

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.21	3.33	3.29	3.22	3.22
+ Non-interest income	0.89	0.90	0.93	0.97	0.99
- Overhead expense	2.58	2.58	2.60	2.68	2.70
- Provision for credit losses	0.11	0.12	0.11	0.12	0.11
+ Securities gains (losses)	0.01	0.00	0.01	0.02	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.52	1.55	1.55	1.47	1.44
Net operating income	1.19	1.22	0.95	1.00	0.95
Net income	1.19	1.22	0.95	1.00	0.95
Net income (Subchapter S adjusted)	1.41	1.41	1.11	1.06	1.02
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.49	4.38	4.06	3.93	3.93
Interest expense	1.02	0.81	0.54	0.44	0.42
Net interest income (tax equivalent)	3.45	3.58	3.54	3.48	3.49
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.11	0.09	0.10	0.11	0.09
Earnings coverage of net loan and lease losses (X)	22.46	29.23	0.97	9.22	11.53
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.94	0.94	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.93	0.93	0.94	0.99	1.10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55	0.57	0.57	0.71	0.87
30-89 days past due loans and leases / Total loans and leases	0.30	0.32	0.32	0.30	0.35
<b>Liquidity and Funding</b>					
Net noncore funding dependence	10.70	13.54	13.97	16.29	16.95
Net short-term noncore funding dependence	5.88	8.57	9.65	9.53	9.14
Net loans and leases / Total assets	72.36	73.30	72.64	71.18	69.95
<b>Capitalization</b>					
Tier 1 leverage ratio	10.39	10.37	10.04	9.84	10.02
Holding company equity capital / Total assets	11.38	11.21	10.84	10.58	10.85
Total equity capital (including minority interest) / Total assets	11.44	11.30	10.89	10.62	10.91
Common equity tier 1 capital / Total risk-weighted assets	12.57	12.41	11.90	11.79	12.13
Net loans and leases / Equity capital (X)	6.54	6.70	6.82	6.80	6.56
Cash dividends / Net income	25.56	24.05	32.32	29.36	30.01
Cash dividends / Net income (Subchapter S adjusted)	93.20	35.12	19.39	21.80	34.64
<b>Growth Rates</b>					
Assets	8.66	9.35	9.89	12.34	12.70
Equity capital	12.29	12.50	13.71	11.77	10.30
Net loans and leases	8.63	10.51	12.54	14.27	15.14
Noncore funding	4.17	6.76	-3.35	12.03	12.05
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.01	0.03	0.02	0.03	0.02
Long-term debt / Equity capital	3.86	3.76	4.39	3.78	2.30
Equity investment in subsidiaries / Equity capital	104.19	104.10	105.17	105.23	103.38
Cash from ops + noncash items + op expense / Op expense + dividends	148.93	123.74	100.80	111.02	123.42

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	4.19	4.08	3.78	3.64	3.63
Less: Interest expense	0.95	0.75	0.50	0.41	0.39
Equals: Net interest income (tax equivalent)	3.21	3.33	3.29	3.22	3.22
Plus: Non-interest income	0.89	0.90	0.93	0.97	0.99
Equals: adjusted operating income (tax equivalent)	4.14	4.27	4.26	4.24	4.26
Less: Overhead expense	2.58	2.58	2.60	2.68	2.70
Less: Provision for credit losses	0.11	0.12	0.11	0.12	0.11
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.01	0.02	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.52	1.55	1.55	1.47	1.44
Less: Applicable income taxes (tax equivalent)	0.35	0.32	0.59	0.48	0.48
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.19	1.22	0.95	1.00	0.95
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.19	1.22	0.95	1.00	0.95
Memo: Net income (last four quarters)	1.20	1.22	0.95	1.00	0.96
Net income-BHC and noncontrolling (minority) interest	1.20	1.22	0.95	1.00	0.96
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.16	93.23	93.19	92.80	92.49
Average interest-bearing funds / Average assets	70.60	70.70	70.06	70.45	70.40
Interest income (tax equivalent) / Average earning assets	4.49	4.38	4.06	3.93	3.93
Interest expense / Average earning assets	1.02	0.81	0.54	0.44	0.42
Net interest income (tax equivalent) / Average earning assets	3.45	3.58	3.54	3.48	3.49
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	4.98	4.85	4.52	4.41	4.48
Interest-bearing bank balances	2.29	1.88	1.13	0.54	0.29
Federal funds sold and reverse repos	2.11	1.50	0.83	0.51	0.36
Trading assets	0.49	0.70	0.48	0.65	0.91
Total earning assets	4.47	4.33	3.98	3.84	3.85
Investment securities (tax equivalent)	2.74	2.69	2.61	2.51	2.44
US Treasury and agency securities (excluding mortgage-backed securities)			1.66	1.70	1.62
Mortgage-backed securities	2.78	2.44	2.19	2.07	2.14
All other securities			3.85	3.69	3.67
Interest-bearing deposits	1.13	0.85	0.52	0.42	0.39
Time deposits of \$250K or more	2.12	1.57			
Time deposits < \$250K	1.91	1.42			
Other domestic deposits	0.86	0.64		0.27	0.24
Foreign deposits	2.53	1.85	0.84	0.40	0.11
Federal funds purchased and repos	1.23	1.03	0.68	0.59	0.50
Other borrowed funds and trading liabilities	1.03	2.10	1.48	1.27	1.45
All interest-bearing funds	1.34	1.06	0.71	0.58	0.55

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2019

**Non-interest Income & Expenses**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	0.66	1.69	1.89	2.10	2.62
Overhead expenses / Net Interest Income + non-interest income	61.64	61.22	62.21	64.03	64.98
<b>Percent of Average Assets</b>					
Total overhead expense	2.58	2.58	2.60	2.68	2.70
Personnel expense	1.50	1.46	1.47	1.48	1.46
Net occupancy expense	0.32	0.31	0.32	0.33	0.34
Other operating expenses	0.76	0.79	0.79	0.84	0.86
Overhead less non-interest income	1.64	1.65	1.65	1.64	1.67
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	59.91	60.51	61.01	62.83	63.92
Personnel expense	34.17	34.42	34.72	35.07	34.95
Net occupancy expense	7.50	7.33	7.51	7.80	8.22
Other operating expenses	17.93	18.28	18.30	19.30	19.90
Total non-interest income	19.83	20.30	21.24	22.44	22.42
Fiduciary activities income	1.61	1.95	1.95	1.96	1.87
Service charges on domestic deposit accounts	3.21	3.58	3.83	4.14	4.51
Trading revenue	0.07	0.03	0.07	0.10	0.06
Investment banking fees and commissions	0.91	0.85	0.92	0.95	1.02
Insurance activities revenue	0.37	0.46	0.44	0.54	0.59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.22	0.52	0.40	0.37	0.31
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.12	1.98	2.38	2.88	2.77
Other non-interest income	7.57	7.05	7.34	7.65	7.50
Overhead less non-interest income	39.47	39.75	39.09	39.46	40.47
Applicable income taxes / Pretax net operating income (tax equivalent)	21.51	18.35	33.75	27.97	28.22
Applicable income tax + TE / Pretax net operating income + TE	23.31	21.35	38.57	33.62	33.73

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2019

**Percent Composition of Assets**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Real estate loans	52.67	53.63	53.41	52.89	51.85
Commercial and industrial loans	3.39	11.42	10.82	10.48	10.47
Loans to individuals	2.71	2.65	2.58	2.57	2.58
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.53	0.47	0.51	0.40	0.42
Other loans and leases	1.08	2.64	2.62	2.31	2.09
Net loans and leases	72.36	73.30	72.64	71.18	69.95
Debt securities over 1 year	13.66	13.20	13.96	14.93	15.71
Mutual funds and equity securities	0.06	0.05	0.07	0.09	0.08
Subtotal	86.76	87.24	87.26	86.78	86.83
Interest-bearing bank balances	2.97	2.30	2.34	2.44	2.42
Federal funds sold and reverse repos	0.03	0.01	0.02	0.03	0.02
Debt securities 1 year or less	2.10	2.14	1.92	1.97	1.98
Trading assets	0.03	0.02	0.02	0.03	0.03
Total earning assets	90.03	92.24	92.22	91.95	91.93
Non-interest cash and due from depository institutions	1.14	1.25	1.26	1.26	1.20
Other real estate owned	0.04	0.04	0.06	0.09	0.14
All other assets	6.40	6.39	6.45	6.70	6.76
<b>Memoranda</b>					
Short-term investments	5.36	4.70	4.63	4.89	4.78
US Treasury securities	0.29	0.37	0.22	0.20	0.26
US agency securities (excluding mortgage-backed securities)	1.25	1.67	1.50	1.53	1.85
Municipal securities	2.58	2.66	2.97	3.28	2.86
Mortgage-backed securities	6.71	8.73	9.19	9.71	10.36
Asset-backed securities	0.30	0.26	0.23	0.25	0.26
Other debt securities	0.53	0.52	0.48	0.57	0.62
Loans held-for-sale	0.39	0.29	0.32	0.48	0.33
Loans held for investment	72.01	73.24	72.42	70.85	69.93
Real estate loans secured by 1-4 family	16.02	16.83	16.44	16.69	16.96
Revolving	2.24	2.43	2.71	2.89	2.96
Closed-end, secured by first liens	13.07	13.60	13.03	13.05	13.14
Closed-end, secured by junior liens	0.37	0.41	0.39	0.45	0.52
Commercial real estate loans	33.26	33.39	33.79	33.44	32.03
Construction and land development	5.00	4.78	4.55	4.74	4.27
Multifamily	4.76	5.12	5.32	4.89	4.26
Nonfarm nonresidential	21.85	21.85	22.30	22.24	21.51
Real estate loans secured by farmland	0.95	0.88	0.81	0.63	0.65

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	72.74	72.88	73.20	74.05	73.87
Real estate loans secured by 1-4 family	22.29	23.13	22.92	23.78	24.58
Revolving	3.13	3.34	3.76	4.05	4.21
Closed-end	18.71	19.33	18.68	19.29	19.90
Commercial real estate loans	46.16	45.57	46.38	46.86	45.56
Construction and land development	6.97	6.53	6.35	6.66	6.13
1-4 family	1.47	1.52	1.50	1.64	1.47
Other	5.34	4.90	4.76	4.97	4.56
Multifamily	6.42	6.76	7.13	6.67	5.95
Nonfarm nonresidential	30.59	30.16	30.84	31.41	30.89
Owner-occupied	10.68	10.31	10.55	11.41	11.63
Other	19.36	19.35	19.91	19.60	18.90
Real estate loans secured by farmland	1.38	1.27	1.19	0.97	1.02
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	4.77	16.21	15.52	15.29	15.47
Loans to individuals	4.00	3.89	3.90	4.01	4.08
Credit card loans	0.04	0.04	0.03	0.03	0.04
Agricultural loans	0.78	0.69	0.76	0.61	0.66
Other loans and leases	1.48	3.74	3.75	3.44	3.12
<b>Loans and Leases, Percent of Total Capital</b>					
Real estate loans	471.12	483.08	492.96	493.51	483.35
Real estate loans secured by 1-4 family	145.33	154.95	153.45	158.33	159.89
Revolving	20.46	22.58	25.65	27.64	28.31
Closed-end	122.24	129.40	124.91	128.16	129.21
Commercial real estate loans	297.30	301.54	312.02	312.00	300.67
Construction and land development	44.72	43.12	42.49	43.49	40.62
1-4 family	9.07	9.75	9.95	10.67	9.58
Other	34.42	32.41	31.92	32.30	30.24
Multifamily	42.84	45.92	48.81	44.34	39.61
Nonfarm nonresidential	196.81	199.26	207.33	208.50	202.84
Owner-occupied	68.45	67.53	70.06	74.92	76.05
Other	124.11	127.98	133.42	130.66	124.19
Real estate loans secured by farmland	8.38	7.88	7.39	6.01	6.09
Loans to depository institutions and acceptances of other banks	0.01	0.01	0.01	0.01	0.01
Commercial and industrial loans	29.60	102.64	100.29	97.82	98.77
Loans to individuals	23.95	23.72	23.15	24.08	24.48
Credit card loans	0.23	0.23	0.18	0.20	0.25
Agricultural loans	4.72	4.39	4.71	3.78	4.01
Other loans and leases	9.69	24.38	24.61	22.36	19.59
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	35.38	35.09	35.69	35.33	33.78
Non-owner occupied CRE loans / Total capital	227.60	232.16	240.42	234.59	221.68
Construction and land development loans / Total capital	44.72	43.12	42.49	43.49	40.62
Total CRE loans / Total capital	300.62	304.30	314.87	314.88	303.67

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 12/31/2019

**Liquidity and Funding**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Total Assets</b>					
Short-term investments	5.36	4.70	4.63	4.89	4.78
Liquid assets	13.76	15.56	15.94	16.73	18.02
Investment securities	16.41	16.02	16.65	17.49	18.50
Net loans and leases	72.36	73.30	72.64	71.18	69.95
Net loans, leases and standby letters of credit	72.78	73.71	73.08	71.65	70.48
Core deposits	71.61	69.97	69.79	67.98	67.08
Noncore funding	14.61	16.58	17.09	19.16	19.76
Time deposits of \$250K or more	4.33	4.28	3.54		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.77	0.96	1.20	1.51	1.74
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.76	0.97	1.21	1.52	1.76
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	2.75	3.63	4.47	3.78	3.07
Earning assets that reprice within 1 year	33.15	32.35	33.41	32.07	31.07
Interest-bearing liabilities that reprice within 1 year	18.54	18.20	16.67	15.64	14.89
Long-term debt that reprices within 1 year	0.15	0.16	0.19	0.25	0.19
Net assets that reprice within 1 year	13.71	12.98	15.65	15.31	14.97
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	10.70	13.54	13.97	16.29	16.95
Net short-term noncore funding dependence	5.88	8.57	9.65	9.53	9.14
Short-term investment / Short-term noncore funding	78.10	62.28	46.67	43.28	46.75
Liquid assets - short-term noncore funding / Nonliquid assets	3.72	4.17	3.68	4.33	6.91
Net loans and leases / Total deposits	90.96	92.88	92.86	90.82	89.84
Net loans and leases / Core deposits	102.55	106.50	105.03	106.19	106.33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.36	-0.47	-0.05	-0.12	0.39
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.28	-1.95	-0.62	-1.01	0.25
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.04	-0.02	-0.02	0.00
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	7.25	10.76	13.07	13.87	14.46
Available-for-sale securities	91.33	88.32	86.93	86.13	85.54
US Treasury securities	2.07	2.08	1.33	1.24	1.42
US agency securities (excluding mortgage-backed securities)	8.16	11.00	10.16	9.66	10.91
Municipal securities	15.40	16.63	17.86	18.74	16.22
Mortgage-backed securities	41.08	54.50	55.76	55.93	56.83
Asset-backed securities	1.70	1.54	1.31	1.48	1.41
Other debt securities	3.73	3.75	3.25	3.88	3.69
Mutual funds and equity securities	0.49	0.41	0.58	0.67	0.57
Debt securities 1 year or less	13.55	13.91	11.90	12.22	11.83
Debt securities 1 to 5 years	23.43	23.42	23.53	21.73	23.86
Debt securities over 5 years	58.63	58.36	60.73	62.51	59.79
Pledged securities	43.76	42.20	46.78	47.79	50.96
Structured notes, fair value	0.09	0.15	0.08	0.25	0.45
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	32.84	16.28	6.96	26.60	14.48
Investment securities		8.02	4.99	5.15	9.35
Core deposits	9.96	10.40	13.94	13.61	14.05
Noncore funding	4.17	6.76	-3.35	12.03	12.05

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	16.97	17.31	17.28	17.08	16.91
Standby letters of credit	0.36	0.35	0.40	0.42	0.47
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.02	0.01	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.01	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.01	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	2.96	6.51	6.82	6.88	5.96
Interest rate contracts	2.87	6.40	6.72	6.74	5.78
Interest rate futures and forward contracts	0.08	0.25	0.28	0.37	0.32
Written options contracts (interest rate)	0.13	0.26	0.28	0.38	0.35
Purchased options contracts (interest rate)	0.02	0.07	0.08	0.06	0.05
Interest rate swaps	2.19	5.18	5.41	5.11	4.40
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)	24.82	25.18	25.74	26.08	26.34

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Percent of Notional Amount</b>					
Interest rate contracts	99.39	99.91	99.91	99.94	99.77
Foreign exchange contracts	0.14	0.00	0.04	0.02	0.04
Equity, commodity, and other contracts	0.07	0.00	0.00	0.00	0.01
Futures and forwards	14.06	11.75	12.76	15.26	13.76
Written options	11.73	11.14	9.73	11.61	13.26
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	10.84	10.65	9.46	11.28	12.89
Purchased options	2.55	1.29	1.44	1.00	1.25
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	2.38	1.22	1.27	0.67	1.04
Swaps	64.46	65.42	66.04	62.69	61.97
Held for trading	14.77	13.60	16.18	15.21	12.71
Interest rate contracts	16.16	12.87	16.40	15.71	13.36
Foreign exchange contracts	0.11	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	85.23	86.40	83.82	84.79	87.29
Interest rate contracts	84.52	85.51	83.04	84.33	85.98
Foreign exchange contracts	0.01	0.00	0.01	0.00	0.00
Equity, commodity, and other contracts	0.04	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	79.95	82.85	87.47	84.94	81.03
One year or less	15.37	12.75	15.62	16.56	15.89
Over 1 year to 5 years	22.92	22.66	21.68	20.66	20.87
Over 5 years	33.83	36.28	37.90	35.04	30.11
Gross negative fair value (absolute value)	1.30	0.66	0.50	0.73	1.04
Gross positive fair value	1.14	1.10	0.92	1.08	1.03
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.01	0.00	0.01	0.01
Gross positive fair value (X)	0.00	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.01	0.00	0.01	0.00
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	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	0.10	0.06	0.05	0.05	0.05

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2019

**Allowance and Net Loan and Lease Losses**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.11	0.12	0.11	0.12	0.11
Provision for loan and lease losses / Average loans and leases	0.16	0.16	0.16	0.17	0.15
Provision for loan and lease losses / Net loan and lease losses	141.31	182.69	110.75	158.54	144.72
Allowance for loan and lease losses / Total loans and leases not held for sale	0.94	0.94	0.95	1.00	1.11
Allowance for loan and lease losses / Total loans and leases	0.93	0.93	0.94	0.99	1.10
Allowance for loan and lease losses / Net loans and leases losses (X)	17.16	21.35	16.23	16.56	13.90
Allowance for loan and lease losses / Nonaccrual assets	322.34	285.36	270.69	249.57	220.56
ALLL / 90+ days past due + nonaccrual loans and leases	288.60	259.30	232.03	210.63	187.47
Gross loan and lease losses / Average loans and leases	0.16	0.15	0.16	0.19	0.18
Recoveries / Average loans and leases	0.05	0.05	0.06	0.07	0.08
Net losses / Average loans and leases	0.11	0.09	0.10	0.11	0.09
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	41.80	51.25	50.41	56.70	46.50
Earnings coverage of net loan and lease losses (X)	22.46	29.23	0.97	9.22	11.53
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.01	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.02	0.01	0.03	0.04	0.07
Revolving	0.02	0.02	0.03	0.05	0.08
Closed-end	0.02	0.01	0.02	0.04	0.07
Commercial real estate loans	0.02	0.01	0.01	0.01	0.01
Construction and land development	-0.02	-0.02	-0.04	-0.06	-0.04
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.02	-0.02	-0.04	-0.05	-0.04
Multifamily	0.00	0.00	0.00	0.00	-0.01
Nonfarm nonresidential	0.03	0.02	0.02	0.03	0.02
Owner-occupied	0.01	0.01	0.01	0.01	0.02
Other	0.01	0.01	0.01	0.01	0.00
Real estate loans secured by farmland	0.01	0.00	0.00	-0.01	0.01
Commercial and industrial loans	0.31	0.18	0.18	0.26	0.18
Loans to individuals	0.74	0.71	0.78	0.71	0.77
Credit card loans	1.89	1.65	1.60	1.25	1.61
Agricultural loans	0.02	0.03	0.06	0.05	0.01
Loans to foreign governments and institutions				0.00	0.00
Other loans and leases	0.14	0.28	0.27	0.32	0.21

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 Date: 12/31/2019

**Past Due and Nonaccrual Assets**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.30	0.32	0.32	0.30	0.35
90+ days past due loans and leases	0.03	0.03	0.04	0.06	0.07
Nonaccrual loans and leases	0.47	0.49	0.46	0.55	0.64
90+ days past due and nonaccrual loans and leases	0.53	0.54	0.55	0.64	0.75
30-89 days past due restructured	0.00	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.07	0.10	0.10	0.13	0.17
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	0.30	0.32	0.32	0.30	0.35
90+ days past due assets	0.03	0.03	0.04	0.06	0.07
Nonaccrual assets	0.48	0.49	0.47	0.55	0.65
30+ days past due and nonaccrual assets	0.86	0.88	0.89	0.95	1.12
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.38	0.39	0.40	0.45	0.52
90+ past due and nonaccrual assets + other real estate owned	0.44	0.45	0.48	0.57	0.68
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.56	0.59	0.63	0.74	0.91
Allowance for loan and lease losses	91.21	95.97	100.14	117.25	132.65
Equity capital + allowance for loan and lease losses	4.70	5.09	5.57	6.57	8.13
Tier 1 capital + allowance for loan and lease losses	5.23	5.65	6.11	7.32	8.84
Loans and leases + other real estate owned	0.77	0.82	0.86	1.05	1.32

**BHCPR PEER GROUP DATA**

Peer Group: 2  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.27	0.29	0.29	0.27	0.34
	90+ days past due	0.03	0.03	0.05	0.06	0.08
	Nonaccrual	0.45	0.48	0.43	0.50	0.64
Commercial and industrial	30-89 days past due	0.19	0.23	0.27	0.22	0.22
	90+ days past due	0.01	0.02	0.01	0.02	0.02
	Nonaccrual	0.77	0.61	0.60	0.79	0.76
Individuals	30-89 days past due	0.60	0.68	0.69	0.69	0.67
	90+ days past due	0.02	0.03	0.03	0.05	0.05
	Nonaccrual	0.12	0.15	0.21	0.18	0.23
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.27	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.10	0.11	0.15	0.09	0.12
	90+ days past due	0.00	0.01	0.00	0.01	0.01
	Nonaccrual	0.80	0.46	0.31	0.27	0.27
Foreign governments	30-89 days past due				0.00	0.00
	90+ days past due				0.00	0.00
	Nonaccrual				0.00	0.00
Other loans and leases	30-89 days past due	0.28	0.18	0.12	0.14	0.11
	90+ days past due	0.00	0.00	0.00	0.01	0.00
	Nonaccrual	0.04	0.04	0.06	0.10	0.12

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 2  
Date: 12/31/2019

		12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.52	0.52	0.56	0.49	0.61
	90+ days past due	0.05	0.04	0.06	0.07	0.11
	Nonaccrual	0.55	0.61	0.65	0.73	0.85
Revolving	30-89 days past due	0.36	0.36	0.29	0.33	0.42
	90+ days past due	0.01	0.02	0.02	0.03	0.05
	Nonaccrual	0.34	0.35	0.42	0.52	0.65
Closed-End	30-89 days past due	0.55	0.54	0.63	0.52	0.65
	90+ days past due	0.05	0.05	0.06	0.08	0.12
	Nonaccrual	0.57	0.64	0.68	0.78	0.91
Junior Lien	30-89 days past due	0.02	0.02	0.03	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.03	0.03	0.04	0.05	0.07
Commercial real estate	30-89 days past due	0.14	0.16	0.15	0.14	0.20
	90+ days past due	0.02	0.02	0.02	0.04	0.06
	Nonaccrual	0.34	0.41	0.33	0.40	0.53
Construction and development	30-89 days past due	0.19	0.17	0.18	0.15	0.16
	90+ days past due	0.01	0.00	0.01	0.03	0.03
	Nonaccrual	0.18	0.18	0.21	0.35	0.63
1-4 family	30-89 days past due	0.04	0.07	0.05	0.05	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.04	0.04	0.05	0.08
Other	30-89 days past due	0.11	0.06	0.08	0.06	0.10
	90+ days past due	0.00	0.00	0.01	0.02	0.03
	Nonaccrual	0.14	0.10	0.12	0.24	0.45
Multifamily	30-89 days past due	0.03	0.03	0.04	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.02
	Nonaccrual	0.03	0.04	0.05	0.14	0.17
Nonfarm non-residential	30-89 days past due	0.12	0.17	0.14	0.14	0.20
	90+ days past due	0.02	0.02	0.02	0.04	0.06
	Nonaccrual	0.36	0.52	0.40	0.46	0.56
Owner occupied	30-89 days past due	0.06	0.08	0.06	0.07	0.09
	90+ days past due	0.01	0.00	0.01	0.02	0.02
	Nonaccrual	0.19	0.20	0.16	0.22	0.26
Other	30-89 days past due	0.05	0.07	0.06	0.05	0.08
	90+ days past due	0.01	0.01	0.01	0.01	0.03
	Nonaccrual	0.14	0.22	0.16	0.18	0.22
Farmland	30-89 days past due	0.21	0.09	0.10	0.13	0.19
	90+ days past due	0.01	0.00	0.00	0.04	0.04
	Nonaccrual	1.06	0.49	0.44	0.55	0.77
Credit card	30-89 days past due	0.87	1.03	0.83	0.77	0.86
	90+ days past due	0.18	0.26	0.22	0.29	0.33
	Nonaccrual	0.00	0.07	0.08	0.03	0.05

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

**BHCPR PEER GROUP DATA**Peer Group: 2  
Date: 12/31/2019**Regulatory Capital Components and Ratios**

	12/31/2019			12/31/2018			12/31/2017			12/31/2016			
<b>Capital Ratios</b>													
Common equity tier 1 capital, column A	12.57			12.41			11.95			11.79			12.13
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 capital, column A	13.24			13.07			12.68			12.62			13.01
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Total capital, column A	14.68			14.53			14.15			14.04			14.24
Total capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 leverage	10.39			10.37			10.04			9.84			10.02
Supplementary leverage ratio, advanced approaches HCs													

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2019

**Insurance and Broker-Dealer Activities**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.00	66.67	75.00	71.43	60.00
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.00	33.33	25.00	28.57	40.00
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.37	0.46	0.44	0.54	0.59
Premium income / Insurance activities revenue	0.03	0.00	0.01	0.00	0.00
Credit related premium income / Total premium income	100.00	50.00	60.00	60.00	75.00
Other premium income / Total premium income	0.00	50.00	40.00	40.00	25.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	37.86	72.25	31.81	17.03	14.13
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	132.57	116.87	136.34	131.29	116.51
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	2.86
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00	0.00	0.00	0.00
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	11.53	13.70	14.86	14.28	13.29
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2019

**Foreign Activities**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	2.53	1.85	0.84	0.40	0.11
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans	2.35	3.83	4.38	6.49	0.64
Foreign governments and institutions				0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-47.91	-27.26	22.03	-11.24	371.22
Total selected assets	-25.04	5.03	-5.54	-0.84	9.51
Deposits	2.53	-2.42	-22.72	34.84	170.33

**BHCPR PEER GROUP DATA**

 Peer Group: 2  
 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
<b>Profitability</b>					
Net income / Average equity capital	10.62	11.03	8.67	9.16	8.59
Bank net income / Average equity investment in banks	10.92	11.56	9.11	9.71	9.27
Nonbank net income / Average equity investment in nonbanks	12.22	10.83	9.81	8.84	8.91
Subsidiary HCs net income / Average equity investment in sub HCs	15.16	9.40	8.81	5.87	5.48
Bank net income / Parent net income	103.64	104.73	104.64	103.55	104.08
Nonbank net income / Parent net income	1.05	0.99	1.13	0.96	1.08
Subsidiary holding companies' net income / Parent net income	92.33	90.39	90.33	104.04	105.29
<b>Leverage</b>					
Total liabilities / Equity capital	9.62	9.50	11.14	11.55	9.93
Total debt / Equity capital	3.92	3.94	4.62	3.97	2.56
Total debt + notes payable to subs that issued TPS / Equity capital	7.97	7.93	9.36	9.56	8.13
Total debt + Loans guaranteed for affiliate / Equity capital	3.97	3.98	4.64	4.04	2.60
Total debt / Equity capital - excess over fair value	3.92	3.94	4.62	3.97	2.57
Long-term debt / Equity capital	3.86	3.76	4.39	3.78	2.30
Short-term debt / Equity capital	0.01	0.03	0.02	0.03	0.02
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	14.33	15.49	17.83	12.90	8.22
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	104.19	104.10	105.17	105.23	103.38
Total investment in subs / Equity capital	104.46	104.38	105.55	105.68	103.91
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.44	0.36	0.56	0.54	0.31
Equity investment in subs - equity cap / Net income-div (X)	1.43	1.18	1.91	1.68	1.44
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	147.42	113.37	96.31	103.72	124.21
Cash from ops + noncash items + op expense / Op expense + dividend	148.93	123.74	100.80	111.02	123.42
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.95	108.88	101.42	107.09	106.61
Pretax operating income + interest expense / Interest expense	17,189.07	1,631.73	1,955.22	4,206.40	15,981.35
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,461.66	1,015.91	1,082.59	1,091.94	1,952.45
Dividends + interest from subsidiaries / Interest expense + dividends	193.76	140.89	107.07	124.92	146.44
Fees + other income from subsidiaries / Salary + other expenses	3.92	3.76	6.15	7.65	6.52
Net income / Current part of long-term debt + preferred dividends (X)	71.69	106.04	71.32	455.19	170.83
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.59	1.59	1.68	1.65	1.68
<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	8.16	0.70	0.46	0.00	4.62
Total	8.16	0.70	0.46	0.00	4.62
<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 holding companies	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 Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.13	0.14	0.15	0.18	0.19
Combined thrift assets (reported only by bank holding companies)	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 2  
Date: 12/31/2019

**Parent Company Analysis - Part 2**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Payout Ratios - Parent</b>					
Dividends declared / Income before undistributed income	65.96	87.25	100.86	108.30	74.26
Dividends declared / Net income	25.56	24.10	32.32	29.36	30.01
Net income - dividends / Average equity	7.68	8.12	5.74	6.26	5.72
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	154.70	131.90	106.72	121.16	145.58
Dividends from nonbank subsidiaries	2.59	2.83	2.37	1.56	2.62
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	204.87	144.51	114.69	141.52	154.34
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	45.08	33.37	35.18	36.16	44.45
Interest income from bank subsidiaries	0.09	0.11	0.14	0.13	0.14
Management and service fees from bank subsidiaries	0.46	0.32	0.94	0.78	0.98
Other income from bank subsidiaries	0.00	0.01	0.00	0.00	0.00
Operating income from bank subsidiaries	47.60	35.67	41.35	40.03	50.83
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	76.61	80.47	129.02	63.59	76.47
Interest income from nonbank subsidiaries	0.91	0.31	0.63	0.02	0.54
Management and serv fees from nonbank subsidiaries	0.02	0.17	0.60	0.28	0.68
Other income from nonbank subsidiaries	0.01	0.06	0.08	0.63	0.00
Operating income from nonbank subsidiaries	83.73	96.62	153.75	79.69	87.90
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	65.48	43.51	58.43	27.16	27.43
Interest income from subsidiary holding companies	0.00	0.00	0.07	0.02	0.02
Management and service fees from subsidiary holding companies	0.00	0.00	-0.14	-0.02	0.00
Other income from subsidiary holding companies	0.00	0.15	0.00	0.00	0.00
Operating income from subsidiary holding companies	65.48	43.66	58.36	27.16	27.45
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	76.74	72.95	67.33	68.94	68.80
Interest income from bank subsidiaries	0.24	0.55	1.07	2.07	2.48
Management and service fees from bank subsidiaries	0.75	0.59	2.14	1.63	1.96
Other income from bank subsidiaries	0.01	0.01	0.01	0.03	0.01
Operating income from bank subsidiaries	93.91	89.39	79.76	91.67	91.63
Dividends from nonbank subsidiaries	1.22	2.65	1.78	1.01	2.01
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.01
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.66	3.33	3.09	1.67	2.80
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	1,178.56	854.19	886.47	574.10	406.38
Loans and advances from subsidiaries / Total debt	70.71	81.26	74.60	78.25	112.92

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 2  
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									146
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.21	1.86	2.30	2.87	3.28	3.58	3.92	4.02	67
+ Non-interest income	0.89	0.17	0.27	0.51	0.84	1.27	1.69	2.05	146
- Overhead expense	2.58	1.40	1.62	2.10	2.54	3.02	3.70	4.19	146
- Provision for credit losses	0.11	-0.01	0.00	0.04	0.10	0.17	0.29	0.46	146
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	146
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
= Pretax net operating income (tax equivalent)	1.52	0.77	0.86	1.28	1.51	1.81	2.18	2.30	67
Net operating income	1.19	0.58	0.64	0.97	1.21	1.43	1.73	1.94	146
Net income	1.19	0.57	0.64	0.97	1.21	1.43	1.73	1.94	146
Net income (Subchapter S adjusted)	1.41	0.79	0.92	1.14	1.26	1.44	1.76	2.49	13
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.49	3.55	3.89	4.23	4.45	4.72	5.20	5.60	67
Interest expense	1.02	0.35	0.48	0.77	1.02	1.27	1.52	1.73	146
Net interest income (tax equivalent)	3.45	1.92	2.49	3.04	3.55	3.92	4.23	4.33	67
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.11	-0.02	-0.01	0.02	0.09	0.17	0.32	0.40	146
Earnings coverage of net loan and lease losses (X)	22.46	-240.82	-73.60	7.01	16.49	38.43	131.49	199.90	145
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.94	0.48	0.53	0.75	0.92	1.09	1.45	1.72	146
Allowance for loan and lease losses / Total loans and leases	0.93	0.39	0.53	0.74	0.91	1.09	1.42	1.65	146
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55	0.04	0.10	0.27	0.47	0.83	1.21	1.67	146
30-89 days past due loans and leases / Total loans and leases	0.30	0.03	0.08	0.14	0.25	0.45	0.70	0.82	146
<b>Liquidity and Funding</b>									
Net noncore funding dependence	10.70	-10.96	-4.31	3.46	11.31	17.52	26.28	31.71	146
Net short-term noncore funding dependence	5.88	-11.91	-6.24	-1.18	6.35	12.90	18.02	20.76	146
Net loans and leases / Total assets	72.36	52.46	58.84	67.33	73.59	78.24	82.31	84.01	146
<b>Capitalization</b>									
Tier 1 leverage ratio	10.39	7.76	8.50	9.35	10.17	11.21	13.23	13.99	146
Holding company equity capital / Total assets	11.38	7.12	8.50	9.83	11.29	13.04	14.17	14.95	146
Total equity capital (including minority interest) / Total assets	11.44	7.44	8.64	9.89	11.41	13.04	14.17	14.95	146
Common equity tier 1 capital / Total risk-weighted assets	12.57	9.12	9.89	10.84	12.00	14.10	17.04	19.53	146
Net loans and leases / Equity capital (X)	6.54	4.15	4.67	5.40	6.50	7.47	8.68	9.90	146
Cash dividends / Net income	25.56	0.00	0.00	9.56	27.15	40.36	56.68	67.45	145
Cash dividends / Net income (Subchapter S adjusted)	93.20	48.98	49.08	49.38	49.88	115.37	154.66	167.75	3
<b>Growth Rates</b>									
Assets	8.66	-2.52	-0.31	2.68	7.23	12.69	23.16	31.11	144
Equity capital	12.29	-0.75	1.98	7.47	10.81	16.12	26.95	41.19	144
Net loans and leases	8.63	-2.36	-0.80	2.68	6.75	12.82	24.02	33.28	144
Noncore funding	4.17	-34.27	-29.40	-15.08	3.02	18.94	38.96	85.13	143
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	146
Long-term debt / Equity capital	3.86	0.00	0.00	0.00	0.00	8.91	15.62	17.96	146
Equity investment in subsidiaries / Equity capital	104.19	90.44	93.64	98.28	103.17	110.23	116.65	121.66	146
Cash from ops + noncash items + op expense / Op expense + dividends	148.93	5.65	36.75	100.04	125.66	180.79	325.96	522.84	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	4.19	3.34	3.70	3.88	4.17	4.44	4.89	5.23	67
Less: Interest expense	0.95	0.32	0.45	0.72	0.95	1.19	1.42	1.66	146
Equals: Net interest income (tax equivalent)	3.21	1.86	2.30	2.87	3.28	3.58	3.92	4.02	67
Plus: Non-interest income	0.89	0.17	0.27	0.51	0.84	1.27	1.69	2.05	146
Equals: adjusted operating income (tax equivalent)	4.14	2.46	2.75	3.47	4.20	4.70	5.44	6.21	67
Less: Overhead expense	2.58	1.40	1.62	2.10	2.54	3.02	3.70	4.19	146
Less: Provision for credit losses	0.11	-0.01	0.00	0.04	0.10	0.17	0.29	0.46	146
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	146
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	146
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Pretax net operating income (tax equivalent)	1.52	0.77	0.86	1.28	1.51	1.81	2.18	2.30	67
Less: Applicable income taxes (tax equivalent)	0.35	0.07	0.15	0.28	0.37	0.44	0.50	0.56	67
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net operating income	1.19	0.58	0.64	0.97	1.21	1.43	1.73	1.94	146
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net income	1.19	0.57	0.64	0.97	1.21	1.43	1.73	1.94	146
Memo: Net income (last four quarters)	1.20	0.59	0.65	0.97	1.22	1.44	1.73	1.95	144
Net income-BHC and noncontrolling (minority) interest	1.20	0.59	0.65	0.97	1.21	1.44	1.73	1.94	146
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.16	88.45	89.77	90.99	93.33	95.27	96.52	97.38	146
Average interest-bearing funds / Average assets	70.60	53.27	57.71	65.02	70.42	77.59	83.16	85.56	146
Interest income (tax equivalent) / Average earning assets	4.49	3.55	3.89	4.23	4.45	4.72	5.20	5.60	67
Interest expense / Average earning assets	1.02	0.35	0.48	0.77	1.02	1.27	1.52	1.73	146
Net interest income (tax equivalent) / Average earning assets	3.45	1.92	2.49	3.04	3.55	3.92	4.23	4.33	67
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	4.98	4.00	4.21	4.61	5.05	5.27	5.85	6.50	67
Interest-bearing bank balances	2.29	0.94	1.46	1.86	2.14	2.62	3.93	4.61	146
Federal funds sold and reverse repos	2.11	0.00	0.00	1.64	2.14	2.53	3.21	11.64	68
Trading assets	0.49	0.00	0.00	0.00	0.00	0.00	2.52	4.22	37
Total earning assets	4.47	3.67	3.87	4.16	4.48	4.73	5.11	5.45	146
Investment securities (tax equivalent)	2.74	2.24	2.31	2.48	2.67	2.99	3.21	3.36	67
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.78	2.23	2.31	2.49	2.74	3.05	3.41	3.56	142
All other securities									
Interest-bearing deposits	1.13	0.40	0.58	0.85	1.07	1.36	1.81	2.09	146
Time deposits of \$250K or more	2.12	1.39	1.63	1.88	2.15	2.36	2.53	2.67	144
Time deposits < \$250K	1.91	0.89	1.15	1.66	1.96	2.18	2.38	2.50	145
Other domestic deposits	0.86	0.26	0.40	0.55	0.79	1.18	1.47	1.68	146
Foreign deposits	2.53	1.79	1.88	2.14	2.57	2.94	3.17	3.24	3
Federal funds purchased and repos	1.23	0.00	0.04	0.45	1.11	1.83	2.58	3.09	119
Other borrowed funds and trading liabilities	1.03	0.00	0.00	0.00	0.53	2.28	2.66	2.87	144
All interest-bearing funds	1.34	0.60	0.72	1.03	1.33	1.66	1.93	2.19	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

**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	0.66	0.00	0.00	0.00	0.00	0.42	5.07	6.97	144
Overhead expenses / Net Interest Income + non-interest income	61.64	46.57	50.52	56.07	61.04	67.11	73.73	79.31	146
<b>Percent of Average Assets</b>									
Total overhead expense	2.58	1.40	1.62	2.10	2.54	3.02	3.70	4.19	146
Personnel expense	1.50	0.83	0.91	1.20	1.48	1.80	2.15	2.46	146
Net occupancy expense	0.32	0.16	0.19	0.25	0.31	0.38	0.46	0.57	146
Other operating expenses	0.76	0.40	0.44	0.56	0.74	0.94	1.11	1.21	146
Overhead less non-interest income	1.64	0.89	1.03	1.36	1.62	1.89	2.23	2.42	146
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	59.91	44.91	48.12	54.60	59.64	65.81	71.74	78.82	67
Personnel expense	34.17	22.92	24.11	29.61	34.50	38.81	42.41	45.48	67
Net occupancy expense	7.50	3.87	4.56	6.04	7.55	9.04	10.12	11.03	67
Other operating expenses	17.93	10.60	12.95	14.96	17.24	21.10	23.87	25.09	67
Total non-interest income	19.83	4.60	6.34	11.15	18.72	27.11	31.97	47.84	67
Fiduciary activities income	1.61	0.00	0.00	0.00	0.33	2.97	6.56	7.06	67
Service charges on domestic deposit accounts	3.21	0.03	0.30	1.71	3.11	4.53	5.87	9.19	67
Trading revenue	0.07	0.00	0.00	0.00	0.00	0.00	0.35	1.72	67
Investment banking fees and commissions	0.91	0.00	0.00	0.00	0.46	1.27	3.68	6.04	67
Insurance activities revenue	0.37	0.00	0.00	0.00	0.00	0.29	2.03	3.26	67
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Net servicing fees	0.22	0.00	0.00	0.00	0.11	0.33	0.79	1.51	67
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Net gain (loss) - sales of loans, OREO, and other assets	2.12	-0.15	0.00	0.20	0.96	2.74	7.48	15.98	67
Other non-interest income	7.57	1.01	2.61	4.89	7.08	9.26	15.43	18.69	67
Overhead less non-interest income	39.47	13.79	24.79	33.49	38.25	47.34	53.08	58.80	67
Applicable income taxes / Pretax net operating income (tax equivalent)	21.51	10.48	15.41	19.00	22.20	24.34	28.02	29.54	67
Applicable income tax + TE / Pretax net operating income + TE	23.31	10.71	17.76	20.60	23.43	26.63	29.03	30.58	67

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	52.67	24.32	31.61	42.73	52.90	63.42	70.15	75.01	146
Commercial and industrial loans	3.39	0.00	0.00	0.00	0.00	7.33	15.67	25.38	146
Loans to individuals	2.71	0.02	0.07	0.32	0.89	3.88	11.22	16.92	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	146
Agricultural loans	0.53	0.00	0.00	0.00	0.06	0.76	2.76	3.90	146
Other loans and leases	1.08	0.00	0.00	0.00	0.17	1.91	5.75	8.55	146
Net loans and leases	72.36	52.46	58.84	67.33	73.59	78.24	82.31	84.01	146
Debt securities over 1 year	13.66	1.91	4.85	8.79	13.18	17.36	23.36	32.51	146
Mutual funds and equity securities	0.06	0.00	0.00	0.00	0.02	0.09	0.25	0.42	146
Subtotal	86.76	77.07	79.74	84.05	87.71	89.95	91.99	93.14	146
Interest-bearing bank balances	2.97	0.29	0.42	0.82	2.33	4.67	7.78	9.41	146
Federal funds sold and reverse repos	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.55	146
Debt securities 1 year or less	2.10	0.03	0.09	0.42	1.52	3.22	6.56	8.92	146
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.40	146
Total earning assets	90.03	80.71	83.33	87.54	90.69	92.68	94.94	95.82	146
Non-interest cash and due from depository institutions	1.14	0.20	0.39	0.76	1.15	1.47	1.98	2.29	146
Other real estate owned	0.04	0.00	0.00	0.00	0.02	0.07	0.18	0.27	146
All other assets	6.40	3.14	3.75	4.57	6.33	8.11	9.23	10.02	146
<b>Memoranda</b>									
Short-term investments	5.36	0.91	1.27	2.40	4.64	8.22	11.92	14.20	146
US Treasury securities	0.29	0.00	0.00	0.00	0.00	0.30	1.29	4.18	146
US agency securities (excluding mortgage-backed securities)	1.25	0.00	0.00	0.11	0.69	2.03	4.48	6.12	146
Municipal securities	2.58	0.00	0.02	0.42	1.87	4.23	7.01	9.31	146
Mortgage-backed securities	6.71	0.00	0.15	2.45	6.29	10.34	13.96	18.12	146
Asset-backed securities	0.30	0.00	0.00	0.00	0.00	0.11	1.72	5.05	146
Other debt securities	0.53	0.00	0.00	0.00	0.16	0.89	2.18	3.12	146
Loans held-for-sale	0.39	0.00	0.00	0.03	0.15	0.41	1.72	4.07	146
Loans held for investment	72.01	48.34	56.54	66.82	73.46	78.11	82.54	84.54	146
Real estate loans secured by 1-4 family	16.02	1.51	5.08	8.56	14.17	21.85	32.81	39.30	146
Revolving	2.24	0.01	0.14	0.83	1.88	3.76	5.16	6.27	146
Closed-end, secured by first liens	13.07	1.15	3.59	7.18	11.34	17.59	28.07	35.20	146
Closed-end, secured by junior liens	0.37	0.01	0.03	0.12	0.32	0.56	0.82	1.25	146
Commercial real estate loans	33.26	12.70	16.98	25.22	32.65	41.48	49.10	59.54	146
Construction and land development	5.00	0.44	1.20	2.67	4.38	7.07	9.69	12.55	146
Multifamily	4.76	0.31	0.85	1.59	3.39	6.71	14.16	22.60	146
Nonfarm nonresidential	21.85	5.97	11.05	16.36	21.67	26.83	33.83	34.85	146
Real estate loans secured by farmland	0.95	0.00	0.00	0.01	0.28	1.56	4.31	6.21	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	72.74	39.10	52.72	62.40	72.88	85.06	91.64	94.58	146
Real estate loans secured by 1-4 family	22.29	3.22	6.97	11.77	20.62	29.41	44.19	52.56	146
Revolving	3.13	0.02	0.18	1.13	2.66	4.97	7.20	9.72	146
Closed-end	18.71	2.29	4.60	10.33	17.42	25.36	38.29	46.21	146
Commercial real estate loans	46.16	18.45	26.88	35.73	45.19	55.71	67.67	73.02	146
Construction and land development	6.97	0.90	1.55	3.60	6.20	10.51	13.46	16.61	146
1-4 family	1.47	0.00	0.06	0.45	0.99	2.26	3.97	4.65	146
Other	5.34	0.44	1.15	2.84	4.75	7.65	10.58	12.19	146
Multifamily	6.42	0.58	1.46	2.44	4.80	8.63	17.08	27.12	146
Nonfarm nonresidential	30.59	11.56	15.88	25.34	29.83	37.39	45.05	49.34	146
Owner-occupied	10.68	1.30	3.73	7.39	10.50	13.86	19.20	21.82	146
Other	19.36	5.83	8.96	13.71	18.97	24.25	31.76	38.07	146
Real estate loans secured by farmland	1.38	0.00	0.00	0.01	0.36	2.11	6.39	8.51	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	146
Commercial and industrial loans	4.77	0.00	0.00	0.00	0.00	9.82	21.30	35.41	146
Loans to individuals	4.00	0.02	0.10	0.41	1.22	5.42	17.29	23.98	146
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.03	0.21	0.38	146
Agricultural loans	0.78	0.00	0.00	0.00	0.08	1.09	4.18	6.36	146
Other loans and leases	1.48	0.00	0.00	0.00	0.27	2.72	7.43	11.71	146
<b>Loans and Leases, Percent of Total Capital</b>									
Real estate loans	471.12	222.81	297.33	371.91	466.84	561.95	654.84	713.27	146
Real estate loans secured by 1-4 family	145.33	16.11	43.31	74.33	129.94	189.44	313.39	398.92	146
Revolving	20.46	0.10	1.24	7.39	15.84	34.46	50.22	61.01	146
Closed-end	122.24	13.52	27.63	62.00	106.41	164.31	267.64	355.07	146
Commercial real estate loans	297.30	100.90	156.69	227.20	290.32	368.42	440.93	499.37	146
Construction and land development	44.72	4.01	11.80	25.12	40.20	65.07	88.85	100.75	146
1-4 family	9.07	0.02	0.33	2.86	6.41	13.93	24.01	31.65	146
Other	34.42	2.43	8.44	17.65	30.54	52.98	65.43	78.36	146
Multifamily	42.84	2.61	7.77	14.50	30.00	57.42	117.72	203.62	146
Nonfarm nonresidential	196.81	58.04	91.75	148.80	198.92	240.24	299.88	325.92	146
Owner-occupied	68.45	8.63	21.38	44.54	70.04	89.38	118.43	135.51	146
Other	124.11	34.90	56.34	83.61	122.11	156.86	208.98	248.60	146
Real estate loans secured by farmland	8.38	0.00	0.00	0.04	2.49	13.72	37.91	53.91	146
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.53	146
Commercial and industrial loans	29.60	0.00	0.00	0.00	0.00	63.92	133.53	203.53	146
Loans to individuals	23.95	0.17	0.67	2.68	7.86	33.00	100.80	171.08	146
Credit card loans	0.23	0.00	0.00	0.00	0.00	0.19	1.32	2.19	146
Agricultural loans	4.72	0.00	0.00	0.00	0.50	6.89	24.16	32.10	146
Other loans and leases	9.69	0.00	0.00	0.00	1.66	17.22	48.71	83.30	146
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	35.38	13.21	19.55	27.33	33.86	42.66	56.83	66.28	146
Non-owner occupied CRE loans / Total capital	227.60	68.77	107.87	164.79	220.55	276.28	380.53	424.92	146
Construction and land development loans / Total capital	44.72	4.01	11.80	25.12	40.20	65.07	88.85	100.75	146
Total CRE loans / Total capital	300.62	101.95	157.09	230.86	293.55	373.13	443.43	501.45	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	5.36	0.91	1.27	2.40	4.64	8.22	11.92	14.20	146
Liquid assets	13.76	5.25	6.35	9.29	12.86	16.85	26.67	29.80	146
Investment securities	16.41	5.73	7.61	11.32	15.27	20.74	31.07	36.63	146
Net loans and leases	72.36	52.46	58.84	67.33	73.59	78.24	82.31	84.01	146
Net loans, leases and standby letters of credit	72.78	52.81	58.99	67.45	74.07	78.80	82.68	84.64	146
Core deposits	71.61	54.49	57.77	66.19	72.34	78.47	82.08	85.05	146
Noncore funding	14.61	2.50	3.80	7.68	14.76	19.62	27.14	32.67	146
Time deposits of \$250K or more	4.33	0.87	1.38	2.52	3.71	5.87	8.56	12.40	146
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Federal funds purchased and repos	0.77	0.00	0.00	0.00	0.30	1.46	2.91	4.79	146
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net federal funds purchased (sold)	0.76	-0.10	0.00	0.00	0.11	1.46	2.84	4.49	146
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other borrowings w/remaining maturity of 1 year or less	2.75	0.00	0.00	0.29	1.73	4.55	9.37	12.27	146
Earning assets that reprice within 1 year	33.15	13.70	16.71	24.13	31.47	42.99	51.59	64.52	146
Interest-bearing liabilities that reprice within 1 year	18.54	4.58	5.82	8.65	14.28	23.40	52.50	58.68	146
Long-term debt that reprices within 1 year	0.15	0.00	0.00	0.00	0.00	0.01	0.88	2.46	146
Net assets that reprice within 1 year	13.71	-29.77	-20.14	4.72	15.13	26.59	36.64	44.61	146
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	10.70	-10.96	-4.31	3.46	11.31	17.52	26.28	31.71	146
Net short-term noncore funding dependence	5.88	-11.91	-6.24	-1.18	6.35	12.90	18.02	20.76	146
Short-term investment / Short-term noncore funding	78.10	6.70	9.83	19.71	40.39	117.77	251.56	465.09	145
Liquid assets - short-term noncore funding / Nonliquid assets	3.72	-14.40	-10.98	-5.10	3.01	9.61	25.79	36.02	146
Net loans and leases / Total deposits	90.96	61.96	70.32	83.50	92.16	98.95	107.08	113.27	146
Net loans and leases / Core deposits	102.55	67.36	74.13	91.41	101.54	114.88	129.16	138.32	146
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.36	-0.29	0.00	0.02	0.13	0.54	1.20	2.36	77
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.28	-0.46	0.07	0.39	1.08	1.99	3.11	4.49	144
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02	-0.23	-0.11	-0.01	0.00	0.00	0.01	0.02	31
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	7.25	0.00	0.00	0.00	0.14	11.64	38.28	59.75	145
Available-for-sale securities	91.33	37.02	57.20	86.23	97.49	99.97	100.00	100.00	145
US Treasury securities	2.07	0.00	0.00	0.00	0.00	1.64	10.24	35.27	145
US agency securities (excluding mortgage-backed securities)	8.16	0.00	0.00	0.76	4.68	15.48	25.70	41.75	145
Municipal securities	15.40	0.00	0.20	3.01	11.91	24.96	36.64	52.74	145
Mortgage-backed securities	41.08	0.04	2.87	19.34	39.96	63.30	76.21	84.28	145
Asset-backed securities	1.70	0.00	0.00	0.00	0.00	0.68	13.47	22.68	145
Other debt securities	3.73	0.00	0.00	0.00	1.16	5.60	17.44	22.14	145
Mutual funds and equity securities	0.49	0.00	0.00	0.00	0.10	0.66	2.31	4.18	145
Debt securities 1 year or less	13.55	0.23	0.76	3.13	9.48	21.36	38.09	49.61	145
Debt securities 1 to 5 years	23.43	1.21	2.37	8.81	20.73	35.15	51.59	60.54	145
Debt securities over 5 years	58.63	7.68	18.36	42.79	63.34	76.69	87.49	94.33	145
Pledged securities	43.76	4.37	6.84	21.94	42.77	66.34	84.99	90.97	145
Structured notes, fair value	0.09	0.00	0.00	0.00	0.00	0.00	0.49	2.18	145
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	32.84	-47.45	-30.41	-9.46	13.88	57.38	182.31	242.43	144
Investment securities									
Core deposits	9.96	-1.04	0.73	3.23	8.42	14.50	26.91	32.58	144
Noncore funding	4.17	-34.27	-29.40	-15.08	3.02	18.94	38.96	85.13	143

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

**Derivatives and Off-Balance-Sheet Transactions**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	16.97	4.76	8.21	12.62	16.56	21.32	26.52	30.82	146
Standby letters of credit	0.36	0.01	0.03	0.17	0.32	0.53	0.78	1.03	146
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.14	146
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Credit derivative contracts w/ purchased credit protection-investment grade	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	146
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Derivative contracts	2.96	0.00	0.00	0.00	0.00	4.44	17.53	30.80	146
Interest rate contracts	2.87	0.00	0.00	0.00	0.00	3.75	17.53	26.22	146
Interest rate futures and forward contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.40	1.85	146
Written options contracts (interest rate)	0.13	0.00	0.00	0.00	0.00	0.02	0.82	1.76	146
Purchased options contracts (interest rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.73	146
Interest rate swaps	2.19	0.00	0.00	0.00	0.00	2.00	14.56	19.96	146
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	24.82	8.33	11.08	19.36	24.50	30.99	37.76	42.93	146

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2  
Date:12/31/2019

# Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	99.39	87.20	99.63	100.00	100.00	100.00	100.00	100.00	54
Foreign exchange contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.08	2.54	54
Equity, commodity, and other contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.62	54
<b>Futures and forwards</b>									
	14.06	0.00	0.00	0.00	2.67	31.00	49.52	67.15	54
<b>Written options</b>									
	11.73	0.00	0.00	0.01	4.33	18.09	45.55	57.97	54
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Over-the-counter	10.84	0.00	0.00	0.01	4.33	18.09	39.12	50.56	54
<b>Purchased options</b>									
	2.55	0.00	0.00	0.00	0.00	0.61	15.91	22.25	54
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Over-the-counter	2.38	0.00	0.00	0.00	0.00	0.18	15.91	22.25	54
<b>Swaps</b>									
	64.46	0.00	0.00	38.82	75.95	98.56	100.00	100.00	54
<b>Held for trading</b>									
	14.77	0.00	0.00	0.00	0.00	23.36	96.07	100.00	54
Interest rate contracts	16.16	0.00	0.00	0.00	0.00	18.60	92.07	98.78	54
Foreign exchange contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	1.99	54
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
<b>Non-traded</b>									
	85.23	0.00	3.93	76.64	100.00	100.00	100.00	100.00	54
Interest rate contracts	84.52	0.00	3.90	74.67	100.00	100.00	100.00	100.00	54
Foreign exchange contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.22	54
Equity, commodity, and other contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.77	54
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	79.95	24.62	35.75	61.48	91.75	99.87	100.00	101.67	54
One year or less	15.37	0.00	0.00	0.00	3.25	30.15	53.11	72.57	54
Over 1 year to 5 years	22.92	0.00	0.00	0.00	19.96	42.49	67.35	77.68	54
Over 5 years	33.83	0.00	0.00	4.25	31.03	56.47	83.28	93.35	54
Gross negative fair value (absolute value)	1.30	0.01	0.07	0.30	1.24	2.16	2.79	3.29	54
Gross positive fair value	1.14	0.05	0.11	0.48	0.99	1.74	2.45	2.69	54
<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	0.03	0.04	146
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	146
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	146
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	146
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	146
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Past Due Derivative Instruments Fair Value</b>									
30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.10	0.00	0.00	0.00	0.01	0.18	0.42	0.78	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

**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	0.11	-0.01	0.00	0.04	0.10	0.17	0.29	0.46	146
Provision for loan and lease losses / Average loans and leases	0.16	-0.01	0.00	0.05	0.15	0.23	0.39	0.62	146
Provision for loan and lease losses / Net loan and lease losses	141.31	-379.54	-100.42	67.43	120.19	206.73	496.04	932.51	145
Allowance for loan and lease losses / Total loans and leases not held for sale	0.94	0.48	0.53	0.75	0.92	1.09	1.45	1.72	146
Allowance for loan and lease losses / Total loans and leases	0.93	0.39	0.53	0.74	0.91	1.09	1.42	1.65	146
Allowance for loan and lease losses / Net loans and leases losses (X)	17.16	2.33	2.87	4.29	9.71	19.32	67.96	109.08	124
Allowance for loan and lease losses / Nonaccrual assets	322.34	65.71	77.85	117.12	192.72	365.39	1144.83	1530.20	143
ALLL / 90+ days past due + nonaccrual loans and leases	288.60	54.12	67.73	108.09	182.01	359.37	997.82	1476.99	143
Gross loan and lease losses / Average loans and leases	0.16	0.00	0.02	0.05	0.13	0.23	0.39	0.56	146
Recoveries / Average loans and leases	0.05	0.00	0.01	0.01	0.03	0.07	0.13	0.17	146
Net losses / Average loans and leases	0.11	-0.02	-0.01	0.02	0.09	0.17	0.32	0.40	146
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	146
Recoveries / Prior year-end losses	41.80	5.77	8.33	16.55	33.44	60.79	104.20	145.89	139
Earnings coverage of net loan and lease losses (X)	22.46	-240.82	-73.60	7.01	16.49	38.43	131.49	199.90	145
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.05	-0.03	0.00	0.01	0.05	0.10	0.15	145
Real estate loans secured by 1-4 family	0.02	-0.06	-0.03	0.00	0.01	0.04	0.10	0.23	145
Revolving	0.02	-0.08	-0.06	-0.01	0.00	0.03	0.14	0.32	140
Closed-end	0.02	-0.06	-0.02	0.00	0.01	0.04	0.09	0.16	145
Commercial real estate loans	0.02	-0.05	-0.04	-0.01	0.00	0.04	0.10	0.21	145
Construction and land development	-0.02	-0.23	-0.11	-0.02	0.00	0.00	0.02	0.07	145
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.02	145
Other	-0.02	-0.22	-0.09	-0.01	0.00	0.00	0.00	0.03	145
Multifamily	0.00	-0.08	-0.03	0.00	0.00	0.00	0.00	0.02	144
Nonfarm nonresidential	0.03	-0.04	-0.02	0.00	0.00	0.05	0.16	0.32	145
Owner-occupied	0.01	-0.03	-0.01	0.00	0.00	0.01	0.06	0.18	145
Other	0.01	-0.02	-0.01	0.00	0.00	0.02	0.09	0.13	145
Real estate loans secured by farmland	0.01	-0.02	0.00	0.00	0.00	0.00	0.07	0.20	112
Commercial and industrial loans	0.31	-0.10	-0.01	0.06	0.23	0.49	0.76	1.16	54
Loans to individuals	0.74	0.03	0.08	0.24	0.52	0.97	2.06	4.98	120
Credit card loans	1.89	0.00	0.00	0.02	1.66	3.04	4.43	7.67	50
Agricultural loans	0.02	-0.05	-0.02	0.00	0.00	0.00	0.15	0.38	95
Loans to foreign governments and institutions									
Other loans and leases	0.14	-0.05	0.00	0.00	0.00	0.17	0.74	1.06	82

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 2  
 Date: 12/31/2019

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.30	0.03	0.08	0.14	0.25	0.45	0.70	0.82	146
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.01	0.05	0.15	0.30	146
Nonaccrual loans and leases	0.47	0.03	0.09	0.24	0.41	0.68	0.96	1.44	146
90+ days past due and nonaccrual loans and leases	0.53	0.04	0.09	0.26	0.46	0.75	1.19	1.56	146
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	146
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual restructured	0.07	0.00	0.00	0.01	0.04	0.11	0.28	0.51	146
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
<b>Percent of Total Assets</b>									
<b>+ OREO as Percent of:</b>									
30-89 days past due assets	0.30	0.03	0.08	0.14	0.25	0.45	0.70	0.82	146
90+ days past due assets	0.03	0.00	0.00	0.00	0.01	0.05	0.15	0.31	146
Nonaccrual assets	0.48	0.03	0.09	0.24	0.42	0.68	0.96	1.44	146
30+ days past due and nonaccrual assets	0.86	0.12	0.27	0.52	0.72	1.17	1.68	2.09	146
90+ days past due and nonaccrual assets	0.38	0.03	0.07	0.18	0.35	0.55	0.87	1.12	146
90+ past due and nonaccrual assets + other real estate owned	0.44	0.04	0.08	0.20	0.38	0.62	1.07	1.22	146
<b>Restructured and Nonaccrual Loans and Leases</b>									
Total assets	0.56	0.08	0.15	0.28	0.47	0.79	1.16	1.38	146
Allowance for loan and lease losses	91.21	14.44	22.68	42.00	75.12	135.31	203.87	252.01	145
Equity capital + allowance for loan and lease losses	4.70	0.66	1.22	2.51	4.15	6.54	9.61	13.41	146
Tier 1 capital + allowance for loan and lease losses	5.23	0.75	1.23	2.75	4.51	7.42	10.71	14.66	146
Loans and leases + other real estate owned	0.77	0.11	0.21	0.42	0.65	1.12	1.64	2.06	146

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
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	0.27	0.01	0.07	0.12	0.23	0.40	0.67	0.79	145
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.16	0.31	145
	Nonaccrual	0.45	0.02	0.09	0.21	0.43	0.61	1.02	1.52	145
Commercial and industrial	30-89 days past due	0.19	0.00	0.00	0.03	0.13	0.29	0.65	0.88	54
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.13	54
	Nonaccrual	0.77	0.00	0.09	0.20	0.52	0.99	1.88	3.03	54
Individuals	30-89 days past due	0.60	0.00	0.00	0.15	0.53	0.91	1.77	3.06	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.14	0.25	145
	Nonaccrual	0.12	0.00	0.00	0.00	0.05	0.21	0.45	0.75	145
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Agricultural	30-89 days past due	0.10	0.00	0.00	0.00	0.00	0.07	0.57	0.92	95
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
	Nonaccrual	0.80	0.00	0.00	0.00	0.00	0.80	2.80	14.01	95
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.24	2.13	3.81	82
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	82
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.26	0.63	82

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 2  
Date: 12/31/2019

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.52	0.00	0.10	0.21	0.40	0.80	1.22	1.58	145
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.06	0.27	0.40	145
	Nonaccrual	0.55	0.01	0.08	0.29	0.48	0.70	1.19	1.68	145
Revolving	30-89 days past due	0.36	0.00	0.00	0.08	0.29	0.60	1.06	1.89	140
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.19	140
	Nonaccrual	0.34	0.00	0.00	0.03	0.30	0.63	0.98	1.23	140
Closed-End	30-89 days past due	0.55	0.00	0.09	0.21	0.43	0.83	1.41	1.72	145
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.05	0.28	0.45	145
	Nonaccrual	0.57	0.00	0.07	0.27	0.52	0.76	1.18	1.77	145
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	145
	Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.06	0.16	0.20	145
Commercial real estate	30-89 days past due	0.14	0.00	0.00	0.03	0.10	0.22	0.53	0.64	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.08	0.29	145
	Nonaccrual	0.34	0.00	0.01	0.07	0.28	0.56	0.80	1.35	145
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.02	0.25	1.11	1.90	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.22	145
	Nonaccrual	0.18	0.00	0.00	0.00	0.02	0.29	0.84	1.60	145
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.48	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.33	145
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.07	0.68	1.48	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	145
	Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.17	0.74	1.48	145
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.42	144
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	144
	Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.46	144
Nonfarm non-residential	30-89 days past due	0.12	0.00	0.00	0.01	0.08	0.19	0.40	0.83	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.36	145
	Nonaccrual	0.36	0.00	0.00	0.08	0.29	0.61	0.97	1.34	145
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.00	0.04	0.12	0.21	0.28	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.09	145
	Nonaccrual	0.19	0.00	0.00	0.04	0.16	0.35	0.51	0.77	145
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.01	0.06	0.23	0.43	145
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.16	145
	Nonaccrual	0.14	0.00	0.00	0.00	0.05	0.26	0.57	0.75	145
Farmland	30-89 days past due	0.21	0.00	0.00	0.00	0.00	0.27	1.11	2.22	112
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.36	112
	Nonaccrual	1.06	0.00	0.00	0.00	0.12	1.82	5.09	7.74	112
Credit card	30-89 days past due	0.87	0.00	0.00	0.00	0.58	1.33	2.65	5.68	50
	90+ days past due	0.18	0.00	0.00	0.00	0.00	0.27	0.94	1.25	50
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	50

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





**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Foreign Activities**

Peer Group: 2  
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Cost: Interest-bearing deposits	2.53	1.79	1.88	2.14	2.57	2.94	3.17	3.24	3
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans									
Commercial and industrial loans	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	1
Foreign governments and institutions									
<b>Growth Rates</b>									
Net loans and leases	-47.91	-100.00	-100.00	-100.00	-97.24	-15.28	58.16	187.71	28
Total selected assets	-25.04	-100.00	-100.00	-91.85	-0.55	4.37	41.18	140.09	49
Deposits	2.53	-20.07	-17.56	-10.03	2.53	15.08	22.62	25.13	2



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 2  
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends declared / Income before undistributed income	65.96	0.00	12.56	36.50	64.95	98.08	110.40	120.58	122
Dividends declared / Net income	25.56	0.00	0.00	9.56	27.15	40.36	56.68	67.45	145
Net income - dividends / Average equity	7.68	1.98	3.07	6.07	7.71	9.81	11.66	13.35	146
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	154.70	0.00	0.00	101.00	137.16	221.23	403.19	638.47	124
Dividends from nonbank subsidiaries	2.59	0.00	0.00	0.00	0.00	0.71	16.56	31.36	124
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	124
Dividends from all subsidiaries	204.87	0.00	84.36	109.30	148.13	235.53	514.42	801.38	124
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	45.08	0.00	0.00	17.20	45.97	66.45	106.55	154.49	137
Interest income from bank subsidiaries	0.09	0.00	0.00	0.00	0.00	0.07	0.52	1.12	137
Management and service fees from bank subsidiaries	0.46	0.00	0.00	0.00	0.00	0.00	2.07	9.43	137
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	137
Operating income from bank subsidiaries	47.60	0.00	0.00	18.13	47.90	70.48	108.12	154.69	137
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	76.61	0.00	0.00	16.75	89.94	100.00	157.98	328.95	70
Interest income from nonbank subsidiaries	0.91	0.00	0.00	0.00	0.00	0.00	1.17	28.50	70
Management and serv fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.61	70
Other income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.48	70
Operating income from nonbank subsidiaries	83.73	0.00	0.00	46.25	91.88	100.00	184.92	328.95	70
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	65.48	0.00	0.00	0.00	20.61	54.97	155.28	249.12	9
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	9
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating income from subsidiary holding companies	65.48	0.00	0.00	0.00	20.61	54.97	155.28	249.13	9
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	76.74	0.00	0.00	85.21	97.16	99.74	100.00	100.00	137
Interest income from bank subsidiaries	0.24	0.00	0.00	0.00	0.00	0.16	1.13	4.71	137
Management and service fees from bank subsidiaries	0.75	0.00	0.00	0.00	0.00	0.00	4.24	15.47	137
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	137
Operating income from bank subsidiaries	93.91	0.00	1.16	92.72	99.28	99.99	100.00	100.00	137
Dividends from nonbank subsidiaries	1.22	0.00	0.00	0.00	0.00	0.56	8.44	12.52	137
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	137
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Operating income from nonbank subsidiaries	1.66	0.00	0.00	0.00	0.00	0.79	9.89	17.33	137
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	137
Loans and advances from subsidiaries / Short term debt	1178.56	0.00	0.00	175.26	618.20	1962.35	2450.20	3431.87	10
Loans and advances from subsidiaries / Total debt	70.71	0.00	0.00	0.00	34.25	101.86	292.33	458.18	67

# BHCPR Reporters for Quarter Ending 12/31/2019

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2019 and Other Notes</u>
1399765	3,381,084	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	6,623,266	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	4,991,347	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	3,867,650	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	5,718,432	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,985,399	AMERANT BANCORP INC.	CORAL GABLES, FL	
1059715	4,049,798	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,475,112	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,184,275	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3153130	7,828,409	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1133286	8,565,776	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	5,658,570	BANCORP, INC., THE	WILMINGTON, DE	
3547999	4,736,738	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,884,682	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,669,128	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1246159	3,348,010	BESSEMER GROUP, INCORPORATED, THE	WOODBIDGE, NJ	Moved from Peer 3
1416523	4,921,471	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,856,185	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	7,875,295	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	5,263,259	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,994,277	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	5,521,809	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	4,299,596	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,429,521	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	3,013,501	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	Moved from Peer 3
4369808	3,658,361	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	3,088,672	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	Moved from Peer 3
4226910	9,254,763	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	4,711,968	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,479,015	CBTX, INC.	BEAUMONT, TX	
1022764	6,012,672	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
111108E	5,492,424	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	5,018,557	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	3,763,659	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	8,187,283	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,274,047	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,366,003	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	6,174,032	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	4,931,233	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,665,144	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2107707	3,174,757	DICKINSON FINANCIAL CORPORATION II	KANSAS CITY, MO	New Y-9C/BHCPR reporter
2487650	6,354,460	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,777,011	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	9,043,235	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
2652104	8,988,719	EAGLE BANCORP, INC.	BETHESDA, MD	
2461016	3,235,049	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	7,333,791	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	
3180547	3,950,152	EQUITY BANCSHARES, INC.	WICHITA, KS	

2781910	3,723,430	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	4,652,663	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,216,107	FB CORPORATION	CREVE COEUR, MO	
1132104	6,124,921	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1032464	4,384,178	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	5,315,781	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	6,144,457	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	4,698,598	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	3,941,045	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1203602	9,695,729	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	8,308,773	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3316917	3,469,000	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
1102312	8,262,227	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1208595	4,020,031	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	6,314,470	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	4,100,083	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	3,839,426	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1048894	4,097,843	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	4,185,443	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	7,017,776	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	3,910,243	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	4,383,428	FREMONT BANCORPORATION	FREMONT, CA	
1098620	4,399,008	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	5,015,969	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2900261	5,538,184	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,829,288	HAPPY BANCSHARES, INC.	CANYON, TX	
4973353	4,062,483	HARBORONE BANCORP, INC.	BROCKTON, MA	
1208120	3,245,103	HBT FINANCIAL, INC.	BLOOMINGTON, IL	
2634874	4,109,463	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	5,552,970	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,300,887	HILLS BANCORPORATION	HILLS, IA	
3843507	6,812,435	HOMESTREET, INC.	SEATTLE, WA	
2592714	4,107,748	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,470,232	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	5,244,363	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1201925	3,564,694	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	4,578,971	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,695,664	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1134498	3,045,151	INWOOD BANCSHARES, INC.	DALLAS, TX	Moved from Peer 3
1490701	5,267,639	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3099443	6,610,401	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	6,712,128	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,948,167	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3884863	4,814,969	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	7,045,828	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	3,632,914	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	6,371,981	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,344,009	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	6,180,961	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,954,135	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	6,087,017	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	4,653,573	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	
3973888	5,895,512	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	9,715,925	NBT BANCORP INC.	NORWICH, NY	
3212091	5,984,318	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	

3823844	9,781,011	NEXBANK CAPITAL, INC.	DALLAS, TX	Moved from Peer 1
3103603	3,577,260	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	5,055,302	NORTHFIELD BANCORP, INC.	WOODBIDGE, NJ	
1136661	4,327,846	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	8,259,869	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	9,297,660	OFG BANCORP	SAN JUAN, PR	
2233950	3,494,656	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	5,325,059	ORIGIN BANCORP, INC.	RUSTON, LA	
1142336	8,562,741	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	5,182,879	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	4,354,165	PEOPLES BANCORP INC.	MARIETTA, OH	
3133637	9,808,577	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
2125813	4,909,050	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	3,176,415	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	5,620,318	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1398807	3,341,290	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
1071397	8,764,649	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,155,447	SALEM FIVE BANCORP	SALEM, MA	
1248304	8,629,002	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	7,108,511	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	8,947,653	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	8,300,396	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
2033226	3,237,167	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	Moved from Peer 3
1075694	3,023,839	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC	Moved from Peer 3
1245068	6,748,913	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1058398	8,142,204	SPEND LIFE WISELY COMPANY, INC.	DURANT, OK	
1417333	6,567,034	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,241,802	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	3,727,859	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	4,003,418	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,725,623	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	6,471,181	TRICO BANCSHARES	CHICO, CA	
3475074	7,765,810	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	5,060,297	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	5,221,902	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1116609	5,380,924	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,022,047	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	7,954,707	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	7,164,664	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	5,294,046	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	3,467,110	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1025541	5,646,348	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	6,480,808	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 146 bank holding companies.