for loan and lease losses / Net losses	-439.40	-1057.93	-969.70	-705.02	-263.89	-86.03	20.69	56.26	3
Allowance for loan and lease losses / Total loans and leases not held for sale	1.62	0.75	0.84	1.12	1.60	2.11	2.41	2.52	3
Allowance for loan and lease losses / Total loans and leases	1.55	0.55	0.67	1.02	1.60	2.11	2.41	2.52	3
Allowance for loan and lease losses / Net loans and leases losses (X)	8.93	7.40	7.57	8.08	8.93	9.78	10.29	10.47	2
Allowance for loan and lease losses / Nonaccrual assets	44.67	44.67	44.67	44.67	44.67	44.67	44.67	44.67	1
ALLL/90+ days past due + nonaccrual loans and leases	44.67	44.67	44.67	44.67	44.67	44.67	44.67	44.67	1
Gross loan and lease losses / Average loans and leases	0.20	0.03	0.05	0.14	0.27	0.30	0.32	0.33	3
Recoveries / Average loans and leases	0.06	0.05	0.05	0.05	0.06	0.07	0.08	0.08	3
Net losses / Average loans and leases	0.14	-0.02	0.01	0.08	0.21	0.23	0.24	0.25	3
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	3
Recoveries / Prior year-end losses	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	1
Earnings coverage of net losses (X)	7.78	0.03	0.56	2.17	4.84	11.92	16.17	17.58	3
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	-0.09	-0.22	-0.20	-0.14	-0.04	-0.02	-0.01	0.00	3
Real estate loans secured by 1-4 family	-0.02	-0.04	-0.04	-0.02	0.00	0.00	0.00	0.00	3
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Closed-end	-0.02	-0.05	-0.05	-0.03	0.00	0.00	0.00	0.00	3
Commercial real estate loans	-0.10	-0.28	-0.25	-0.15	0.00	0.00	0.00	0.00	3
Construction and land development	0.00	-0.01	-0.01	0.00	0.00	0.00	0.00	0.00	3
1-4 family	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other	0.00	-0.01	-0.01	0.00	0.00	0.00	0.00	0.00	3
Multifamily	-0.01	-0.02	-0.02	-0.01	-0.01	0.00	0.00	0.00	2
Nonfarm nonresidential	-0.18	-0.50	-0.44	-0.28	0.00	0.00	0.00	0.00	3
Owner-occupied	-0.18	-0.50	-0.44	-0.28	0.00	0.00	0.00	0.00	3
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	3
Loans to individuals	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1
Credit card loans									
Agricultural loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to foreign governments and institutions									
Other loans and leases	15.24	2.02	3.49	7.89	15.24	22.58	26.98	28.45	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	1.29	0.10	0.15	0.30	0.54	1.90	2.72	3.00	3
90+ days past due loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual loans and leases	1.19	0.00	0.00	0.00	0.00	1.79	2.86	3.22	3
90+ days past due and nonaccrual loans and leases	1.19	0.00	0.00	0.00	0.00	1.79	2.86	3.22	3
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	1.29	0.10	0.15	0.30	0.54	1.90	2.72	3.00	3
90+ days past due assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Nonaccrual assets	1.19	0.00	0.00	0.00	0.00	1.79	2.86	3.22	3
30+ days past due and nonaccrual assets	2.48	0.10	0.15	0.30	0.54	3.69	5.58	6.21	3
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.51	0.00	0.00	0.00	0.00	0.76	1.21	1.36	3
90+ past due and nonaccrual assets + other real estate owned	1.86	0.16	0.32	0.78	1.56	2.78	3.52	3.76	3
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total Assets	2.00	0.20	0.40	1.00	2.00	3.00	3.60	3.80	3
Allowance for loan and leases losses	507.81	29.82	59.24	147.51	294.63	761.51	1041.64	1135.02	3
Equity cap + allowance for loan and lease losses	9.81	1.49	2.94	7.32	14.61	14.70	14.76	14.78	3
Tier 1 cap + allowance for loan and lease losses	11.53	1.39	2.76	6.84	13.66	17.28	19.45	20.17	3
Loans and Leases + other real estate owned	3.27	0.48	0.95	2.35	4.70	4.90	5.02	5.07	3

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	1.83	0.21	0.36	0.81	1.56	2.72	3.42	3.65	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.61	0.00	0.00	0.00	0.00	2.42	3.87	4.35	3
Commercial and industrial	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.42	0.67	0.75	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
Individuals	30-89 days past due	1.57	0.16	0.31	0.79	1.57	2.36	2.83	2.99	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.54	0.05	0.11	0.27	0.54	0.81	0.97	1.03	2
Depository institution loans	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Agricultural	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2

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: 5  
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	1.18	0.01	0.02	0.04	0.08	1.77	2.78	3.12	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.20	0.00	0.00	0.00	0.00	1.80	2.89	3.25	3
Revolving	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
Closed-End	30-89 days past due	1.18	0.01	0.02	0.05	0.09	1.77	2.78	3.12	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	1.20	0.00	0.00	0.00	0.00	1.80	2.89	3.25	3
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.07	0.08	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
Commercial real estate	30-89 days past due	1.70	0.00	0.00	0.00	0.00	2.55	4.08	4.59	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.29	0.00	0.00	0.00	0.00	3.43	5.49	6.17	3
Construction and development	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	1.15	0.00	0.00	0.00	0.00	1.72	2.76	3.10	3
1-4 family	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	1.15	0.00	0.00	0.00	0.00	1.72	2.76	3.10	3
Other	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
Multifamily	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Nonfarm non-residential	30-89 days past due	2.03	0.00	0.00	0.00	0.00	3.04	4.87	5.47	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.50	0.00	0.00	0.00	0.00	3.76	6.01	6.76	3
Owner occupied	30-89 days past due	2.03	0.00	0.00	0.00	0.00	3.04	4.87	5.47	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	2.50	0.00	0.00	0.00	0.00	3.76	6.01	6.76	3
Other	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
Farmland	30-89 days past due	6.67	0.67	1.33	3.34	6.67	10.01	12.01	12.68	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.05	0.01	0.01	0.03	0.05	0.08	0.10	0.10	2
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 5  
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	26.37	21.61	21.90	22.77	24.22	28.90	31.71	32.64	3
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Tier 1 capital, column A	26.37	21.61	21.90	22.77	24.22	28.90	31.71	32.64	3
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total capital, column A	27.38	22.86	23.14	23.99	25.40	29.78	32.41	33.28	3
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Tier 1 leverage	16.62	14.00	14.17	14.70	15.58	18.02	19.48	19.96	3









## BHCPR Reporters for Quarter Ending 12/31/2018

Peer Group 5 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>
1995523	104,509	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1142309	325,877	MIDWEST INDEPENDENT BANCSHARES, INC.	JEFFERSON CITY, MO	
5119363	49,711	PARAMOUNT FINANCIAL GROUP, LLC	SAINT LOUIS, MO	

Note: Peer Group 5 has 3 bank holding companies.