

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Summary Ratios

 FR BHCPR
 Page 1

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.01	3.08	2.92	2.80	2.81
+ Non-interest income	1.32	1.31	1.35	1.39	1.45
- Overhead expense	2.68	2.71	2.72	2.72	2.85
- Provision for credit losses	0.15	0.14	0.16	0.17	0.17
+ Securities gains (losses)	0.01	0.00	0.01	0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.56	1.57	1.43	1.36	1.33
Net operating income	1.19	1.24	0.89	0.90	0.91
Net income	1.19	1.24	0.90	0.90	0.92
Net income (Subchapter S adjusted)	1.17	1.42	0.99	1.54	1.41
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.41	4.24	3.80	3.57	3.57
Interest expense	1.08	0.86	0.60	0.49	0.46
Net interest income (tax equivalent)	3.33	3.38	3.19	3.06	3.09
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.21	0.22	0.24	0.27	0.31
Earnings coverage of net loan and lease losses (X)	25.73	21.75	19.67	19.75	15.90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.83	0.90	0.98	1.07	1.16
Allowance for loan and lease losses / Total loans and leases	0.81	0.89	0.96	1.04	1.14
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.57	0.61	0.72	0.88	0.97
30-89 days past due loans and leases / Total loans and leases	0.43	0.44	0.47	0.51	0.58
Liquidity and Funding					
Net noncore funding dependence	14.45	16.61	17.02	18.62	18.17
Net short-term noncore funding dependence	3.37	4.65	4.82	5.92	4.31
Net loans and leases / Total assets	63.77	63.98	62.73	61.97	62.72
Capitalization					
Tier 1 leverage ratio	9.76	9.71	9.53	9.40	9.68
Holding company equity capital / Total assets	12.43	12.22	11.94	11.52	11.65
Total equity capital (including minority interest) / Total assets	12.57	12.27	12.01	11.60	11.75
Common equity tier 1 capital / Total risk-weighted assets	12.16	12.12	12.19	12.16	12.08
Net loans and leases / Equity capital (X)	5.21	5.29	5.27	5.37	5.42
Cash dividends / Net income	33.08	27.31	31.29	29.05	28.06
Cash dividends / Net income (Subchapter S adjusted)	-12.02	17.36	47.52	-20.06	15.95
Growth Rates					
Assets	9.26	7.00	8.28	8.31	7.61
Equity capital	10.49	7.89	10.18	7.99	5.87
Net loans and leases	9.10	7.89	9.38	8.51	9.31
Noncore funding	6.61	10.67	5.57	9.36	5.64
Parent Company Ratios					
Short-term debt / Equity capital	0.98	1.14	1.07	1.59	1.23
Long-term debt / Equity capital	13.08	13.37	12.69	13.44	12.95
Equity investment in subsidiaries / Equity capital	103.22	103.10	102.10	101.56	102.41
Cash from ops + noncash items + op expense / Op expense + dividends	190.27	174.91	148.20	144.09	143.73

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Relative Income Statement and Margin Analysis

 FR BHCPR
 Page 2

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Percent of Average Assets					
Interest income (tax equivalent)	4.00	3.87	3.47	3.26	3.25
Less: Interest expense	0.98	0.79	0.55	0.45	0.42
Equals: Net interest income (tax equivalent)	3.01	3.08	2.92	2.80	2.81
Plus: Non-interest income	1.32	1.31	1.35	1.39	1.45
Equals: adjusted operating income (tax equivalent)	4.41	4.46	4.33	4.25	4.39
Less: Overhead expense	2.68	2.71	2.72	2.72	2.85
Less: Provision for credit losses	0.15	0.14	0.16	0.17	0.17
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	0.01	0.00	0.01	0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.56	1.57	1.43	1.36	1.33
Less: Applicable income taxes (tax equivalent)	0.36	0.33	0.55	0.45	0.44
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.19	1.24	0.89	0.90	0.91
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.19	1.24	0.90	0.90	0.92
Memo: Net income (last four quarters)	1.20	1.24	0.91	0.94	0.93
Net income-BHC and noncontrolling (minority) interest	1.20	1.25	0.91	0.91	0.92
Margin Analysis					
Average earning assets / Average assets	91.05	91.48	91.61	91.56	91.39
Average interest-bearing funds / Average assets	65.58	65.56	65.75	65.40	66.48
Interest income (tax equivalent) / Average earning assets	4.41	4.24	3.80	3.57	3.57
Interest expense / Average earning assets	1.08	0.86	0.60	0.49	0.46
Net interest income (tax equivalent) / Average earning assets	3.33	3.38	3.19	3.06	3.09
Yield or Cost					
Total loans and leases (tax equivalent)	5.09	4.95	4.52	4.31	4.30
Interest-bearing bank balances	2.04	1.64	1.05	0.52	0.28
Federal funds sold and reverse repos	2.44	2.17	1.41	0.71	0.49
Trading assets	1.00	1.11	1.11	1.21	0.94
Total earning assets	4.36	4.20	3.73	3.51	3.50
Investment securities (tax equivalent)	2.76	2.68	2.47	2.42	2.33
US Treasury and agency securities (excluding mortgage-backed securities)			1.62	1.51	1.41
Mortgage-backed securities	2.61	2.50	2.23	2.13	2.25
All other securities			3.66	3.70	3.46
Interest-bearing deposits	1.10	0.81	0.49	0.39	0.35
Time deposits of \$250K or more	1.95	1.44			
Time deposits < \$250K	1.82	1.29			
Other domestic deposits	0.93	0.67		0.27	0.23
Foreign deposits	1.19	0.97	0.51	0.36	0.26
Federal funds purchased and repos	1.86	1.51	0.94	0.65	0.48
Other borrowed funds and trading liabilities	2.38	2.28	1.77	1.55	1.56
All interest-bearing funds	1.49	1.19	0.82	0.69	0.62

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2019

Non-interest Income & Expenses

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.72	3.08	2.85	2.86	3.34
Overhead expenses / Net Interest Income + non-interest income	61.28	60.88	63.61	64.64	66.99
Percent of Average Assets					
Total overhead expense	2.68	2.71	2.72	2.72	2.85
Personnel expense	1.41	1.44	1.42	1.41	1.40
Net occupancy expense	0.28	0.29	0.29	0.29	0.32
Other operating expenses	0.96	0.97	1.00	0.99	1.09
Overhead less non-interest income	1.32	1.38	1.34	1.32	1.34
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	60.63	60.37	62.73	63.78	66.06
Personnel expense	32.39	32.51	32.93	33.57	33.64
Net occupancy expense	6.52	6.50	6.70	6.99	7.47
Other operating expenses	21.19	20.89	22.41	22.41	24.44
Total non-interest income	29.23	28.50	31.08	32.47	33.40
Fiduciary activities income	1.97	2.14	2.38	2.27	2.69
Service charges on domestic deposit accounts	3.88	4.15	4.28	4.37	4.66
Trading revenue	1.19	0.90	0.90	0.98	0.99
Investment banking fees and commissions	3.53	3.42	3.62	3.68	2.86
Insurance activities revenue	0.47	0.47	0.55	0.56	0.91
Venture capital revenue	0.02	0.02	0.01	0.01	0.05
Net servicing fees	0.28	0.65	0.60	0.59	0.73
Net securitization income	0.01	0.01	0.01	0.02	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.86	1.61	1.67	2.20	1.99
Other non-interest income	10.04	9.81	10.77	10.83	11.38
Overhead less non-interest income	31.06	31.46	31.19	31.53	32.60
Applicable income taxes / Pretax net operating income (tax equivalent)	20.70	19.04	32.99	29.45	28.10
Applicable income tax + TE / Pretax net operating income + TE	23.15	21.56	37.95	33.84	32.77

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2019

Percent Composition of Assets

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Real estate loans	37.80	37.20	35.54	34.32	33.17
Commercial and industrial loans	11.99	12.85	12.62	12.69	13.80
Loans to individuals	4.21	4.31	4.47	4.39	5.19
Loans to depository institutions and acceptances of other banks	0.04	0.05	0.06	0.09	0.08
Agricultural loans	0.24	0.30	0.21	0.16	0.16
Other loans and leases	4.98	5.00	5.10	5.14	5.24
Net loans and leases	63.77	63.98	62.73	61.97	62.72
Debt securities over 1 year	14.60	14.63	14.83	14.77	15.36
Mutual funds and equity securities	0.06	0.06	0.06	0.06	0.10
Subtotal	79.65	79.97	79.31	78.74	79.49
Interest-bearing bank balances	3.06	3.04	3.46	3.68	4.02
Federal funds sold and reverse repos	1.57	1.66	1.81	1.91	0.84
Debt securities 1 year or less	1.91	1.96	1.86	1.89	2.20
Trading assets	1.19	1.33	1.34	1.43	0.74
Total earning assets	89.45	89.74	89.84	89.94	89.83
Non-interest cash and due from depository institutions	1.14	1.21	1.22	1.16	1.15
Other real estate owned	0.03	0.04	0.05	0.07	0.10
All other assets	9.28	8.98	8.86	8.83	8.99
Memoranda					
Short-term investments	7.63	7.80	8.69	9.05	8.39
US Treasury securities	1.03	1.04	1.02	1.14	1.12
US agency securities (excluding mortgage-backed securities)	0.54	0.69	0.75	0.70	1.07
Municipal securities	1.34	1.62	1.60	1.48	1.39
Mortgage-backed securities	11.36	11.13	11.06	10.88	11.38
Asset-backed securities	0.28	0.33	0.30	0.33	0.40
Other debt securities	0.39	0.41	0.38	0.34	0.53
Loans held-for-sale	0.39	0.30	0.33	0.46	0.48
Loans held for investment	63.50	63.93	62.63	61.73	62.53
Real estate loans secured by 1-4 family	13.29	13.46	13.44	13.46	14.33
Revolving	2.07	2.27	2.40	2.53	2.77
Closed-end, secured by first liens	10.69	10.57	10.35	10.21	10.78
Closed-end, secured by junior liens	0.28	0.31	0.34	0.35	0.43
Commercial real estate loans	22.24	21.58	19.88	18.43	16.85
Construction and land development	3.44	3.51	3.25	2.77	2.35
Multifamily	3.01	2.72	2.54	2.59	2.36
Nonfarm nonresidential	14.70	14.45	13.30	12.08	11.27
Real estate loans secured by farmland	0.36	0.41	0.32	0.27	0.24

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2019

Loan Mix and Analysis of Concentrations of Credit

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	57.50	56.50	54.84	53.68	52.17
Real estate loans secured by 1-4 family	20.75	21.10	21.45	22.07	23.24
Revolving	3.15	3.50	3.77	4.07	4.46
Closed-end	17.40	17.39	17.41	17.66	18.41
Commercial real estate loans	33.55	32.15	29.99	28.06	25.83
Construction and land development	5.12	5.21	4.90	4.31	3.70
1-4 family	0.94	1.02	0.89	0.75	0.61
Other	4.04	4.05	3.90	3.45	2.99
Multifamily	4.69	4.10	3.84	3.95	3.58
Nonfarm nonresidential	22.16	21.41	20.03	18.36	17.31
Owner-occupied	7.72	8.04	7.58	6.94	6.84
Other	14.35	13.39	12.45	11.40	10.48
Real estate loans secured by farmland	0.55	0.63	0.51	0.43	0.40
Loans to depository institutions and acceptances of other banks	0.11	0.12	0.17	0.27	0.20
Commercial and industrial loans	19.49	20.32	20.53	21.09	22.76
Loans to individuals	7.15	7.36	7.61	7.70	8.38
Credit card loans	0.81	1.02	1.12	1.19	1.71
Agricultural loans	0.37	0.46	0.33	0.26	0.27
Other loans and leases	9.81	9.65	10.32	10.46	9.88
Loans and Leases, Percent of Total Capital					
Real estate loans	366.17	358.60	345.84	327.20	320.13
Real estate loans secured by 1-4 family	129.55	129.78	130.27	128.66	138.11
Revolving	19.90	21.87	23.45	24.62	27.00
Closed-end	108.09	106.38	105.19	102.17	108.47
Commercial real estate loans	214.85	207.22	193.09	174.92	162.53
Construction and land development	32.83	33.39	31.12	26.34	22.52
1-4 family	6.16	6.62	5.78	4.77	3.86
Other	25.62	25.75	24.56	20.96	18.15
Multifamily	29.03	26.09	24.35	24.97	23.21
Nonfarm nonresidential	142.42	138.46	129.62	115.12	110.03
Owner-occupied	49.63	51.68	48.41	43.08	42.26
Other	90.97	86.19	78.94	70.52	64.97
Real estate loans secured by farmland	3.38	3.82	3.15	2.53	2.32
Loans to depository institutions and acceptances of other banks	0.41	0.49	0.64	0.96	0.79
Commercial and industrial loans	113.17	120.18	118.10	116.35	126.48
Loans to individuals	40.49	39.95	41.89	41.12	48.24
Credit card loans	4.05	4.89	5.29	5.49	8.77
Agricultural loans	2.04	2.55	1.74	1.39	1.39
Other loans and leases	48.58	48.48	49.47	49.55	49.46
Supplemental					
Non-owner occupied CRE loans / Gross loans	26.46	24.79	23.09	21.76	19.52
Non-owner occupied CRE loans / Total capital	167.00	158.14	146.66	133.88	122.23
Construction and land development loans / Total capital	32.83	33.39	31.12	26.34	22.52
Total CRE loans / Total capital	220.93	213.01	198.70	180.59	167.95

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2019

Liquidity and Funding

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Short-term investments	7.63	7.80	8.69	9.05	8.39
Liquid assets	22.62	22.72	24.04	24.62	23.79
Investment securities	16.99	17.27	17.35	17.40	18.21
Net loans and leases	63.77	63.98	62.73	61.97	62.72
Net loans, leases and standby letters of credit	64.84	65.07	63.89	63.32	64.21
Core deposits	63.09	62.13	61.26	59.19	59.80
Noncore funding	19.36	21.33	22.31	24.21	23.80
Time deposits of \$250K or more	2.94	2.89	2.57		
Foreign deposits	0.43	0.47	0.54	0.60	0.67
Federal funds purchased and repos	1.94	1.97	2.23	2.41	2.03
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.48	0.54	0.73	0.76	0.99
Commercial paper	0.02	0.02	0.02	0.01	0.03
Other borrowings w/remaining maturity of 1 year or less	3.01	3.67	3.96	3.70	3.31
Earning assets that reprice within 1 year	39.28	40.29	41.61	42.17	40.67
Interest-bearing liabilities that reprice within 1 year	10.25	10.01	8.46	8.17	8.89
Long-term debt that reprices within 1 year	0.96	1.34	1.58	1.62	1.86
Net assets that reprice within 1 year	26.57	27.38	29.77	30.76	28.43
Other Liquidity and Funding Ratios					
Net noncore funding dependence	14.45	16.61	17.02	18.62	18.17
Net short-term noncore funding dependence	3.37	4.65	4.82	5.92	4.31
Short-term investment / Short-term noncore funding	77.81	66.47	74.88	69.34	83.89
Liquid assets - short-term noncore funding / Nonliquid assets	17.18	16.05	18.17	18.46	18.01
Net loans and leases / Total deposits	90.31	90.08	90.14	88.81	90.12
Net loans and leases / Core deposits	103.91	104.98	105.64	107.37	110.21
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.72	-0.82	-0.31	-0.33	0.31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.36	-1.98	-0.77	-1.03	0.21
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.05	-0.08	-0.13	-0.04
Percent of Investment Securities					
Held-to-maturity securities	12.67	16.19	15.76	18.12	18.61
Available-for-sale securities	85.40	81.88	84.24	81.88	81.39
US Treasury securities	6.15	7.00	6.96	7.82	7.34
US agency securities (excluding mortgage-backed securities)	3.49	4.02	4.42	4.36	6.23
Municipal securities	7.75	9.17	9.31	8.50	7.85
Mortgage-backed securities	67.13	65.46	65.34	64.90	65.00
Asset-backed securities	1.66	2.05	1.74	2.21	2.11
Other debt securities	2.94	2.79	2.57	2.56	2.89
Mutual funds and equity securities	0.40	0.41	0.51	0.70	0.82
Debt securities 1 year or less	11.86	11.91	11.79	12.00	13.34
Debt securities 1 to 5 years	17.94	19.18	18.80	19.22	19.08
Debt securities over 5 years	66.02	64.73	64.73	63.79	63.57
Pledged securities	30.57	33.30	34.58	34.59	36.61
Structured notes, fair value	0.03	0.04	0.03	0.08	0.13
Percent Change from Prior Like Quarter					
Short-term investments	26.69	6.77	19.19	14.53	3.93
Investment securities		9.41	8.45	12.21	9.03
Core deposits	11.24	7.29	12.21	10.24	9.37
Noncore funding	6.61	10.67	5.57	9.36	5.64

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Derivatives and Off-Balance-Sheet Transactions

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	23.38	24.06	24.03	24.41	26.90
Standby letters of credit	0.84	0.92	0.96	1.10	1.21
Commercial and similar letters of credit	0.02	0.02	0.03	0.03	0.04
Securities lent	0.40	0.62	0.75	0.56	0.22
Credit derivatives - notional amount (holding company as guarantor)	0.42	0.52	0.30	0.31	0.53
Credit derivatives - notional amount (holding company as beneficiary)	0.52	0.75	0.55	0.59	0.56
Credit derivative contracts w/ purchased credit protection-investment grade	0.30	0.52	0.19	0.29	0.22
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.45	0.69	0.59	0.94	0.27
Derivative contracts	68.28	65.26	75.35	70.49	65.88
Interest rate contracts	47.12	43.29	53.66	50.41	46.97
Interest rate futures and forward contracts	10.49	10.87	13.82	15.96	8.38
Written options contracts (interest rate)	2.47	2.17	2.60	2.56	2.79
Purchased options contracts (interest rate)	2.65	2.32	2.37	2.12	1.88
Interest rate swaps	28.86	26.74	25.60	27.06	31.72
Foreign exchange contracts	10.12	10.92	9.40	9.39	14.23
Futures and forward foreign exchange contracts	5.23	5.22	4.53	5.32	8.72
Written options contracts (foreign exchange)	0.05	0.14	0.06	0.10	0.29
Purchased options contracts (foreign exchange)	0.08	0.13	0.06	0.10	0.28
Foreign exchange rate swaps	2.03	2.17	2.34	1.53	1.53
Equity, commodity, and other derivative contracts	3.32	4.08	3.81	3.23	2.34
Commodity and other futures and forward contracts	0.19	0.25	0.30	0.26	0.19
Written options contracts (commodity and other)	0.98	1.48	1.21	1.13	0.66
Purchased options contracts (commodity and other)	0.94	1.29	1.12	0.97	0.70
Commodity and other swaps	0.38	0.40	0.29	0.23	0.30
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	44.89	44.93	46.60	47.84	51.37

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date:12/31/2019

Derivatives Analysis

 FR BHCPR
 Page 8

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Percent of Notional Amount					
Interest rate contracts	93.42	92.86	92.20	91.70	90.78
Foreign exchange contracts	3.20	3.39	3.53	4.36	6.66
Equity, commodity, and other contracts	1.64	1.93	1.94	1.91	1.69
Futures and forwards	13.45	12.68	13.23	17.53	18.93
Written options	5.92	6.63	6.68	7.63	7.51
Exchange-traded	0.15	0.23	0.27	0.22	0.11
Over-the-counter	5.10	5.49	5.27	6.55	7.13
Purchased options	4.43	4.22	4.73	4.69	4.21
Exchange-traded	0.28	0.32	0.33	0.49	0.21
Over-the-counter	3.35	3.20	3.32	3.43	3.49
Swaps	69.77	70.39	68.94	62.99	66.25
Held for trading	44.52	46.18	46.32	43.54	43.29
Interest rate contracts	37.60	38.27	37.84	35.09	35.28
Foreign exchange contracts	1.60	1.85	2.10	2.42	3.36
Equity, commodity, and other contracts	0.83	1.14	1.01	0.86	0.58
Non-traded	55.48	53.82	53.68	56.46	56.71
Interest rate contracts	51.83	50.68	51.23	51.73	51.40
Foreign exchange contracts	0.34	0.57	0.60	0.64	1.22
Equity, commodity, and other contracts	0.13	0.16	0.21	0.30	0.54
Derivative contracts (excluding futures and forex 14 days or less)	93.86	94.46	95.63	94.20	91.19
One year or less	32.15	32.44	31.96	31.37	27.34
Over 1 year to 5 years	30.46	31.22	31.85	33.87	33.98
Over 5 years	28.10	28.71	29.43	32.03	24.87
Gross negative fair value (absolute value)	0.82	0.71	0.69	0.99	1.21
Gross positive fair value	1.18	0.84	0.71	1.13	1.23
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.06	0.06	0.06	0.09	0.08
Gross positive fair value (X)	0.07	0.06	0.06	0.10	0.09
Held for trading (X)	0.06	0.05	0.05	0.08	0.07
Non-traded (X)	0.01	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.05	0.04	0.04	0.06	0.04
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	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	0.73	0.52	0.53	0.82	0.55

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Allowance and Net Loan and Lease Losses

 FR BHCPR
 Page 9

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.15	0.14	0.16	0.17	0.17
Provision for loan and lease losses / Average loans and leases	0.24	0.24	0.28	0.31	0.28
Provision for loan and lease losses / Net loan and lease losses	130.58	134.68	143.18	141.39	109.07
Allowance for loan and lease losses / Total loans and leases not held for sale	0.83	0.90	0.98	1.07	1.16
Allowance for loan and lease losses / Total loans and leases	0.81	0.89	0.96	1.04	1.14
Allowance for loan and lease losses / Net loans and leases losses (X)	8.03	7.54	8.39	8.27	9.29
Allowance for loan and lease losses / Nonaccrual assets	218.02	214.03	178.03	167.13	165.86
ALLL / 90+ days past due + nonaccrual loans and leases	151.73	160.51	136.22	123.58	127.52
Gross loan and lease losses / Average loans and leases	0.28	0.30	0.33	0.37	0.44
Recoveries / Average loans and leases	0.08	0.09	0.09	0.11	0.14
Net losses / Average loans and leases	0.21	0.22	0.24	0.27	0.31
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.01
Recoveries / Prior year-end losses	36.22	41.30	33.49	40.49	39.29
Earnings coverage of net loan and lease losses (X)	25.73	21.75	19.67	19.75	15.90
Net Loan and Lease Losses By Type					
Real estate loans	0.01	0.02	0.02	0.03	0.09
Real estate loans secured by 1-4 family	0.01	0.01	0.03	0.06	0.12
Revolving	0.02	0.03	0.09	0.13	0.19
Closed-end	0.00	0.01	0.02	0.04	0.10
Commercial real estate loans	0.01	0.01	0.01	0.00	0.00
Construction and land development	-0.01	-0.03	-0.02	-0.04	-0.07
1-4 family	0.00	-0.01	0.00	-0.01	-0.01
Other	-0.01	-0.02	-0.01	-0.02	-0.06
Multifamily	0.00	0.00	-0.01	0.00	-0.01
Nonfarm nonresidential	0.02	0.02	0.03	0.01	0.02
Owner-occupied	0.01	0.01	0.01	0.01	0.02
Other	0.01	0.01	0.01	0.00	0.00
Real estate loans secured by farmland	0.01	0.00	0.01	-0.02	-0.01
Commercial and industrial loans	0.37	0.31	0.39	0.41	0.24
Loans to individuals	1.17	1.16	1.25	1.28	1.18
Credit card loans	3.11	2.92	2.92	2.67	2.66
Agricultural loans	0.08	0.15	0.18	0.11	0.11
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.15	0.14	0.15	0.14	0.19

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Past Due and Nonaccrual Assets

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Percent of Loans and Leases					
30-89 days past due loans and leases	0.43	0.44	0.47	0.51	0.58
90+ days past due loans and leases	0.15	0.17	0.20	0.23	0.30
Nonaccrual loans and leases	0.51	0.54	0.63	0.76	0.77
90+ days past due and nonaccrual loans and leases	0.71	0.75	0.88	1.06	1.17
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.43	0.44	0.47	0.51	0.58
90+ days past due assets	0.15	0.18	0.20	0.24	0.30
Nonaccrual assets	0.54	0.57	0.64	0.77	0.79
30+ days past due and nonaccrual assets	1.20	1.26	1.39	1.63	1.79
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.45	0.48	0.54	0.64	0.70
90+ past due and nonaccrual assets + other real estate owned	0.49	0.52	0.59	0.72	0.80
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.53	0.60	0.72	0.86	1.00
Allowance for loan and lease losses	115.74	118.28	129.01	139.29	154.82
Equity capital + allowance for loan and lease losses	4.28	4.79	5.78	7.07	8.12
Tier 1 capital + allowance for loan and lease losses	5.66	6.16	7.35	8.71	10.48
Loans and leases + other real estate owned	0.85	0.96	1.15	1.38	1.60

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2019

Past Due and Nonaccrual Loans and Leases

		12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.38	0.42	0.44	0.48	0.56
	90+ days past due	0.16	0.22	0.26	0.31	0.43
	Nonaccrual	0.46	0.57	0.69	0.81	1.04
Commercial and industrial	30-89 days past due	0.31	0.30	0.32	0.33	0.29
	90+ days past due	0.05	0.05	0.05	0.05	0.05
	Nonaccrual	0.82	0.76	0.93	1.19	0.85
Individuals	30-89 days past due	0.83	0.84	0.97	1.08	1.08
	90+ days past due	0.17	0.16	0.19	0.21	0.20
	Nonaccrual	0.17	0.23	0.24	0.22	0.26
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.05	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.24	0.17	0.17	0.20	0.16
	90+ days past due	0.00	0.00	0.00	0.03	0.01
	Nonaccrual	0.69	0.75	0.96	0.93	0.76
Foreign governments	30-89 days past due	0.07	0.01	0.00	0.54	1.74
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.06	0.06	0.03	0.03
Other loans and leases	30-89 days past due	0.20	0.17	0.20	0.16	0.22
	90+ days past due	0.01	0.01	0.02	0.02	0.02
	Nonaccrual	0.13	0.14	0.10	0.17	0.16

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2019

		12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Memoranda						
1-4 Family	30-89 days past due	0.67	0.71	0.74	0.82	0.84
	90+ days past due	0.31	0.46	0.49	0.69	0.75
	Nonaccrual	0.73	0.86	0.97	1.19	1.33
Revolving	30-89 days past due	0.45	0.50	0.61	0.60	0.57
	90+ days past due	0.05	0.05	0.07	0.07	0.08
	Nonaccrual	1.00	1.17	1.17	1.30	1.43
Closed-End	30-89 days past due	0.70	0.75	0.79	0.91	0.93
	90+ days past due	0.35	0.53	0.57	0.79	0.89
	Nonaccrual	0.70	0.84	0.96	1.20	1.35
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.04	0.04
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.04	0.06	0.07	0.09	0.11
Commercial real estate	30-89 days past due	0.18	0.17	0.18	0.16	0.19
	90+ days past due	0.03	0.03	0.04	0.05	0.06
	Nonaccrual	0.23	0.28	0.34	0.40	0.55
Construction and development	30-89 days past due	0.28	0.21	0.23	0.22	0.28
	90+ days past due	0.02	0.02	0.03	0.04	0.10
	Nonaccrual	0.20	0.19	0.24	0.34	0.52
1-4 family	30-89 days past due	0.06	0.06	0.07	0.04	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.02	0.02	0.03	0.03	0.07
Other	30-89 days past due	0.20	0.13	0.13	0.15	0.20
	90+ days past due	0.01	0.02	0.02	0.03	0.07
	Nonaccrual	0.17	0.15	0.18	0.27	0.40
Multifamily	30-89 days past due	0.08	0.10	0.07	0.07	0.12
	90+ days past due	0.00	0.01	0.01	0.02	0.03
	Nonaccrual	0.05	0.08	0.10	0.12	0.23
Nonfarm non-residential	30-89 days past due	0.14	0.17	0.17	0.16	0.18
	90+ days past due	0.03	0.03	0.04	0.06	0.06
	Nonaccrual	0.28	0.30	0.38	0.45	0.56
Owner occupied	30-89 days past due	0.07	0.09	0.07	0.08	0.08
	90+ days past due	0.01	0.01	0.02	0.02	0.03
	Nonaccrual	0.16	0.17	0.21	0.24	0.29
Other	30-89 days past due	0.07	0.07	0.09	0.07	0.09
	90+ days past due	0.01	0.01	0.02	0.03	0.03
	Nonaccrual	0.10	0.13	0.14	0.18	0.24
Farmland	30-89 days past due	0.23	0.25	0.27	0.14	0.16
	90+ days past due	0.01	0.01	0.06	0.05	0.19
	Nonaccrual	0.84	1.23	1.07	0.72	0.71
Credit card	30-89 days past due	1.19	1.22	1.08	1.21	1.16
	90+ days past due	0.78	0.73	0.75	0.75	0.69
	Nonaccrual	0.11	0.09	0.08	0.09	0.10

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2019

Regulatory Capital Components and Ratios

	12/31/2019			12/31/2018			12/31/2017			12/31/2016			
Capital Ratios													
Common equity tier 1 capital, column A	12.11			12.09			12.16			12.16			12.00
Common equity tier 1 capital, column B	0.29			0.52			0.44			0.47			0.63
Tier 1 capital, column A	12.78			12.86			12.95			12.92			12.82
Tier 1 capital, column B	0.33			0.60			0.51			0.55			0.70
Total capital, column A	14.36			14.45			14.63			14.65			14.65
Total capital, column B	0.37			0.67			0.57			0.61			0.79
Tier 1 leverage	9.76			9.71			9.53			9.40			9.68
Supplementary leverage ratio, advanced approaches HCs	7.41			7.31			6.58			7.12			

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Insurance and Broker-Dealer Activities

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.02	0.06
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.47	56.12	52.23	49.62	53.85
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.53	43.88	47.77	50.38	46.15
Separate account assets (L/H) / Total life assets	7.26	8.53	2.52	2.15	1.54
Insurance activities revenue / Adjusted operating income	0.47	0.47	0.55	0.56	0.91
Premium income / Insurance activities revenue	7.32	4.86	4.64	4.87	8.55
Credit related premium income / Total premium income	34.91	44.54	43.04	52.96	59.76
Other premium income / Total premium income	65.09	55.46	56.96	47.04	40.24
Insurance underwriting net income / Consolidated net income	0.08	0.08	0.04	0.12	0.12
Insurance net income (P/C) / Equity (P/C)	19.86	15.64	5.74	5.19	7.00
Insurance net income (L/H) / Equity (L/H)	5.13	1.99	-2.99	4.69	2.70
Insurance benefits, losses, expenses / Insurance premiums	233.61	160.49	127.33	246.60	234.21
Reinsurance recovery (P/C) / Total assets (P/C)	0.15	0.17	0.48	0.41	0.86
Reinsurance recovery (L/H) / Total assets (L/H)	0.15	2.31	0.00	1.92	0.29
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.51	10.22	9.84	9.31	10.03
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	1.39	1.79	1.54	1.46	0.75

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 12/31/2019

Foreign Activities

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Analysis Ratios					
Yield: Foreign loans	1.24	1.17	1.08	1.23	1.13
Cost: Interest-bearing deposits	1.19	0.97	0.51	0.36	0.26
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	27.03	27.29	67.99	67.21	5.92
Commercial and industrial loans	0.29	1.53	2.12	1.37	0.56
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	23.41	7.24	21.19	6.90	-0.33
Total selected assets	13.01	3.19	21.86	12.63	0.96
Deposits	10.36	5.00	-0.77	47.76	-31.67

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Parent Company Analysis - Part 1

 FR BHCPR
 Page 16

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Profitability					
Net income / Average equity capital	9.68	10.40	7.61	7.97	7.95
Bank net income / Average equity investment in banks	10.51	11.19	8.74	9.09	8.42
Nonbank net income / Average equity investment in nonbanks	7.90	7.10	4.73	5.53	6.36
Subsidiary HCs net income / Average equity investment in sub HCs	8.55	8.78	6.82	7.23	7.06
Bank net income / Parent net income	82.22	82.56	80.64	80.11	78.61
Nonbank net income / Parent net income	5.95	3.78	7.76	6.37	6.83
Subsidiary holding companies' net income / Parent net income	74.00	72.48	82.97	76.68	76.51
Leverage					
Total liabilities / Equity capital	20.43	20.88	19.94	21.58	21.12
Total debt / Equity capital	14.31	14.69	13.95	15.12	14.46
Total debt + notes payable to subs that issued TPS / Equity capital	16.36	17.10	16.10	17.51	17.04
Total debt + Loans guaranteed for affiliate / Equity capital	14.57	15.12	14.35	15.57	14.83
Total debt / Equity capital - excess over fair value	14.52	14.81	14.10	15.29	14.60
Long-term debt / Equity capital	13.08	13.37	12.69	13.44	12.95
Short-term debt / Equity capital	0.98	1.14	1.07	1.59	1.23
Current portion of long-term debt / Equity capital	0.05	0.14	0.27	0.39	0.26
Excess cost over fair value / Equity capital	0.12	0.12	0.17	0.20	0.16
Long-term debt / Consolidated long-term debt	28.55	28.63	26.93	28.31	24.05
Double Leverage					
Equity investment in subs / Equity capital	103.22	103.10	102.10	101.56	102.41
Total investment in subs / Equity capital	111.07	112.48	111.30	110.99	108.88
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
Double Leverage Payback					
Equity investment in subs - equity cap / Net income (X)	0.36	0.35	0.52	0.28	0.40
Equity investment in subs - equity cap / Net income-div (X)	1.22	1.22	2.64	1.75	1.65
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	177.66	162.34	141.81	137.84	147.00
Cash from ops + noncash items + op expense / Op expense + dividend	190.27	174.91	148.20	144.09	143.73
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.34	103.19	92.33	128.25	107.19
Pretax operating income + interest expense / Interest expense	1,967.91	2,898.75	1,909.25	2,107.38	1,797.01
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,632.36	1,369.37	1,547.94	1,414.32	1,262.93
Dividends + interest from subsidiaries / Interest expense + dividends	210.78	188.90	172.51	157.78	161.35
Fees + other income from subsidiaries / Salary + other expenses	16.52	16.08	16.39	14.75	14.52
Net income / Current part of long-term debt + preferred dividends (X)	57.11	33.93	24.63	55.02	56.52
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.67	2.61	3.24	4.62	4.88
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.04	0.24	0.10	1.57	0.02
Nonaccrual	0.54	6.54	7.38	15.05	7.58
Total	0.58	6.78	7.48	16.62	7.64
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.10	0.21	0.17	0.11	0.25
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.10	0.23	0.17	0.11	0.29
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	5.62	5.51	5.68	6.18	4.39
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.14	0.21	0.13	0.11	0.33

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 12/31/2019

Parent Company Analysis - Part 2

 FR BHCPR
 Page 17

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	57.85	57.26	68.72	78.25	83.90
Dividends declared / Net income	33.08	27.33	31.29	29.05	28.06
Net income - dividends / Average equity	6.46	7.33	5.03	5.34	5.29
Percent of Dividends Paid					
Dividends from bank subsidiaries	178.13	157.73	130.71	116.31	114.67
Dividends from nonbank subsidiaries	7.53	7.13	12.57	11.99	7.85
Dividends from subsidiary holding companies	21.40	16.86	18.99	13.56	13.24
Dividends from all subsidiaries	260.40	215.26	196.35	190.88	167.07
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	66.55	60.71	59.00	44.62	45.41
Interest income from bank subsidiaries	0.54	0.52	0.76	0.54	0.61
Management and service fees from bank subsidiaries	1.55	1.88	2.98	2.35	2.95
Other income from bank subsidiaries	0.00	0.00	0.01	0.00	0.02
Operating income from bank subsidiaries	69.36	63.43	62.82	53.32	53.32
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	82.86	51.40	102.35	61.37	67.71
Interest income from nonbank subsidiaries	20.03	18.56	8.11	6.68	5.61
Management and serv fees from nonbank subsidiaries	1.92	2.96	0.85	1.37	1.87
Other income from nonbank subsidiaries	1.06	0.15	0.81	0.73	0.49
Operating income from nonbank subsidiaries	150.12	99.33	165.35	98.61	116.28
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	61.23	48.56	59.89	39.67	65.66
Interest income from subsidiary holding companies	6.54	3.95	2.71	0.33	0.20
Management and service fees from subsidiary holding companies	0.36	0.43	0.56	0.58	0.62
Other income from subsidiary holding companies	0.29	0.01	0.00	0.00	0.00
Operating income from subsidiary holding companies	76.49	61.19	64.33	42.09	109.82
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	67.31	65.18	59.17	52.71	52.69
Interest income from bank subsidiaries	0.80	0.92	0.94	1.12	0.84
Management and service fees from bank subsidiaries	1.81	2.01	2.17	2.70	3.21
Other income from bank subsidiaries	0.03	0.02	0.09	0.03	0.09
Operating income from bank subsidiaries	78.80	74.20	69.23	63.24	63.11
Dividends from nonbank subsidiaries	2.65	2.57	2.65	3.92	5.22
Interest income from nonbank subsidiaries	1.19	2.32	2.79	3.92	2.20
Management and service fees from nonbank subsidiaries	0.06	0.03	0.07	0.06	0.16
Other income from nonbank subsidiaries	0.04	0.02	0.17	0.19	0.12
Operating income from nonbank subsidiaries	7.29	7.64	9.99	13.62	11.67
Dividends from subsidiary holding companies	4.52	5.15	5.49	6.07	7.18
Interest income from subsidiary holding companies	0.20	0.37	0.13	0.04	0.01
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	6.08	6.79	6.46	7.14	7.90
Loans and advances from subsidiaries / Short term debt	84.24	87.87	83.68	151.56	118.43
Loans and advances from subsidiaries / Total debt	28.33	26.53	39.18	30.35	30.54

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									125
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.01	0.87	1.82	2.56	3.12	3.49	3.93	4.26	124
+ Non-interest income	1.32	0.21	0.44	0.73	1.05	1.69	3.14	3.84	125
- Overhead expense	2.68	1.58	1.76	2.22	2.59	3.15	4.03	4.47	125
- Provision for credit losses	0.15	0.00	0.00	0.06	0.11	0.23	0.34	0.63	125
+ Securities gains (losses)	0.01	-0.02	-0.01	0.00	0.00	0.01	0.03	0.06	125
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	124
= Pretax net operating income (tax equivalent)	1.56	0.70	0.98	1.29	1.59	1.86	2.12	2.53	124
Net operating income	1.19	0.25	0.67	1.02	1.23	1.42	1.61	1.78	125
Net income	1.19	0.25	0.67	1.02	1.23	1.42	1.61	1.78	125
Net income (Subchapter S adjusted)	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.41	3.20	3.60	4.01	4.37	4.76	5.32	5.94	124
Interest expense	1.08	0.35	0.48	0.73	1.04	1.36	1.87	2.36	125
Net interest income (tax equivalent)	3.33	1.15	2.00	2.87	3.44	3.92	4.39	4.58	124
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.21	0.00	0.01	0.05	0.16	0.31	0.60	1.09	125
Earnings coverage of net loan and lease losses (X)	25.73	-30.96	2.11	6.56	14.80	32.05	86.55	187.26	125
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.83	0.28	0.34	0.54	0.83	1.04	1.39	1.79	125
Allowance for loan and lease losses / Total loans and leases	0.81	0.28	0.33	0.54	0.81	1.02	1.38	1.78	125
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.57	0.10	0.17	0.33	0.54	0.78	1.05	1.48	125
30-89 days past due loans and leases / Total loans and leases	0.43	0.06	0.09	0.21	0.34	0.56	1.03	1.47	125
Liquidity and Funding									
Net noncore funding dependence	14.45	-7.22	-2.06	6.01	13.44	20.81	33.46	46.33	125
Net short-term noncore funding dependence	3.37	-53.24	-14.22	-2.39	5.13	11.00	18.93	23.07	125
Net loans and leases / Total assets	63.77	19.43	36.28	58.26	67.45	73.78	78.06	80.99	125
Capitalization									
Tier 1 leverage ratio	9.76	7.35	8.06	8.79	9.54	10.54	11.73	13.05	125
Holding company equity capital / Total assets	12.43	8.01	9.07	10.30	12.47	14.33	16.63	17.67	125
Total equity capital (including minority interest) / Total assets	12.57	8.40	9.23	10.54	12.51	14.33	16.63	17.67	125
Common equity tier 1 capital / Total risk-weighted assets	12.16	9.32	9.57	10.52	11.93	12.99	16.40	18.50	123
Net loans and leases / Equity capital (X)	5.21	1.66	3.06	4.17	5.08	6.19	7.78	8.79	125
Cash dividends / Net income	33.08	0.00	3.90	18.41	31.79	46.01	56.12	68.72	122
Cash dividends / Net income (Subchapter S adjusted)	-12.02	-12.02	-12.02	-12.02	-12.02	-12.02	-12.02	-12.02	1
Growth Rates									
Assets	9.26	-2.55	-0.15	2.48	6.04	13.47	28.41	47.26	122
Equity capital	10.49	-1.45	0.11	3.21	7.66	13.17	30.84	57.18	122
Net loans and leases	9.10	-2.08	-1.19	2.53	5.69	13.03	29.61	47.21	122
Noncore funding	6.61	-30.82	-22.69	-8.78	4.24	16.55	47.53	85.79	122
Parent Company Ratios									
Short-term debt / Equity capital	0.98	0.00	0.00	0.00	0.00	0.01	6.90	12.59	125
Long-term debt / Equity capital	13.08	0.00	0.00	0.00	6.23	20.17	49.79	72.20	125
Equity investment in subsidiaries / Equity capital	103.22	88.37	95.17	99.41	102.36	107.39	112.73	118.87	125
Cash from ops + noncash items + op expense / Op expense + dividends	190.27	21.38	85.59	116.89	175.90	236.01	382.66	450.10	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

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)	4.00	2.89	3.14	3.68	3.97	4.35	4.84	5.56	124
Less: Interest expense	0.98	0.30	0.41	0.65	0.94	1.24	1.77	2.24	125
Equals: Net interest income (tax equivalent)	3.01	0.87	1.82	2.56	3.12	3.49	3.93	4.26	124
Plus: Non-interest income	1.32	0.21	0.44	0.73	1.05	1.69	3.14	3.84	125
Equals: adjusted operating income (tax equivalent)	4.41	3.16	3.38	3.86	4.39	4.78	5.46	7.53	124
Less: Overhead expense	2.68	1.58	1.76	2.22	2.59	3.15	4.03	4.47	125
Less: Provision for credit losses	0.15	0.00	0.00	0.06	0.11	0.23	0.34	0.63	125
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	125
Plus: Realized gains (losses) on available-for-sale securities	0.01	-0.02	-0.01	0.00	0.00	0.01	0.03	0.06	125
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	124
Equals: Pretax net operating income (tax equivalent)	1.56	0.70	0.98	1.29	1.59	1.86	2.12	2.53	124
Less: Applicable income taxes (tax equivalent)	0.36	0.14	0.19	0.27	0.37	0.43	0.54	0.69	124
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	125
Equals: Net operating income	1.19	0.25	0.67	1.02	1.23	1.42	1.61	1.78	125
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Equals: Net income	1.19	0.25	0.67	1.02	1.23	1.42	1.61	1.78	125
Memo: Net income (last four quarters)	1.20	0.34	0.69	1.02	1.23	1.42	1.61	1.79	123
Net income-BHC and noncontrolling (minority) interest	1.20	0.37	0.70	1.02	1.23	1.42	1.61	1.78	125
Margin Analysis									
Average earning assets / Average assets	91.05	85.16	86.97	88.54	91.02	93.36	95.29	96.60	125
Average interest-bearing funds / Average assets	65.58	50.56	54.24	59.74	66.03	70.06	79.02	82.36	125
Interest income (tax equivalent) / Average earning assets	4.41	3.20	3.60	4.01	4.37	4.76	5.32	5.94	124
Interest expense / Average earning assets	1.08	0.35	0.48	0.73	1.04	1.36	1.87	2.36	125
Net interest income (tax equivalent) / Average earning assets	3.33	1.15	2.00	2.87	3.44	3.92	4.39	4.58	124
Yield or Cost									
Total loans and leases (tax equivalent)	5.09	3.90	4.20	4.71	5.00	5.38	6.06	7.44	124
Interest-bearing bank balances	2.04	0.69	0.85	1.60	2.14	2.42	3.03	3.74	125
Federal funds sold and reverse repos	2.44	0.00	0.15	1.68	2.25	2.87	4.44	5.85	82
Trading assets	1.00	0.00	0.00	0.00	0.11	2.23	3.36	4.45	88
Total earning assets	4.36	3.05	3.55	3.99	4.34	4.71	5.23	5.81	125
Investment securities (tax equivalent)	2.76	2.23	2.29	2.45	2.74	3.00	3.41	3.54	123
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.61	2.14	2.23	2.43	2.58	2.80	3.01	3.20	123
All other securities									
Interest-bearing deposits	1.10	0.38	0.49	0.74	1.05	1.40	1.84	2.07	124
Time deposits of \$250K or more	1.95	0.93	1.37	1.68	2.00	2.27	2.41	2.70	120
Time deposits < \$250K	1.82	0.75	0.95	1.41	1.88	2.23	2.43	2.59	121
Other domestic deposits	0.93	0.33	0.41	0.61	0.89	1.17	1.61	1.92	124
Foreign deposits	1.19	0.15	0.53	0.68	1.17	1.58	2.24	2.56	29
Federal funds purchased and repos	1.86	0.10	0.26	0.85	1.89	2.42	3.86	6.75	117
Other borrowed funds and trading liabilities	2.38	0.96	1.46	1.97	2.34	2.81	3.41	3.77	125
All interest-bearing funds	1.49	0.58	0.74	1.04	1.42	1.81	2.64	3.09	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.72	0.00	0.00	0.20	2.47	4.66	8.03	11.73	125
Overhead expenses / Net Interest Income + non-interest income	61.28	44.17	48.51	55.36	60.35	66.23	77.07	82.37	125
Percent of Average Assets									
Total overhead expense	2.68	1.58	1.76	2.22	2.59	3.15	4.03	4.47	125
Personnel expense	1.41	0.74	0.84	1.12	1.43	1.63	1.95	2.19	125
Net occupancy expense	0.28	0.12	0.14	0.23	0.27	0.35	0.40	0.46	125
Other operating expenses	0.96	0.51	0.56	0.67	0.86	1.14	1.79	2.19	125
Overhead less non-interest income	1.32	-0.06	0.56	0.95	1.37	1.68	2.01	2.30	125
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	60.63	43.77	48.43	55.03	59.23	66.07	76.16	82.33	124
Personnel expense	32.39	21.24	23.38	28.87	32.31	36.44	40.50	45.20	124
Net occupancy expense	6.52	1.88	3.82	5.28	6.47	7.83	9.16	10.13	124
Other operating expenses	21.19	13.33	14.86	16.55	19.69	23.44	33.14	43.18	124
Total non-interest income	29.23	7.38	11.91	17.79	24.85	38.07	63.11	83.35	124
Fiduciary activities income	1.97	0.00	0.00	0.00	1.46	3.38	6.62	10.79	124
Service charges on domestic deposit accounts	3.88	0.00	0.23	1.84	4.00	5.76	7.03	7.40	124
Trading revenue	1.19	0.00	0.00	0.00	0.31	1.38	5.44	13.35	124
Investment banking fees and commissions	3.53	0.00	0.00	0.50	1.72	3.32	14.28	33.01	124
Insurance activities revenue	0.47	0.00	0.00	0.00	0.09	0.47	2.03	6.61	124
Venture capital revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.64	124
Net servicing fees	0.28	-0.60	-0.02	0.00	0.10	0.42	1.23	2.11	124
Net securitization income	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.14	124
Net gain (loss) - sales of loans, OREO, and other assets	1.86	-0.30	0.00	0.39	1.37	3.07	5.34	7.35	124
Other non-interest income	10.04	2.59	3.77	5.89	8.22	13.49	22.37	31.63	124
Overhead less non-interest income	31.06	-1.36	9.16	23.19	34.31	38.99	44.11	49.18	124
Applicable income taxes / Pretax net operating income (tax equivalent)	20.70	13.60	14.96	17.86	20.31	23.38	26.55	28.73	122
Applicable income tax + TE / Pretax net operating income + TE	23.15	16.06	18.28	20.53	23.08	25.35	27.74	35.42	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	37.80	1.94	6.05	23.00	42.26	53.91	60.08	64.71	125
Commercial and industrial loans	11.99	0.61	2.46	7.25	10.99	16.65	22.45	25.87	125
Loans to individuals	4.21	0.03	0.10	0.59	2.20	7.48	12.45	18.04	125
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.02	0.32	0.68	125
Agricultural loans	0.24	0.00	0.00	0.00	0.04	0.26	1.06	2.98	125
Other loans and leases	4.98	0.40	0.82	1.94	3.92	7.85	11.27	16.04	125
Net loans and leases	63.77	19.43	36.28	58.26	67.45	73.78	78.06	80.99	125
Debt securities over 1 year	14.60	0.79	6.04	10.53	13.41	18.94	25.49	27.38	125
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.11	0.21	0.35	125
Subtotal	79.65	31.07	49.33	77.52	83.73	87.34	88.89	89.72	125
Interest-bearing bank balances	3.06	0.27	0.39	0.97	1.99	5.26	8.28	10.49	125
Federal funds sold and reverse repos	1.57	0.00	0.00	0.00	0.00	0.41	12.24	22.29	125
Debt securities 1 year or less	1.91	0.06	0.16	0.41	1.21	2.90	5.78	10.22	125
Trading assets	1.19	0.00	0.00	0.00	0.22	0.66	7.04	14.25	125
Total earning assets	89.45	80.24	84.75	87.17	89.72	92.06	93.69	94.62	125
Non-interest cash and due from depository institutions	1.14	0.30	0.51	0.81	1.15	1.43	1.78	1.94	125
Other real estate owned	0.03	0.00	0.00	0.00	0.02	0.05	0.08	0.15	125
All other assets	9.28	4.42	5.30	6.95	9.13	11.34	13.46	17.74	125
Memoranda									
Short-term investments	7.63	0.89	1.16	1.98	4.38	10.94	25.42	34.41	125
US Treasury securities	1.03	0.00	0.00	0.00	0.19	2.26	4.54	5.69	125
US agency securities (excluding mortgage-backed securities)	0.54	0.00	0.00	0.00	0.27	1.01	2.18	3.09	125
Municipal securities	1.34	0.00	0.00	0.05	0.73	2.44	4.81	6.21	125
Mortgage-backed securities	11.36	0.26	3.82	7.30	11.15	15.22	19.58	24.18	125
Asset-backed securities	0.28	0.00	0.00	0.00	0.00	0.44	1.38	2.66	125
Other debt securities	0.39	0.00	0.00	0.00	0.09	0.64	1.77	2.62	125
Loans held-for-sale	0.39	0.00	0.00	0.04	0.22	0.68	1.60	1.96	125
Loans held for investment	63.50	17.99	36.53	57.50	67.91	72.52	78.25	82.35	125
Real estate loans secured by 1-4 family	13.29	0.12	1.76	6.51	12.67	19.42	24.93	33.29	125
Revolving	2.07	0.00	0.02	0.42	1.74	3.54	4.71	5.87	125
Closed-end, secured by first liens	10.69	0.06	1.27	4.44	10.53	14.77	22.48	30.26	125
Closed-end, secured by junior liens	0.28	0.00	0.00	0.04	0.20	0.40	0.70	1.52	125
Commercial real estate loans	22.24	0.29	1.49	10.31	23.31	33.62	39.20	46.80	125
Construction and land development	3.44	0.00	0.16	1.07	2.84	5.21	8.30	9.80	125
Multifamily	3.01	0.01	0.20	1.02	2.51	4.28	6.61	13.86	125
Nonfarm nonresidential	14.70	0.15	1.05	5.91	14.61	23.00	28.09	30.76	125
Real estate loans secured by farmland	0.36	0.00	0.00	0.00	0.08	0.57	1.69	2.33	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

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	57.50	11.66	24.33	41.46	64.46	75.63	81.40	84.36	125
Real estate loans secured by 1-4 family	20.75	0.53	4.01	12.65	21.11	28.33	35.38	48.22	125
Revolving	3.15	0.00	0.03	0.74	3.02	5.02	6.80	7.93	125
Closed-end	17.40	0.33	3.29	10.57	17.17	23.76	32.18	43.12	125
Commercial real estate loans	33.55	0.67	7.43	17.21	37.40	47.81	56.43	61.25	125
Construction and land development	5.12	0.00	0.28	1.80	4.45	8.14	11.48	13.56	125
1-4 family	0.94	0.00	0.00	0.10	0.63	1.69	3.17	3.64	125
Other	4.04	0.00	0.27	1.72	3.50	6.39	8.61	10.20	125
Multifamily	4.69	0.02	0.72	1.74	3.94	6.59	11.62	18.84	125
Nonfarm nonresidential	22.16	0.34	4.74	10.25	22.68	33.38	38.31	41.90	125
Owner-occupied	7.72	0.00	0.10	2.96	7.01	11.14	16.41	18.74	125
Other	14.35	0.23	3.94	7.49	14.05	21.13	26.01	28.79	125
Real estate loans secured by farmland	0.55	0.00	0.00	0.01	0.12	0.81	2.72	3.51	125
Loans to depository institutions and acceptances of other banks	0.11	0.00	0.00	0.00	0.00	0.03	0.60	2.00	125
Commercial and industrial loans	19.49	1.38	6.51	11.96	18.32	25.97	38.98	42.07	125
Loans to individuals	7.15	0.04	0.28	1.08	3.45	11.58	21.90	42.33	125
Credit card loans	0.81	0.00	0.00	0.00	0.02	0.90	3.78	14.19	125
Agricultural loans	0.37	0.00	0.00	0.00	0.08	0.39	1.45	4.54	125
Other loans and leases	9.81	0.63	1.08	2.65	6.71	15.06	25.01	51.87	125
Loans and Leases, Percent of Total Capital									
Real estate loans	366.17	30.44	69.03	214.60	405.63	506.66	580.36	655.42	123
Real estate loans secured by 1-4 family	129.55	7.48	23.87	59.96	124.13	183.90	247.78	333.47	123
Revolving	19.90	0.01	0.23	4.79	16.57	33.63	46.98	57.53	123
Closed-end	108.09	4.32	18.92	51.91	102.73	149.27	225.22	305.16	123
Commercial real estate loans	214.85	5.41	20.56	94.27	227.86	319.00	367.78	436.30	123
Construction and land development	32.83	0.01	2.34	9.59	28.58	55.44	77.22	89.75	123
1-4 family	6.16	0.00	0.00	0.61	3.70	11.68	20.66	23.78	123
Other	25.62	0.01	2.33	8.57	23.46	40.83	57.17	62.73	123
Multifamily	29.03	0.18	2.68	9.63	24.76	41.79	75.52	147.19	123
Nonfarm nonresidential	142.42	3.27	12.67	65.13	140.81	219.55	267.39	312.39	123
Owner-occupied	49.63	0.00	0.53	17.98	44.75	75.68	108.45	139.01	123
Other	90.97	1.40	9.40	37.43	91.28	147.33	175.98	193.71	123
Real estate loans secured by farmland	3.38	0.00	0.00	0.05	0.84	5.58	16.76	20.98	123
Loans to depository institutions and acceptances of other banks	0.41	0.00	0.00	0.00	0.00	0.18	3.10	6.80	123
Commercial and industrial loans	113.17	8.12	29.37	62.21	108.42	159.29	215.15	231.91	123
Loans to individuals	40.49	0.27	1.14	6.07	21.03	78.21	122.20	159.75	123
Credit card loans	4.05	0.00	0.00	0.00	0.08	4.25	18.36	61.63	123
Agricultural loans	2.04	0.00	0.00	0.01	0.39	2.40	9.80	19.75	123
Other loans and leases	48.58	3.85	7.24	18.97	35.32	76.18	120.64	169.63	123
Supplemental									
Non-owner occupied CRE loans / Gross loans	26.46	0.71	7.76	15.80	28.16	36.53	45.81	48.47	125
Non-owner occupied CRE loans / Total capital	167.00	5.51	20.42	85.23	170.65	245.22	304.83	336.47	123
Construction and land development loans / Total capital	32.83	0.01	2.34	9.59	28.58	55.44	77.22	89.75	123
Total CRE loans / Total capital	220.93	6.45	24.85	104.69	233.54	322.32	375.23	436.80	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	7.63	0.89	1.16	1.98	4.38	10.94	25.42	34.41	125
Liquid assets	22.62	8.84	10.13	13.98	18.93	27.73	46.67	64.02	125
Investment securities	16.99	2.56	7.59	11.92	16.46	21.37	27.77	32.84	125
Net loans and leases	63.77	19.43	36.28	58.26	67.45	73.78	78.06	80.99	125
Net loans, leases and standby letters of credit	64.84	20.29	41.54	59.04	68.36	74.18	78.77	81.82	125
Core deposits	63.09	15.37	30.10	54.78	67.09	74.64	78.30	80.81	125
Noncore funding	19.36	4.42	5.48	9.26	15.98	27.03	43.18	50.80	125
Time deposits of \$250K or more	2.94	0.03	0.69	1.46	2.45	4.33	6.15	7.62	125
Foreign deposits	0.43	0.00	0.00	0.00	0.00	0.00	3.37	7.04	125
Federal funds purchased and repos	1.94	0.00	0.00	0.14	0.94	3.17	7.12	12.92	125
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Net federal funds purchased (sold)	0.48	-7.12	-2.43	0.00	0.34	1.49	3.33	4.12	125
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.88	125
Other borrowings w/remaining maturity of 1 year or less	3.01	0.00	0.03	0.65	2.66	5.07	6.77	10.59	125
Earning assets that reprice within 1 year	39.28	18.13	22.89	30.17	39.58	46.42	54.13	63.61	125
Interest-bearing liabilities that reprice within 1 year	10.25	2.24	3.43	6.61	9.02	12.70	22.86	32.41	125
Long-term debt that reprices within 1 year	0.96	0.00	0.00	0.00	0.00	1.32	4.65	11.40	125
Net assets that reprice within 1 year	26.57	-1.45	9.96	17.44	27.60	35.41	42.72	49.71	125
Other Liquidity and Funding Ratios									
Net noncore funding dependence	14.45	-7.22	-2.06	6.01	13.44	20.81	33.46	46.33	125
Net short-term noncore funding dependence	3.37	-53.24	-14.22	-2.39	5.13	11.00	18.93	23.07	125
Short-term investment / Short-term noncore funding	77.81	7.55	10.33	19.82	51.17	113.69	224.07	306.62	125
Liquid assets - short-term noncore funding / Nonliquid assets	17.18	-10.10	-5.77	2.80	13.29	23.87	61.02	87.68	125
Net loans and leases / Total deposits	90.31	56.86	64.23	80.33	91.96	97.78	115.28	131.65	124
Net loans and leases / Core deposits	103.91	65.47	77.90	87.12	100.13	113.51	144.74	174.66	124
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.72	-0.05	0.00	0.07	0.50	1.15	2.30	3.21	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.36	-0.13	-0.01	0.34	1.14	2.05	3.77	4.68	122
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.05	-0.02	0.00	0.00	0.01	0.03	0.05	19
Percent of Investment Securities									
Held-to-maturity securities	12.67	0.00	0.00	0.00	4.82	26.61	45.12	51.68	124
Available-for-sale securities	85.40	48.23	54.16	72.37	93.69	99.06	99.97	100.00	124
US Treasury securities	6.15	0.00	0.00	0.01	1.09	9.94	26.76	50.78	124
US agency securities (excluding mortgage-backed securities)	3.49	0.00	0.00	0.00	1.58	5.52	15.86	21.01	124
Municipal securities	7.75	0.00	0.00	0.47	3.89	13.97	26.97	37.56	124
Mortgage-backed securities	67.13	14.28	32.76	51.51	69.31	84.16	93.60	96.73	124
Asset-backed securities	1.66	0.00	0.00	0.00	0.00	2.07	8.85	14.23	124
Other debt securities	2.94	0.00	0.00	0.03	0.75	3.87	12.66	30.92	124
Mutual funds and equity securities	0.40	0.00	0.00	0.00	0.13	0.77	1.53	2.09	124
Debt securities 1 year or less	11.86	0.83	1.53	3.74	7.82	17.10	32.86	53.77	124
Debt securities 1 to 5 years	17.94	0.49	1.29	4.29	12.44	28.68	45.86	65.62	124
Debt securities over 5 years	66.02	14.67	23.76	44.79	74.20	85.59	91.85	95.33	124
Pledged securities	30.57	0.84	3.92	13.46	27.43	48.35	62.82	72.27	124
Structured notes, fair value	0.03	0.00	0.00	0.00	0.00	0.00	0.19	1.05	124
Percent Change from Prior Like Quarter									
Short-term investments	26.69	-40.00	-29.95	-9.09	11.51	49.70	134.09	220.73	122
Investment securities									
Core deposits	11.24	-0.68	0.92	4.19	8.15	16.91	34.35	48.53	121
Noncore funding	6.61	-30.82	-22.69	-8.78	4.24	16.55	47.53	85.79	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

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)	23.38	6.79	10.17	15.97	20.26	29.96	43.95	60.15	125
Standby letters of credit	0.84	0.00	0.11	0.27	0.57	1.19	2.31	4.07	125
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.12	125
Securities lent	0.40	0.00	0.00	0.00	0.00	0.00	1.60	14.06	125
Credit derivatives - notional amount (holding company as guarantor)	0.42	0.00	0.00	0.00	0.00	0.63	1.34	13.11	125
Credit derivatives - notional amount (holding company as beneficiary)	0.52	0.00	0.00	0.00	0.00	0.28	1.33	19.83	125
Credit derivative contracts w/ purchased credit protection-investment grade	0.30	0.00	0.00	0.00	0.00	0.16	1.38	6.70	125
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.45	0.00	0.00	0.00	0.00	0.07	1.29	12.90	125
Derivative contracts	68.28	0.64	1.52	8.66	19.56	63.93	270.85	1165.60	125
Interest rate contracts	47.12	0.53	1.52	8.37	19.20	49.55	123.73	836.04	125
Interest rate futures and forward contracts	10.49	0.00	0.00	0.03	0.48	2.46	64.55	180.60	125
Written options contracts (interest rate)	2.47	0.00	0.00	0.07	0.48	1.97	6.99	65.75	125
Purchased options contracts (interest rate)	2.65	0.00	0.00	0.00	0.09	1.97	10.33	62.89	125
Interest rate swaps	28.86	0.00	0.42	6.19	14.50	29.90	67.96	551.72	125
Foreign exchange contracts	10.12	0.00	0.00	0.00	0.03	1.60	14.59	348.42	125
Futures and forward foreign exchange contracts	5.23	0.00	0.00	0.00	0.01	0.96	12.15	156.99	125
Written options contracts (foreign exchange)	0.05	0.00	0.00	0.00	0.00	0.00	0.32	1.53	125
Purchased options contracts (foreign exchange)	0.08	0.00	0.00	0.00	0.00	0.00	0.32	2.77	125
Foreign exchange rate swaps	2.03	0.00	0.00	0.00	0.00	0.00	2.23	120.91	125
Equity, commodity, and other derivative contracts	3.32	0.00	0.00	0.00	0.00	0.47	10.78	88.65	125
Commodity and other futures and forward contracts	0.19	0.00	0.00	0.00	0.00	0.00	0.81	7.28	125
Written options contracts (commodity and other)	0.98	0.00	0.00	0.00	0.00	0.06	4.08	30.93	125
Purchased options contracts (commodity and other)	0.94	0.00	0.00	0.00	0.00	0.08	3.11	28.70	125
Commodity and other swaps	0.38	0.00	0.00	0.00	0.00	0.05	2.91	5.05	125
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	44.89	10.16	15.77	24.29	35.21	52.74	114.76	160.07	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 1
Date:12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	93.42	48.46	70.14	89.39	99.47	100.00	100.00	100.00	123
Foreign exchange contracts	3.20	0.00	0.00	0.00	0.26	4.03	21.09	29.93	123
Equity, commodity, and other contracts	1.64	0.00	0.00	0.00	0.00	1.41	6.79	20.94	123
Futures and forwards									
	13.45	0.00	0.00	1.28	7.12	22.81	55.77	60.86	123
Written options									
	5.92	0.00	0.00	0.99	3.65	9.72	18.80	33.59	123
Exchange-traded	0.15	0.00	0.00	0.00	0.00	0.00	1.18	2.72	123
Over-the-counter	5.10	0.00	0.00	0.88	3.07	8.01	16.85	33.59	123
Purchased options									
	4.43	0.00	0.00	0.00	0.91	8.87	18.35	32.63	123
Exchange-traded	0.28	0.00	0.00	0.00	0.00	0.00	1.93	6.01	123
Over-the-counter	3.35	0.00	0.00	0.00	0.62	6.25	15.55	22.30	123
Swaps	69.77	0.57	15.14	51.46	81.11	95.62	99.47	100.00	123
Held for trading									
	44.52	0.00	0.00	0.00	60.42	93.19	99.15	99.88	123
Interest rate contracts	37.60	0.00	0.00	0.00	39.39	77.05	94.78	96.03	123
Foreign exchange contracts	1.60	0.00	0.00	0.00	0.00	1.62	7.63	21.37	123
Equity, commodity, and other contracts	0.83	0.00	0.00	0.00	0.00	0.00	6.49	9.99	123
Non-traded									
	55.48	0.12	0.85	6.81	39.58	100.00	100.00	100.00	123
Interest rate contracts	51.83	0.01	0.51	6.45	39.19	99.68	100.00	100.00	123
Foreign exchange contracts	0.34	0.00	0.00	0.00	0.00	0.14	1.56	6.99	123
Equity, commodity, and other contracts	0.13	0.00	0.00	0.00	0.00	0.00	1.15	2.57	123
Derivative contracts (excluding futures and forex 14 days or less)									
	93.86	44.59	65.84	89.57	97.58	100.00	105.54	151.92	123
One year or less	32.15	0.97	1.54	6.25	20.25	59.61	87.77	100.00	123
Over 1 year to 5 years	30.46	0.00	0.34	11.60	27.04	47.18	59.69	79.37	123
Over 5 years	28.10	0.00	0.01	7.65	24.05	52.25	71.61	80.22	123
Gross negative fair value (absolute value)	0.82	0.03	0.11	0.24	0.66	1.23	1.97	2.42	123
Gross positive fair value	1.18	0.20	0.29	0.61	1.09	1.65	2.30	2.91	123
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.06	0.00	0.00	0.00	0.02	0.04	0.19	1.67	123
Gross positive fair value (X)	0.07	0.00	0.00	0.01	0.03	0.06	0.18	1.71	123
Held for trading (X)	0.06	0.00	0.00	0.00	0.02	0.04	0.18	1.61	123
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	123
Current credit exposure (X)	0.05	0.00	0.00	0.00	0.03	0.06	0.18	0.49	123
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Past Due Derivative Instruments Fair Value									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Other Ratios									
Current credit exposure / Risk-weighted assets	0.73	0.00	0.00	0.05	0.33	0.65	3.08	6.98	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

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	0.15	0.00	0.00	0.06	0.11	0.23	0.34	0.63	125
Provision for loan and lease losses / Average loans and leases	0.24	-0.02	0.01	0.08	0.19	0.35	0.60	1.13	125
Provision for loan and lease losses / Net loan and lease losses	130.58	34.20	61.52	98.00	112.00	159.68	221.82	349.15	125
Allowance for loan and lease losses / Total loans and leases not held for sale	0.83	0.28	0.34	0.54	0.83	1.04	1.39	1.79	125
Allowance for loan and lease losses / Total loans and leases	0.81	0.28	0.33	0.54	0.81	1.02	1.38	1.78	125
Allowance for loan and lease losses / Net loans and leases losses (X)	8.03	1.28	1.64	2.63	4.65	10.47	26.45	40.97	118
Allowance for loan and lease losses / Nonaccrual assets	218.02	35.14	54.95	104.71	159.50	264.00	588.38	1265.40	124
ALLL / 90+ days past due + nonaccrual loans and leases	151.73	25.62	43.71	77.54	121.88	206.32	320.07	495.79	124
Gross loan and lease losses / Average loans and leases	0.28	0.02	0.05	0.09	0.22	0.40	0.67	1.33	125
Recoveries / Average loans and leases	0.08	0.00	0.01	0.03	0.07	0.11	0.18	0.38	125
Net losses / Average loans and leases	0.21	0.00	0.01	0.05	0.16	0.31	0.60	1.09	125
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	125
Recoveries / Prior year-end losses	36.22	4.40	11.65	19.92	29.64	43.53	71.28	163.83	122
Earnings coverage of net loan and lease losses (X)	25.73	-30.96	2.11	6.56	14.80	32.05	86.55	187.26	125
Net Loan and Lease Losses By Type									
Real estate loans	0.01	-0.05	-0.03	-0.01	0.00	0.03	0.06	0.08	124
Real estate loans secured by 1-4 family	0.01	-0.08	-0.04	-0.01	0.00	0.03	0.06	0.12	120
Revolving	0.02	-0.21	-0.10	-0.02	0.00	0.07	0.18	0.30	117
Closed-end	0.00	-0.07	-0.03	-0.01	0.00	0.02	0.04	0.08	120
Commercial real estate loans	0.01	-0.05	-0.01	0.00	0.00	0.03	0.06	0.12	122
Construction and land development	-0.01	-0.11	-0.08	-0.03	0.00	0.00	0.06	0.09	117
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.02	117
Other	-0.01	-0.10	-0.07	-0.02	0.00	0.00	0.03	0.10	117
Multifamily	0.00	-0.05	-0.01	0.00	0.00	0.00	0.02	0.06	120
Nonfarm nonresidential	0.02	-0.03	-0.02	0.00	0.00	0.04	0.09	0.14	120
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.05	0.09	120
Other	0.01	-0.02	-0.01	0.00	0.00	0.02	0.05	0.08	120
Real estate loans secured by farmland	0.01	-0.07	-0.02	0.00	0.00	0.00	0.05	0.23	102
Commercial and industrial loans	0.37	0.00	0.03	0.13	0.28	0.54	1.01	1.27	122
Loans to individuals	1.17	0.04	0.14	0.43	0.92	1.78	3.06	3.81	110
Credit card loans	3.11	0.00	0.05	1.85	3.23	4.20	6.34	7.57	73
Agricultural loans	0.08	-0.46	-0.01	0.00	0.00	0.14	0.56	0.86	97
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Other loans and leases	0.15	-0.04	0.00	0.00	0.05	0.25	0.64	1.12	124

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2019

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	0.43	0.06	0.09	0.21	0.34	0.56	1.03	1.47	125
90+ days past due loans and leases	0.15	0.00	0.00	0.01	0.07	0.20	0.75	1.04	125
Nonaccrual loans and leases	0.51	0.07	0.13	0.28	0.49	0.72	0.99	1.39	125
90+ days past due and nonaccrual loans and leases	0.71	0.15	0.24	0.40	0.60	0.95	1.39	2.36	125
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.06	0.12	125
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	125
Nonaccrual restructured	0.14	0.00	0.00	0.04	0.10	0.23	0.35	0.45	125
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	125
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	125
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	125
Percent of Total Assets									
30-89 days past due assets	0.43	0.06	0.10	0.21	0.34	0.56	1.03	1.49	125
90+ days past due assets	0.15	0.00	0.00	0.01	0.07	0.20	0.76	1.04	125
Nonaccrual assets	0.54	0.08	0.15	0.29	0.51	0.74	1.10	1.51	125
30+ days past due and nonaccrual assets	1.20	0.32	0.51	0.68	0.96	1.61	2.71	3.90	125
90+ days past due and nonaccrual assets	0.45	0.07	0.12	0.26	0.38	0.61	0.88	1.53	125
90+ past due and nonaccrual assets + other real estate owned	0.49	0.07	0.13	0.28	0.42	0.65	1.00	1.60	125
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.53	0.08	0.12	0.32	0.49	0.76	0.98	1.13	125
Allowance for loan and lease losses	115.74	22.71	43.86	61.91	101.23	151.26	243.89	407.90	125
Equity capital + allowance for loan and lease losses	4.28	0.60	1.05	2.16	3.86	5.98	8.38	10.33	125
Tier 1 capital + allowance for loan and lease losses	5.66	0.98	1.60	3.24	5.27	7.55	10.12	24.56	125
Loans and leases + other real estate owned	0.85	0.17	0.28	0.51	0.78	1.13	1.53	2.69	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

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	0.38	0.02	0.08	0.19	0.32	0.52	0.83	1.50	124
	90+ days past due	0.16	0.00	0.00	0.00	0.04	0.17	0.93	1.55	124
	Nonaccrual	0.46	0.04	0.06	0.20	0.40	0.69	1.01	1.52	124
Commercial and industrial	30-89 days past due	0.31	0.00	0.03	0.12	0.24	0.43	0.91	1.20	122
	90+ days past due	0.05	0.00	0.00	0.00	0.02	0.08	0.18	0.42	122
	Nonaccrual	0.82	0.00	0.06	0.34	0.67	1.23	1.92	2.46	122
Individuals	30-89 days past due	0.83	0.00	0.00	0.32	0.85	1.24	2.27	2.48	125
	90+ days past due	0.17	0.00	0.00	0.00	0.06	0.24	0.69	1.35	125
	Nonaccrual	0.17	0.00	0.00	0.00	0.09	0.32	0.52	0.82	125
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	52
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Agricultural	30-89 days past due	0.24	0.00	0.00	0.00	0.00	0.36	1.03	1.83	97
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	97
	Nonaccrual	0.69	0.00	0.00	0.00	0.10	0.85	2.99	5.84	97
Foreign governments	30-89 days past due	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.26	16
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.02	0.14	16
Other loans and leases	30-89 days past due	0.20	0.00	0.00	0.00	0.09	0.36	0.73	1.26	124
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.27	124
	Nonaccrual	0.13	0.00	0.00	0.00	0.04	0.21	0.56	1.01	124

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 12/31/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.67	0.10	0.16	0.33	0.52	0.90	1.62	2.53	120
	90+ days past due	0.31	0.00	0.00	0.00	0.04	0.21	2.01	4.49	120
	Nonaccrual	0.73	0.07	0.14	0.35	0.62	1.03	1.64	2.45	120
Revolving	30-89 days past due	0.45	0.00	0.01	0.23	0.44	0.69	0.91	1.55	117
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.19	0.37	117
	Nonaccrual	1.00	0.00	0.01	0.31	0.66	1.32	3.59	5.01	117
Closed-End	30-89 days past due	0.70	0.08	0.15	0.31	0.54	0.98	1.53	2.53	120
	90+ days past due	0.35	0.00	0.00	0.00	0.03	0.22	2.29	5.48	120
	Nonaccrual	0.70	0.06	0.10	0.32	0.58	0.96	1.64	2.43	120
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.02	0.04	0.07	0.11	120
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	120
	Nonaccrual	0.04	0.00	0.00	0.01	0.03	0.08	0.14	0.18	120
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.05	0.14	0.26	0.44	0.60	122
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.06	0.15	0.20	122
	Nonaccrual	0.23	0.00	0.00	0.08	0.20	0.35	0.64	0.86	122
Construction and development	30-89 days past due	0.28	0.00	0.00	0.01	0.10	0.47	1.07	2.07	117
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.26	117
	Nonaccrual	0.20	0.00	0.00	0.00	0.08	0.23	1.07	1.67	117
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.25	0.46	117
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	117
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.14	117
Other	30-89 days past due	0.20	0.00	0.00	0.00	0.05	0.24	0.80	1.98	117
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.09	117
	Nonaccrual	0.17	0.00	0.00	0.00	0.06	0.20	1.05	1.39	117
Multifamily	30-89 days past due	0.08	0.00	0.00	0.00	0.02	0.11	0.32	0.73	120
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	120
	Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.08	0.22	0.30	120
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.05	0.12	0.20	0.40	0.58	120
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.26	120
	Nonaccrual	0.28	0.00	0.01	0.11	0.25	0.45	0.80	0.93	120
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.02	0.05	0.12	0.18	0.25	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.10	120
	Nonaccrual	0.16	0.00	0.00	0.04	0.12	0.28	0.44	0.58	120
Other	30-89 days past due	0.07	0.00	0.00	0.01	0.05	0.12	0.22	0.39	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.10	120
	Nonaccrual	0.10	0.00	0.00	0.01	0.06	0.17	0.33	0.60	120
Farmland	30-89 days past due	0.23	0.00	0.00	0.00	0.01	0.32	1.20	2.18	102
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	102
	Nonaccrual	0.84	0.00	0.00	0.00	0.38	1.61	3.03	5.17	102
Credit card	30-89 days past due	1.19	0.00	0.02	0.96	1.25	1.64	2.09	3.21	73
	90+ days past due	0.78	0.00	0.00	0.01	0.76	1.33	2.03	2.18	73
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.12	0.67	1.11	73

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

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	12.11	9.20	9.50	10.50	11.88	12.97	16.37	18.42	125
Common equity tier 1 capital, column B	0.29	0.00	0.00	0.00	0.00	0.00	0.00	11.53	125
Tier 1 capital, column A	12.78	9.78	10.15	11.11	12.33	14.10	16.98	19.72	125
Tier 1 capital, column B	0.33	0.00	0.00	0.00	0.00	0.00	0.00	13.54	125
Total capital, column A	14.36	11.73	12.12	12.79	13.78	15.70	17.99	21.00	125
Total capital, column B	0.37	0.00	0.00	0.00	0.00	0.00	0.00	15.19	125
Tier 1 leverage	9.76	7.35	8.06	8.79	9.54	10.54	11.73	13.05	125
Supplementary leverage ratio, advanced approaches HCs	7.41	6.00	6.10	6.21	7.00	7.81	9.40	10.32	17

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 12/31/2019

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.44	125
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.47	0.00	0.00	0.00	37.57	100.00	100.00	100.00	31
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.53	0.00	0.00	0.00	62.43	100.00	100.00	100.00	31
Separate account assets (L/H) / Total life assets	7.26	0.00	0.00	0.00	0.00	0.00	64.05	70.80	19
Insurance activities revenue / Adjusted operating income	0.47	0.00	0.00	0.00	0.09	0.47	2.03	6.61	124
Premium income / Insurance activities revenue	7.32	0.00	0.00	0.00	0.00	0.08	45.90	94.42	98
Credit related premium income / Total premium income	34.91	0.00	0.00	0.00	0.00	100.00	100.00	100.00	26
Other premium income / Total premium income	65.09	0.00	0.00	0.00	100.00	100.00	100.00	100.00	26
Insurance underwriting net income / Consolidated net income	0.08	0.00	0.00	0.00	0.00	0.00	0.48	2.00	125
Insurance net income (P/C) / Equity (P/C)	19.86	-3.01	1.60	5.32	10.24	27.49	57.21	83.54	20
Insurance net income (L/H) / Equity (L/H)	5.13	-16.67	-4.81	1.19	3.25	10.20	20.57	26.21	17
Insurance benefits, losses, expenses / Insurance premiums	233.61	0.00	0.00	31.44	83.34	207.37	658.33	2029.17	26
Reinsurance recovery (P/C) / Total assets (P/C)	0.15	0.00	0.00	0.00	0.00	0.00	1.32	1.58	20
Reinsurance recovery (L/H) / Total assets (L/H)	0.15	0.00	0.00	0.00	0.00	0.00	0.52	6.14	19
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	125
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.51	0.00	0.25	4.11	11.87	17.43	22.12	25.07	125
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.05	13.85	21.32	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.24	0.00	0.00	0.00	0.00	2.71	5.48	9.18	92
Cost: Interest-bearing deposits	1.19	0.15	0.53	0.68	1.17	1.58	2.24	2.56	29
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	27.03	0.07	0.08	0.13	0.33	0.88	80.68	120.51	6
Commercial and industrial loans	0.29	0.07	0.08	0.11	0.19	0.26	0.77	3.30	19
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Growth Rates									
Net loans and leases	23.41	-32.27	-21.87	-9.91	2.18	21.97	123.02	651.85	84
Total selected assets	13.01	-85.68	-29.39	-12.95	0.68	17.02	61.82	322.01	93
Deposits	10.36	-38.05	-14.89	-2.83	5.68	20.16	56.63	73.10	29

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 12/31/2019

Parent Company Analysis - Part 1

 FR BHCPR
 Page 16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	9.68	2.04	5.82	8.00	9.57	11.97	14.00	16.02	125
Bank net income / Average equity investment in banks	10.51	3.07	6.07	8.37	9.68	12.37	16.26	20.50	108
Nonbank net income / Average equity investment in nonbanks	7.90	-17.07	-3.01	1.23	4.76	15.88	26.04	36.12	108
Subsidiary HCs net income / Average equity investment in sub HCs	8.55	0.08	1.30	4.90	8.81	12.66	14.14	15.04	27
Bank net income / Parent net income	82.22	0.00	0.00	86.05	102.45	106.93	111.36	115.46	122
Nonbank net income / Parent net income	5.95	0.00	0.00	0.05	0.86	6.09	31.01	78.46	106
Subsidiary holding companies' net income / Parent net income	74.00	3.79	13.36	43.91	93.68	101.28	108.61	122.65	25
Leverage									
Total liabilities / Equity capital	20.43	0.01	0.99	6.13	10.96	31.51	70.53	97.75	125
Total debt / Equity capital	14.31	0.00	0.00	0.00	6.67	23.68	58.69	78.53	125
Total debt + notes payable to subs that issued TPS / Equity capital	16.36	0.00	0.00	4.91	9.74	26.79	58.69	80.62	125
Total debt + Loans guaranteed for affiliate / Equity capital	14.57	0.00	0.00	0.00	6.74	23.68	58.98	83.86	125
Total debt / Equity capital - excess over fair value	14.52	0.00	0.00	0.00	6.67	25.93	62.26	78.56	125
Long-term debt / Equity capital	13.08	0.00	0.00	0.00	6.23	20.17	49.79	72.20	125
Short-term debt / Equity capital	0.98	0.00	0.00	0.00	0.00	0.01	6.90	12.59	125
Current portion of long-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.37	1.84	125
Excess cost over fair value / Equity capital	0.12	0.00	0.00	0.00	0.00	0.00	0.52	3.15	125
Long-term debt / Consolidated long-term debt	28.55	0.00	0.00	0.00	24.10	52.52	76.58	85.21	124
Double Leverage									
Equity investment in subs / Equity capital	103.22	88.37	95.17	99.41	102.36	107.39	112.73	118.87	125
Total investment in subs / Equity capital	111.07	96.16	97.92	100.09	105.23	111.98	148.92	182.46	125
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.36	-1.02	-0.47	-0.07	0.25	0.89	1.38	1.78	122
Equity investment in subs - equity cap / Net income-div (X)	1.22	0.02	0.10	0.34	1.09	1.71	3.23	5.04	81
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	177.66	45.97	72.80	106.20	160.16	224.76	341.24	447.19	123
Cash from ops + noncash items + op expense / Op expense + dividend	190.27	21.38	85.59	116.89	175.90	236.01	382.66	450.10	123
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	116.34	-18.26	48.81	97.11	108.42	148.29	187.32	209.76	123
Pretax operating income + interest expense / Interest expense	1967.91	61.29	125.24	472.92	1276.35	2279.13	6798.82	9693.35	94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1632.36	75.17	139.53	462.18	1121.47	2271.34	4217.17	8413.15	111
Dividends + interest from subsidiaries / Interest expense + dividends	210.78	53.73	84.16	125.79	186.03	272.81	426.28	650.39	119
Fees + other income from subsidiaries / Salary + other expenses	16.52	0.00	0.00	0.00	0.00	32.04	76.41	96.70	123
Net income / Current part of long-term debt + preferred dividends (X)	57.11	0.78	3.80	11.80	24.45	44.23	226.81	495.33	56
Other Ratios									
Net assets that reprice within 1 year / Total assets	2.67	-10.43	-3.87	0.00	1.73	5.34	12.45	16.47	125
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.28	15
Nonaccrual	0.54	0.00	0.00	0.00	0.00	0.00	1.12	2.98	15
Total	0.58	0.00	0.00	0.00	0.00	0.29	1.14	2.98	15
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
To nonbank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.00	0.00	5.14	125
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Total	0.10	0.00	0.00	0.00	0.00	0.00	0.00	5.14	125
As a Percent of Consolidated Holding Company Assets									
Nonbank assets of nonbank subsidiaries	5.62	0.00	0.00	0.00	0.17	2.37	29.20	76.57	125
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Combined foreign nonbank subsidiary assets	0.14	0.00	0.00	0.00	0.00	0.01	0.36	4.88	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	57.85	8.45	14.00	28.73	47.78	81.97	122.48	174.38	114
Dividends declared / Net income	33.08	0.00	3.90	18.41	31.79	46.01	56.12	68.72	122
Net income - dividends / Average equity	6.46	0.52	2.55	4.70	6.49	8.26	10.58	13.73	125
Percent of Dividends Paid									
Dividends from bank subsidiaries	178.13	0.00	0.00	98.87	174.51	253.30	413.51	690.33	116
Dividends from nonbank subsidiaries	7.53	0.00	0.00	0.00	0.25	7.41	33.13	115.08	116
Dividends from subsidiary holding companies	21.40	0.00	0.00	0.00	0.00	0.00	160.30	377.41	116
Dividends from all subsidiaries	260.40	10.42	92.63	127.56	218.58	325.89	570.26	909.91	116
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	66.55	0.00	4.83	41.76	66.62	88.92	104.38	134.76	105
Interest income from bank subsidiaries	0.54	0.00	0.00	0.00	0.02	0.79	2.71	4.72	105
Management and service fees from bank subsidiaries	1.55	0.00	0.00	0.00	0.00	0.14	9.76	17.15	105
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	105
Operating income from bank subsidiaries	69.36	0.82	11.01	43.03	71.22	96.15	117.89	148.07	105
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	82.86	0.00	0.00	3.29	55.60	106.99	257.32	641.86	86
Interest income from nonbank subsidiaries	20.03	0.00	0.00	0.00	0.00	21.07	112.44	165.85	86
Management and serv fees from nonbank subsidiaries	1.92	0.00	0.00	0.00	0.00	0.00	14.22	34.61	86
Other income from nonbank subsidiaries	1.06	0.00	0.00	0.00	0.00	0.00	4.72	36.48	86
Operating income from nonbank subsidiaries	150.12	0.00	1.08	40.53	100.00	195.05	568.13	841.23	86
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	61.23	0.00	0.00	0.00	78.39	103.64	124.11	129.04	25
Interest income from subsidiary holding companies	6.54	0.00	0.00	0.00	0.01	14.90	30.65	36.27	25
Management and service fees from subsidiary holding companies	0.36	0.00	0.00	0.00	0.00	0.00	0.00	6.95	25
Other income from subsidiary holding companies	0.29	0.00	0.00	0.00	0.00	0.00	0.06	5.58	25
Operating income from subsidiary holding companies	76.49	0.00	0.00	3.13	90.28	119.92	160.04	164.84	25
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	67.31	0.00	0.00	49.11	93.28	98.95	99.86	99.99	121
Interest income from bank subsidiaries	0.80	0.00	0.00	0.00	0.05	1.19	4.06	7.55	121
Management and service fees from bank subsidiaries	1.81	0.00	0.00	0.00	0.00	0.11	11.98	25.80	121
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.02	1.29	121
Operating income from bank subsidiaries	78.80	0.00	0.27	70.41	97.56	99.64	99.95	100.00	121
Dividends from nonbank subsidiaries	2.65	0.00	0.00	0.00	0.13	2.87	17.16	41.93	121
Interest income from nonbank subsidiaries	1.19	0.00	0.00	0.00	0.00	0.28	6.02	33.10	121
Management and service fees from nonbank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.00	0.12	2.29	121
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.16	1.32	121
Operating income from nonbank subsidiaries	7.29	0.00	0.00	0.02	0.87	4.58	43.13	86.41	121
Dividends from subsidiary holding companies	4.52	0.00	0.00	0.00	0.00	0.00	37.45	81.31	121
Interest income from subsidiary holding companies	0.20	0.00	0.00	0.00	0.00	0.00	0.05	8.39	121
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121
Operating income from subsidiary holding companies	6.08	0.00	0.00	0.00	0.00	0.00	58.05	94.27	121
Loans and advances from subsidiaries / Short term debt	84.24	0.00	0.00	0.03	29.05	141.67	291.29	357.45	33
Loans and advances from subsidiaries / Total debt	28.33	0.00	0.00	0.89	14.03	50.77	101.00	130.71	92

BHCPR Reporters for Quarter Ending 12/31/2019

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2019 and Other Notes</u>
1562859	180,644,000	ALLY FINANCIAL INC.	DETROIT, MI	
2433312	151,849,645	AMERIPRISE FINANCIAL, INC.	MINNEAPOLIS, MN	
1082067	18,242,579	AMERIS BANCORP	ATLANTA, GA	
3446412	15,808,186	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	19,467,233	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	32,386,478	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	17,563,450	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	12,269,288	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1073757	2,434,079,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	18,095,496	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	381,508,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	32,871,293	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	12,604,031	BANNER CORPORATION	WALLA WALLA, WA	
5006575	149,420,000	BARCLAYS US LLC	NEW YORK, NY	
1078529	93,603,606	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	15,848,068	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	13,216,924	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	172,874,960	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	125,300,535	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	42,323,681	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	13,168,902	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	17,785,436	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	390,364,866	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	18,094,144	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	17,142,025	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1094314	14,994,431	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
5014141	47,192,950	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	50,832,836	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,951,158,000	CITIGROUP INC.	NEW YORK, NY	
1132449	166,089,890	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	14,079,630	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	73,519,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	26,083,903	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	11,410,295	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	114,766,045	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	34,096,890	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	11,520,717	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	11,282,450	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	109,356,000	DB USA CORPORATION	NEW YORK, NY	
3846375	113,995,854	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	61,416,142	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	44,196,096	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	11,630,179	EASTERN BANK CORPORATION	BOSTON, MA	
5375459	17,204,194	EB ACQUISITION COMPANY II LLC	DALLAS, TX	
4759669	17,204,194	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
3005332	34,619,626	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	169,369,169	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,611,266	FIRST BANCORP	SAN JUAN, PR	

1075612	39,824,496	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC
1071276	14,511,625	FIRST FINANCIAL BANCORP	CINCINNATI, OH
1025608	20,166,734	FIRST HAWAIIAN, INC.	HONOLULU, HI
1094640	43,313,503	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN
1123670	14,644,087	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT
1208559	12,457,254	FIRST MERCHANTS CORPORATION	MUNCIE, IN
1208184	17,850,397	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL
1020902	22,623,708	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE
1060627	19,971,312	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO
3852022	23,265,010	FLAGSTAR BANCORP, INC.	TROY, MI
1117129	21,861,927	FULTON FINANCIAL CORPORATION	LANCASTER, PA
2003975	13,683,999	GLACIER BANCORP, INC.	KALISPELL, MT
2380443	992,996,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY
4809920	12,851,665	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD
1086533	30,619,716	HANCOCK WHITNEY CORPORATION	GULFPORT, MS
1206546	13,209,597	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA
3838727	15,172,448	HILLTOP HOLDINGS, INC	DALLAS, TX
1491409	15,032,047	HOME BANCSHARES, INC.	CONWAY, AR
2961879	15,667,729	HOPE BANCORP, INC.	LOS ANGELES, CA
3232316	249,096,021	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY
1068191	109,001,821	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH
2291914	31,713,450	IBERIABANK CORPORATION	LAFAYETTE, LA
1136803	11,402,982	INDEPENDENT BANK CORP.	ROCKLAND, MA
3140288	14,958,207	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX
1104231	12,112,894	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX
2477754	26,772,548	INVESTORS BANCORP, INC.	SHORT HILLS, NJ
3843075	39,448,440	JOHN DEERE CAPITAL CORPORATION	RENO, NV
1039502	2,687,379,000	JPMORGAN CHASE & CO.	NEW YORK, NY
1068025	145,569,632	KEYCORP	CLEVELAND, OH
1037003	119,872,757	M&T BANK CORPORATION	BUFFALO, NY
2568278	23,005,630	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK
2162966	895,429,000	MORGAN STANLEY	NEW YORK, NY
1378434	170,809,743	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY
2132932	53,640,821	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY
1199611	136,828,388	NORTHERN TRUST CORPORATION	CHICAGO, IL
4122722	10,638,226	NORTHWEST BANCSHARES INC	WARREN, PA
1098303	20,411,698	OLD NATIONAL BANCORP	EVANSVILLE, IN
3489594	11,776,012	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA
2875332	26,770,806	PACWEST BANCORP	BEVERLY HILLS, CA
3650152	58,579,620	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT
1053272	12,275,530	PINNACLE BANCORP, INC.	OMAHA, NE
2925657	27,805,498	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN
1069778	410,373,281	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA
1129382	52,115,000	POPULAR, INC.	SAN JUAN, PR
1109599	32,195,337	PROSPERITY BANCSHARES, INC.	HOUSTON, TX
5280254	139,634,242	RBC US GROUP HOLDINGS LLC	TORONTO, O
3242838	126,633,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL
1098844	13,400,618	RENASANT CORPORATION	TUPELO, MS
3981856	149,499,477	SANTANDER HOLDINGS USA, INC.	BOSTON, MA
1094828	21,264,536	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR
2170804	22,849,636	SMBC AMERICAS HOLDINGS, INC.	NEW YORK, NY
1133437	15,921,092	SOUTH STATE CORPORATION	COLUMBIA, SC
111143E	245,610,000	STATE STREET CORPORATION	BOSTON, MA
3083291	30,639,452	STERLING BANCORP	MONTEBELLO, NY
1031449	71,384,015	SVB FINANCIAL GROUP	SANTA CLARA, CA

4504654	104,826,000	SYNCHRONY FINANCIAL	STAMFORD, CT
1078846	48,203,282	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA
1201934	46,671,889	TCF FINANCIAL CORPORATION	DETROIT, MI
3606542	408,604,662	TD GROUP US HOLDINGS LLC	WILMINGTON, DE
2706735	32,548,132	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX
3828036	14,806,136	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH
1074156	473,078,000	TRUIST FINANCIAL CORPORATION	CHARLOTTE, NC
1079562	13,497,877	TRUSTMARK CORPORATION	JACKSON, MS
1119794	495,426,000	U.S. BANCORP	MINNEAPOLIS, MN
4846998	139,303,491	UBS AMERICAS HOLDING LLC	NEW YORK, NY
1049828	26,561,355	UMB FINANCIAL CORPORATION	KANSAS CITY, MO
2747644	28,846,809	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR
1076217	19,662,324	UNITED BANKSHARES, INC.	CHARLESTON, WV
1249347	12,918,667	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA
1048773	37,453,416	VALLEY NATIONAL BANCORP	NEW YORK, NY
3065617	16,423,161	WASHINGTON FEDERAL, INC.	SEATTLE, WA
1145476	30,423,561	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT
1120754	1,927,555,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA
1070448	15,719,289	WESBANCO, INC.	WHEELING, WV
2349815	26,821,948	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ
2260406	36,607,723	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL
3844269	12,256,302	WSFS FINANCIAL CORPORATION	WILMINGTON, DE

Note: Peer Group 1 has 125 bank holding companies.