

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)	2.51	3.47	3.41	3.33	3.33
+ Non-interest income	1.16	1.06	0.86	0.91	0.93
- Overhead expense	3.08	3.07	2.83	2.89	2.95
- Provision for credit losses	0.12	0.12	0.11	0.12	0.09
+ Securities gains (losses)	0.01	0.00	0.01	0.02	0.02
+ Other tax equivalent adjustments	0.23	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.37	1.45	1.38	1.31	1.31
Net operating income	1.22	1.16	0.86	0.92	0.92
Net income	1.22	1.16	0.86	0.92	0.92
Net income (Subchapter S adjusted)	1.15	1.25	1.01	0.95	1.00
Percent of Average Earning Assets					
Interest income (tax equivalent)	3.83	4.44	4.17	4.03	4.04
Interest expense	0.99	0.73	0.52	0.45	0.43
Net interest income (tax equivalent)	2.87	3.71	3.65	3.58	3.60
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.10	0.08	0.10	0.10	0.09
Earnings coverage of net loan and lease losses (X)	24.23	43.61	22.97	19.31	18.13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	1.08	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.12	1.08	1.11	1.19	1.22
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.72	0.80	1.00	1.14
30-89 days past due loans and leases / Total loans and leases	0.41	0.39	0.39	0.41	0.41
Liquidity and Funding					
Net noncore funding dependence	7.16	9.22	9.50	13.98	14.28
Net short-term noncore funding dependence	1.08	3.79	4.58	6.50	6.60
Net loans and leases / Total assets	73.36	72.92	71.35	69.95	68.69
Capitalization					
Tier 1 leverage ratio	11.28	10.75	10.22	10.12	10.13
Holding company equity capital / Total assets	11.50	10.55	10.24	10.12	10.16
Total equity capital (including minority interest) / Total assets	11.50	10.57	10.27	10.15	10.19
Common equity tier 1 capital / Total risk-weighted assets	13.07	12.28	12.57	12.50	12.50
Net loans and leases / Equity capital (X)	6.64	7.12	7.09	7.03	6.88
Cash dividends / Net income	25.02	25.08	27.62	24.42	23.33
Cash dividends / Net income (Subchapter S adjusted)		43.47	24.88	20.54	15.73
Growth Rates					
Assets	8.16	9.88	7.50	7.24	9.07
Equity capital	12.76	11.71	9.01	6.03	8.60
Net loans and leases	7.67	11.56	9.85	9.80	11.46
Noncore funding	4.08	11.17	-18.86	5.04	7.48
Parent Company Ratios					
Short-term debt / Equity capital	0.05	0.08	0.02	0.04	0.05
Long-term debt / Equity capital	3.64	3.46	2.87	2.64	2.18
Equity investment in subsidiaries / Equity capital	104.93	106.27	105.10	105.46	105.36
Cash from ops + noncash items + op expense / Op expense + dividends	137.65	134.52	117.27	135.94	133.59

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)	3.38	4.13	3.89	3.75	3.73
Less: Interest expense	0.90	0.68	0.48	0.42	0.40
Equals: Net interest income (tax equivalent)	2.51	3.47	3.41	3.33	3.33
Plus: Non-interest income	1.16	1.06	0.86	0.91	0.93
Equals: adjusted operating income (tax equivalent)	9.44	4.67	4.31	4.31	4.31
Less: Overhead expense	3.08	3.07	2.83	2.89	2.95
Less: Provision for credit losses	0.12	0.12	0.11	0.12	0.09
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.01	0.02	0.02
Plus: other tax equivalent adjustments	0.23	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.37	1.45	1.38	1.31	1.31
Less: Applicable income taxes (tax equivalent)	0.33	0.28	0.50	0.38	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.22	1.16	0.86	0.92	0.92
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.22	1.16	0.86	0.92	0.92
Memo: Net income (last four quarters)	1.22	1.12	0.87	0.92	0.93
Net income-BHC and noncontrolling (minority) interest	1.22	1.16	0.87	0.92	0.92
Margin Analysis					
Average earning assets / Average assets	93.25	93.48	93.70	93.39	93.01
Average interest-bearing funds / Average assets	69.42	70.30	71.97	72.11	71.94
Interest income (tax equivalent) / Average earning assets	3.83	4.44	4.17	4.03	4.04
Interest expense / Average earning assets	0.99	0.73	0.52	0.45	0.43
Net interest income (tax equivalent) / Average earning assets	2.87	3.71	3.65	3.58	3.60
Yield or Cost					
Total loans and leases (tax equivalent)	5.65	4.98	4.75	4.67	4.72
Interest-bearing bank balances	2.00	1.68	1.14	0.59	0.34
Federal funds sold and reverse repos	1.39	1.56	0.80	0.39	0.21
Trading assets	0.00	0.00	0.52	0.80	0.92
Total earning assets	4.65	4.39	4.08	3.95	3.95
Investment securities (tax equivalent)	0.46	2.52	2.49	2.38	2.42
US Treasury and agency securities (excluding mortgage-backed securities)			1.70	1.61	1.50
Mortgage-backed securities	3.03	2.32	2.13	2.03	2.09
All other securities			3.48	3.44	3.53
Interest-bearing deposits	1.11	0.77	0.53	0.44	0.41
Time deposits of \$250K or more	2.02	1.50			
Time deposits < \$250K	1.85	1.31			
Other domestic deposits	0.77	0.54		0.26	0.23
Foreign deposits			0.19	0.17	0.44
Federal funds purchased and repos	0.92	0.78	0.55	0.41	0.37
Other borrowed funds and trading liabilities	0.40	2.35	1.82	1.70	1.74
All interest-bearing funds	1.31	0.98	0.67	0.59	0.55

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.00	2.03	1.71	1.66	1.91
Overhead expenses / Net Interest Income + non-interest income	64.81	66.01	66.76	68.42	69.81
Percent of Average Assets					
Total overhead expense	3.08	3.07	2.83	2.89	2.95
Personnel expense	1.76	1.74	1.63	1.65	1.65
Net occupancy expense	0.33	0.35	0.34	0.35	0.37
Other operating expenses	0.95	0.93	0.84	0.87	0.91
Overhead less non-interest income	1.88	1.95	1.92	1.93	1.97
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	88.53	65.26	65.60	67.14	68.59
Personnel expense	47.49	37.04	37.78	38.36	38.58
Net occupancy expense	8.85	7.43	7.92	8.12	8.48
Other operating expenses	32.19	19.92	19.55	20.30	21.11
Total non-interest income	34.66	21.32	19.48	20.62	21.02
Fiduciary activities income	16.83	2.03	1.39	1.37	1.56
Service charges on domestic deposit accounts	7.20	3.86	4.07	4.31	4.60
Trading revenue	-0.12	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.00	0.68	0.62	0.58	0.69
Insurance activities revenue	0.00	0.87	0.55	0.57	0.50
Venture capital revenue	-3.00	0.00	0.00	0.00	0.00
Net servicing fees	0.92	0.65	0.47	0.41	0.40
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	0.96	2.56	2.46	2.90	2.39
Other non-interest income	11.45	6.95	6.83	7.05	7.41
Overhead less non-interest income	53.86	43.74	45.44	45.87	46.87
Applicable income taxes / Pretax net operating income (tax equivalent)	21.54	15.96	30.92	23.02	23.25
Applicable income tax + TE / Pretax net operating income + TE	8.65	19.41	37.44	29.99	29.97

BHCPR PEER GROUP DATA

Peer Group: 3
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	55.67	55.84	55.36	53.51	52.33
Commercial and industrial loans	0.00	9.01	9.48	9.71	9.86
Loans to individuals	1.60	1.94	1.81	1.85	1.82
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	2.51	1.74	0.93	0.99	0.98
Other loans and leases	0.03	1.52	1.43	1.54	1.47
Net loans and leases	73.36	72.92	71.35	69.95	68.69
Debt securities over 1 year	10.28	12.97	15.36	15.96	17.61
Mutual funds and equity securities	0.04	0.06	0.07	0.08	0.07
Subtotal	84.73	86.98	87.20	86.67	86.93
Interest-bearing bank balances	4.43	3.17	3.04	3.19	3.16
Federal funds sold and reverse repos	0.22	0.15	0.05	0.04	0.06
Debt securities 1 year or less	2.20	1.76	1.73	1.88	1.52
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	88.24	92.63	92.71	92.52	92.32
Non-interest cash and due from depository institutions	1.35	1.51	1.51	1.46	1.45
Other real estate owned	0.08	0.11	0.10	0.14	0.21
All other assets	6.12	5.83	5.65	5.92	6.11
Memoranda					
Short-term investments	7.07	5.40	5.23	5.56	5.14
US Treasury securities	0.21	0.27	0.19	0.26	0.22
US agency securities (excluding mortgage-backed securities)	1.79	2.39	2.45	2.57	2.98
Municipal securities	3.17	3.73	4.75	4.81	4.72
Mortgage-backed securities	2.56	6.86	7.57	8.05	8.81
Asset-backed securities	0.07	0.02	0.06	0.08	0.09
Other debt securities	0.22	0.26	0.38	0.45	0.46
Loans held-for-sale	0.17	0.15	0.20	0.27	0.29
Loans held for investment	73.67	73.34	71.61	70.11	68.69
Real estate loans secured by 1-4 family	17.36	17.19	17.85	17.88	17.94
Revolving	2.48	2.43	2.52	2.56	2.69
Closed-end, secured by first liens	14.10	13.82	14.46	14.39	14.31
Closed-end, secured by junior liens	0.48	0.49	0.50	0.52	0.57
Commercial real estate loans	33.17	33.77	33.57	31.91	30.75
Construction and land development	6.04	6.22	5.56	5.22	4.96
Multifamily	4.36	3.79	3.41	3.08	2.94
Nonfarm nonresidential	22.35	22.37	23.49	22.52	21.71
Real estate loans secured by farmland	3.31	2.50	1.68	1.69	1.54

BHCPR PEER GROUP DATA

Peer Group: 3
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	74.93	76.05	77.78	76.56	76.25
Real estate loans secured by 1-4 family	23.54	23.55	25.19	25.70	26.28
Revolving	3.32	3.27	3.52	3.66	3.92
Closed-end	19.97	19.71	21.26	21.54	21.91
Commercial real estate loans	44.64	46.01	47.26	45.54	44.87
Construction and land development	8.13	8.45	7.86	7.51	7.25
1-4 family	1.75	2.11	2.19	2.04	1.89
Other	6.13	6.28	5.49	5.31	5.21
Multifamily	6.02	5.11	4.72	4.35	4.25
Nonfarm nonresidential	29.76	30.32	33.14	32.29	31.84
Owner-occupied	11.66	12.83	13.85	13.70	13.99
Other	17.78	16.96	18.78	17.83	17.22
Real estate loans secured by farmland	4.44	3.38	2.46	2.53	2.38
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	0.00	12.99	13.36	13.98	14.40
Loans to individuals	2.16	2.69	2.61	2.72	2.69
Credit card loans	0.03	0.03	0.05	0.04	0.04
Agricultural loans	3.30	2.33	1.32	1.45	1.46
Other loans and leases	0.05	2.12	2.04	2.26	2.20
Loans and Leases, Percent of Total Capital					
Real estate loans	483.36	498.13	502.56	484.80	475.83
Real estate loans secured by 1-4 family	152.59	154.07	163.16	162.79	163.57
Revolving	22.10	22.11	23.41	23.51	24.70
Closed-end	129.35	128.90	137.49	136.46	136.42
Commercial real estate loans	285.84	299.65	305.61	289.67	280.70
Construction and land development	51.98	55.99	50.79	47.52	45.46
1-4 family	11.46	14.10	14.05	12.93	11.96
Other	39.00	41.46	35.54	33.45	32.48
Multifamily	37.50	34.30	31.00	27.93	26.85
Nonfarm nonresidential	195.58	202.31	214.67	205.53	199.22
Owner-occupied	76.74	84.87	89.61	87.50	87.33
Other	116.75	113.14	122.03	113.65	108.22
Real estate loans secured by farmland	29.12	22.89	15.88	15.92	14.42
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.01	0.01
Commercial and industrial loans	0.00	82.45	86.87	89.06	91.01
Loans to individuals	14.76	18.25	17.02	17.29	16.79
Credit card loans	0.20	0.23	0.29	0.26	0.24
Agricultural loans	19.95	14.66	8.80	9.21	8.97
Other loans and leases	0.33	13.44	13.14	14.03	13.46
Supplemental					
Non-owner occupied CRE loans / Gross loans	34.30	33.58	33.04	31.25	30.43
Non-owner occupied CRE loans / Total capital	209.63	213.77	214.02	198.36	191.06
Construction and land development loans / Total capital	51.98	55.99	50.79	47.52	45.46
Total CRE loans / Total capital	288.34	302.99	307.79	291.50	282.55

BHCPR PEER GROUP DATA

Peer Group: 3
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	7.07	5.40	5.23	5.56	5.14
Liquid assets	11.62	15.71	16.43	17.39	18.59
Investment securities	13.39	15.52	17.57	18.43	19.62
Net loans and leases	73.36	72.92	71.35	69.95	68.69
Net loans, leases and standby letters of credit	73.94	73.51	71.85	70.42	69.18
Core deposits	71.95	73.45	74.17	69.99	69.86
Noncore funding	13.32	13.22	13.70	17.89	17.85
Time deposits of \$250K or more	4.62	4.24	4.01		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.70	0.87	0.80	0.98	1.19
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.48	0.75	0.76	0.96	1.15
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.27	1.96	2.25	2.13	1.94
Earning assets that reprice within 1 year	30.35	28.24	28.58	28.26	27.08
Interest-bearing liabilities that reprice within 1 year	16.17	14.92	16.52	16.70	17.45
Long-term debt that reprices within 1 year	0.25	0.29	0.25	0.28	0.25
Net assets that reprice within 1 year	12.55	11.80	11.23	10.64	9.04
Other Liquidity and Funding Ratios					
Net noncore funding dependence	7.16	9.22	9.50	13.98	14.28
Net short-term noncore funding dependence	1.08	3.79	4.58	6.50	6.60
Short-term investment / Short-term noncore funding	148.20	100.04	88.64	64.23	58.49
Liquid assets - short-term noncore funding / Nonliquid assets	4.31	8.82	9.08	8.08	10.15
Net loans and leases / Total deposits	91.28	90.40	87.09	85.68	84.84
Net loans and leases / Core deposits	102.58	100.35	97.25	101.93	100.26
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.56	-0.51	-0.12	-0.19	0.47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.87	-2.14	-0.83	-1.28	0.56
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.24	-0.09	-0.10	-0.03
Percent of Investment Securities					
Held-to-maturity securities	4.23	6.61	9.08	9.36	10.64
Available-for-sale securities	93.98	91.06	90.74	90.64	89.36
US Treasury securities	1.54	1.91	1.14	1.58	1.33
US agency securities (excluding mortgage-backed securities)	14.73	17.81	15.27	15.20	17.02
Municipal securities	23.34	25.16	26.84	25.58	23.85
Mortgage-backed securities	19.72	44.66	44.70	45.23	45.34
Asset-backed securities	0.69	0.16	0.35	0.45	0.52
Other debt securities	1.75	1.78	2.43	2.62	2.53
Mutual funds and equity securities	0.35	0.45	0.52	0.65	0.51
Debt securities 1 year or less	18.36	13.92	11.43	11.98	8.87
Debt securities 1 to 5 years	23.87	26.77	26.06	27.38	28.81
Debt securities over 5 years	53.37	54.69	58.63	56.33	58.47
Pledged securities	40.93	50.50	44.55	46.60	47.28
Structured notes, fair value	0.15	0.61	0.29	0.35	0.52
Percent Change from Prior Like Quarter					
Short-term investments	51.60	27.61	18.52	22.55	16.43
Investment securities		3.26	3.39	1.86	6.26
Core deposits	9.66	10.02	14.99	7.92	9.65
Noncore funding	4.08	11.17	-18.86	5.04	7.48

BHCPR PEER GROUP DATA

 Peer Group: 3
 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)	15.62	16.17	15.29	15.34	15.16
Standby letters of credit	0.44	0.44	0.41	0.40	0.42
Commercial and similar letters of credit	0.01	0.00	0.00	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	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	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	0.00	1.57	1.39	1.71	1.68
Interest rate contracts	0.00	1.54	1.39	1.71	1.67
Interest rate futures and forward contracts	0.00	0.19	0.19	0.28	0.22
Written options contracts (interest rate)	0.00	0.23	0.16	0.22	0.19
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.00	0.74	0.66	0.71	0.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	21.79	23.53	22.61	23.12	23.61

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	51.42	100.00	100.00	100.00	100.00
Foreign exchange contracts	5.53	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	43.04	0.00	0.00	0.00	0.00
Futures and forwards	100.00	23.75	30.18	22.75	20.90
Written options	0.00	33.09	20.21	19.37	18.33
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	32.73	20.18	19.37	18.19
Purchased options	0.00	0.25	0.03	0.11	0.21
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	0.25	0.03	0.11	0.21
Swaps	0.00	36.49	40.44	41.89	43.59
Held for trading	0.00	0.00	2.32	3.24	4.26
Interest rate contracts	0.00	0.00	2.32	3.24	4.24
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	100.00	91.84	97.68	96.76	95.74
Interest rate contracts	51.42	90.20	97.17	96.16	95.28
Foreign exchange contracts	5.53	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	43.04	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	100.00	58.73	72.97	74.60	75.74
One year or less	100.00	21.66	29.36	22.40	28.69
Over 1 year to 5 years	0.00	13.01	12.60	12.51	13.24
Over 5 years	0.00	14.15	14.48	17.23	17.28
Gross negative fair value (absolute value)	0.00	0.39	0.35	0.61	0.94
Gross positive fair value	0.72	1.05	0.64	0.70	0.71
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due	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	0.02	0.01	0.00	0.01	0.01

BHCPR PEER GROUP DATA

Peer Group: 3
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
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.12	0.12	0.11	0.12	0.09
Provision for loan and lease losses / Average loans and leases	0.16	0.16	0.15	0.16	0.13
Provision for loan and lease losses / Net loan and lease losses	211.09	322.04	178.39	190.58	131.05
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	1.08	1.12	1.20	1.23
Allowance for loan and lease losses / Total loans and leases	1.12	1.08	1.11	1.19	1.22
Allowance for loan and lease losses / Net loans and leases losses (X)	25.98	36.36	22.44	22.83	20.43
Allowance for loan and lease losses / Nonaccrual assets	388.33	301.74	327.65	271.43	258.18
ALLL / 90+ days past due + nonaccrual loans and leases	340.86	279.98	288.78	239.71	232.84
Gross loan and lease losses / Average loans and leases	0.15	0.14	0.16	0.16	0.18
Recoveries / Average loans and leases	0.04	0.05	0.05	0.06	0.08
Net losses / Average loans and leases	0.10	0.08	0.10	0.10	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	46.66	37.26	47.06	53.00	45.83
Earnings coverage of net loan and lease losses (X)	24.23	43.61	22.97	19.31	18.13
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.03	0.03	0.04	0.05
Real estate loans secured by 1-4 family	0.02	0.04	0.04	0.05	0.08
Revolving	0.02	0.01	0.03	0.05	0.08
Closed-end	0.02	0.04	0.04	0.04	0.08
Commercial real estate loans	0.01	0.02	0.03	0.03	0.04
Construction and land development	0.01	-0.02	-0.02	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.02	-0.02	-0.02	0.00
Multifamily	0.00	0.01	0.00	0.00	0.01
Nonfarm nonresidential	0.01	0.03	0.04	0.04	0.05
Owner-occupied	0.01	0.02	0.02	0.02	0.02
Other	0.00	0.01	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.01	0.01	0.00	0.00
Commercial and industrial loans	0.00	0.19	0.21	0.17	0.10
Loans to individuals	0.56	0.57	0.71	0.78	0.70
Credit card loans	1.41	1.55	1.32	1.54	1.06
Agricultural loans	0.04	0.02	0.03	0.02	0.01
Loans to foreign governments and institutions			0.00	0.00	0.00
Other loans and leases	10.91	0.38	0.44	0.37	0.33

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	0.41	0.39	0.39	0.41	0.41
90+ days past due loans and leases	0.03	0.02	0.02	0.03	0.03
Nonaccrual loans and leases	0.52	0.53	0.61	0.73	0.76
90+ days past due and nonaccrual loans and leases	0.57	0.55	0.66	0.79	0.83
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.41	0.39	0.39	0.41	0.41
90+ days past due assets	0.03	0.02	0.02	0.03	0.03
Nonaccrual assets	0.52	0.53	0.62	0.75	0.78
30+ days past due and nonaccrual assets	1.00	0.98	1.08	1.25	1.30
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.42	0.40	0.48	0.56	0.58
90+ past due and nonaccrual assets + other real estate owned	0.53	0.55	0.61	0.76	0.84
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.68	0.80	0.86	1.05	1.18
Allowance for loan and lease losses	82.92	102.87	114.22	134.81	149.73
Equity capital + allowance for loan and lease losses	5.84	7.22	7.94	9.67	10.73
Tier 1 capital + allowance for loan and lease losses	5.97	7.19	7.98	9.61	10.76
Loans and leases + other real estate owned	0.92	1.09	1.21	1.51	1.73

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.36	0.37	0.37	0.39	0.40
	90+ days past due	0.02	0.01	0.02	0.03	0.03
	Nonaccrual	0.53	0.52	0.59	0.72	0.81
Commercial and industrial	30-89 days past due	0.00	0.23	0.23	0.29	0.25
	90+ days past due	0.00	0.01	0.01	0.01	0.01
	Nonaccrual	0.00	0.53	0.67	0.81	0.61
Individuals	30-89 days past due	0.61	0.60	0.61	0.68	0.63
	90+ days past due	0.02	0.03	0.02	0.03	0.03
	Nonaccrual	0.25	0.22	0.18	0.21	0.19
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.22	0.14	0.10	0.11	0.07
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.27	0.24	0.20	0.18	0.07
Foreign governments	30-89 days past due			0.00	0.00	0.00
	90+ days past due			0.00	0.00	0.00
	Nonaccrual			0.00	0.00	0.00
Other loans and leases	30-89 days past due	1.88	0.29	0.18	0.15	0.19
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.58	0.08	0.04	0.06	0.05

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 3
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	0.65	0.59	0.63	0.63	0.67
	90+ days past due	0.04	0.03	0.03	0.04	0.04
	Nonaccrual	0.66	0.65	0.70	0.81	0.90
Revolving	30-89 days past due	0.33	0.30	0.37	0.25	0.30
	90+ days past due	0.01	0.01	0.00	0.01	0.01
	Nonaccrual	0.32	0.30	0.35	0.37	0.45
Closed-End	30-89 days past due	0.70	0.64	0.69	0.70	0.73
	90+ days past due	0.04	0.03	0.03	0.04	0.05
	Nonaccrual	0.71	0.71	0.76	0.91	0.97
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.04	0.05	0.05
Commercial real estate	30-89 days past due	0.18	0.19	0.19	0.20	0.21
	90+ days past due	0.01	0.00	0.01	0.01	0.01
	Nonaccrual	0.38	0.41	0.50	0.66	0.76
Construction and development	30-89 days past due	0.24	0.16	0.19	0.20	0.16
	90+ days past due	0.01	0.00	0.00	0.00	0.01
	Nonaccrual	0.23	0.24	0.32	0.51	0.70
1-4 family	30-89 days past due	0.06	0.05	0.06	0.06	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.01	0.05	0.03	0.03	0.04
Other	30-89 days past due	0.13	0.09	0.09	0.08	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.18	0.17	0.22	0.42	0.58
Multifamily	30-89 days past due	0.04	0.07	0.04	0.02	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.07	0.07	0.07	0.13	0.23
Nonfarm non-residential	30-89 days past due	0.14	0.18	0.18	0.19	0.21
	90+ days past due	0.01	0.00	0.01	0.01	0.01
	Nonaccrual	0.41	0.46	0.51	0.62	0.80
Owner occupied	30-89 days past due	0.07	0.08	0.11	0.11	0.11
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.24	0.23	0.27	0.33	0.37
Other	30-89 days past due	0.06	0.07	0.05	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.16	0.16	0.18	0.23	0.29
Farmland	30-89 days past due	0.15	0.49	0.15	0.19	0.15
	90+ days past due	0.01	0.00	0.00	0.01	0.00
	Nonaccrual	0.80	0.63	0.54	0.55	0.50
Credit card	30-89 days past due	2.16	0.98	0.90	0.89	0.66
	90+ days past due	0.33	0.39	0.21	0.19	0.13
	Nonaccrual	0.01	0.06	0.00	0.02	0.01

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

BHCPR PEER GROUP DATA

Peer Group: 3
Date: 12/31/2019

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	13.07			12.28			12.57			12.50		
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00		
Tier 1 capital, column A	13.89			13.27			13.31			13.34		
Tier 1 capital, column B	0.00			0.00			0.00			0.00		
Total capital, column A	15.19			14.55			14.64			14.70		
Total capital, column B	0.00			0.00			0.00			0.00		
Tier 1 leverage	11.28			10.75			10.22			10.12		
Supplementary leverage ratio, advanced approaches HCs	61.74			62.94								

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	100.00	87.50	84.97	87.04
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	0.00	12.50	15.03	12.96
Separate account assets (L/H) / Total life assets			0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.00	0.87	0.55	0.57	0.50
Premium income / Insurance activities revenue		1.11	0.00	0.00	0.00
Credit related premium income / Total premium income		33.33	50.00	33.33	57.14
Other premium income / Total premium income		66.67	50.00	66.67	42.86
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)	118.25	85.89	67.03	84.22	34.32
Insurance net income (L/H) / Equity (L/H)			1.63	1.47	1.56
Insurance benefits, losses, expenses / Insurance premiums		35.44	27.07	22.02	35.16
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.10
Reinsurance recovery (L/H) / Total assets (L/H)			0.00	0.00	50.00
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	11.36	10.58	12.11	12.22	12.28
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 3
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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits			0.19	0.17	0.44
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans				0.20	0.03
Foreign governments and institutions			0.00	0.00	0.00
Growth Rates					
Net loans and leases	-100.00	-9.74	-24.58	34.13	-33.05
Total selected assets	-28.79	-6.20	-25.34	1.43	15.99
Deposits			-4.13	32.98	-41.47

BHCPR PEER GROUP DATA

 Peer Group: 3
 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	10.60	10.84	7.97	8.52	8.53
Bank net income / Average equity investment in banks	10.97	11.26	9.00	9.43	9.44
Nonbank net income / Average equity investment in nonbanks	9.77	8.88	5.78	4.47	3.78
Subsidiary HCs net income / Average equity investment in sub HCs	12.05	9.88	6.91	7.96	6.07
Bank net income / Parent net income	105.70	107.90	107.02	104.60	105.78
Nonbank net income / Parent net income	0.79	0.84	0.70	0.54	0.41
Subsidiary holding companies' net income / Parent net income	104.30	106.65	95.68	92.43	95.49
Leverage					
Total liabilities / Equity capital	11.23	12.68	10.80	10.17	11.48
Total debt / Equity capital	3.83	3.98	3.17	3.10	2.57
Total debt + notes payable to subs that issued TPS / Equity capital	9.38	11.03	8.69	9.13	9.44
Total debt + Loans guaranteed for affiliate / Equity capital	3.85	4.00	3.23	3.17	2.66
Total debt / Equity capital - excess over fair value	3.83	3.98	3.18	3.13	2.58
Long-term debt / Equity capital	3.64	3.46	2.87	2.64	2.18
Short-term debt / Equity capital	0.05	0.08	0.02	0.04	0.05
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	0.19	0.06	0.03	0.03	0.02
Long-term debt / Consolidated long-term debt	13.90	16.89	13.33	10.66	8.94
Double Leverage					
Equity investment in subs / Equity capital	104.93	106.27	105.10	105.46	105.36
Total investment in subs / Equity capital	105.25	106.56	105.25	105.63	105.67
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)	0.46	0.54	0.56	0.53	0.48
Equity investment in subs - equity cap / Net income-div (X)	1.36	1.49	2.05	2.09	1.98
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	138.02	121.21	112.90	135.23	137.17
Cash from ops + noncash items + op expense / Op expense + dividend	137.65	134.52	117.27	135.94	133.59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	107.11	112.95	112.96	103.03	109.55
Pretax operating income + interest expense / Interest expense	5,296.25	3,351.58	4,139.47	5,951.50	6,358.24
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,265.60	877.02	1,384.65	1,619.74	1,468.38
Dividends + interest from subsidiaries / Interest expense + dividends	169.24	181.02	150.32	176.40	213.57
Fees + other income from subsidiaries / Salary + other expenses	15.44	8.70	4.91	5.86	7.12
Net income / Current part of long-term debt + preferred dividends (X)	458.88	62.73	163.78	370.52	60.95
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.47	1.21	1.09	0.97	1.02
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.25	0.00	12.73	13.25
Total	0.00	0.25	0.00	12.73	13.25
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	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
As a Percent of Consolidated Holding Company Assets					
Nonbank assets of nonbank subsidiaries	0.44	0.15	0.10	0.12	0.12
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: 3
Date: 12/31/2019

Parent Company Analysis - Part 2

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
Payout Ratios - Parent					
Dividends declared / Income before undistributed income	61.16	90.27	82.38	65.85	62.27
Dividends declared / Net income	25.00	25.12	27.61	24.29	23.31
Net income - dividends / Average equity	7.81	7.72	5.72	6.38	6.44
Percent of Dividends Paid					
Dividends from bank subsidiaries	173.85	156.12	138.85	153.86	193.14
Dividends from nonbank subsidiaries	1.36	1.23	1.23	0.96	0.96
Dividends from subsidiary holding companies	0.00	2.09	0.00	0.00	0.00
Dividends from all subsidiaries	217.48	197.26	160.94	180.87	231.03
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	41.48	37.96	41.10	40.27	41.19
Interest income from bank subsidiaries	0.05	0.03	0.03	0.03	0.04
Management and service fees from bank subsidiaries	3.60	1.72	0.79	0.82	1.15
Other income from bank subsidiaries	0.01	0.01	0.02	0.02	0.02
Operating income from bank subsidiaries	49.35	44.73	45.01	44.10	45.96
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	69.53	82.76	64.43	66.96	66.97
Interest income from nonbank subsidiaries	0.00	0.00	0.04	0.07	0.31
Management and serv fees from nonbank subsidiaries	0.53	0.40	0.11	0.16	0.20
Other income from nonbank subsidiaries	0.93	0.00	0.00	0.04	0.45
Operating income from nonbank subsidiaries	78.32	81.44	69.80	82.23	87.26
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	20.75	27.34	9.20	10.01	15.73
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Management and service fees from subsidiary holding companies	0.01	0.00	0.00	0.03	0.06
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	20.76	27.34	9.26	11.00	16.13
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	71.81	68.27	74.86	72.76	70.26
Interest income from bank subsidiaries	0.38	0.21	0.47	0.18	1.43
Management and service fees from bank subsidiaries	4.39	3.99	1.30	1.37	1.96
Other income from bank subsidiaries	0.01	0.01	0.05	0.04	0.05
Operating income from bank subsidiaries	88.84	89.61	93.95	92.71	82.71
Dividends from nonbank subsidiaries	2.53	1.69	0.93	0.55	0.50
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.08	0.02	0.00	0.00	0.00
Operating income from nonbank subsidiaries	4.81	3.03	1.26	1.12	0.95
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	0.03	0.00	0.00	0.00
Loans and advances from subsidiaries / Short term debt	3,989.95	2,764.87	1,539.64	2,082.13	649.04
Loans and advances from subsidiaries / Total debt	269.29	1,250.80	119.19	126.15	162.82

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 3
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									51
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	2.51	0.93	0.99	1.17	3.29	3.45	3.64	3.71	5
+ Non-interest income	1.16	0.26	0.39	0.59	1.03	1.41	2.04	5.02	51
- Overhead expense	3.08	1.98	2.28	2.48	2.84	3.31	4.00	6.09	51
- Provision for credit losses	0.12	0.01	0.02	0.05	0.09	0.13	0.27	0.48	51
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	51
+ Other tax equivalent adjustments	0.23	-0.01	-0.01	0.00	0.00	0.00	0.71	0.95	5
= Pretax net operating income (tax equivalent)	1.37	0.57	0.66	0.92	1.37	1.40	2.17	2.42	5
Net operating income	1.22	0.71	0.73	0.92	1.17	1.47	1.77	2.20	51
Net income	1.22	0.71	0.73	0.92	1.17	1.47	1.77	2.20	51
Net income (Subchapter S adjusted)	1.15	0.78	0.91	1.16	1.21	1.26	1.35	1.40	6
Percent of Average Earning Assets									
Interest income (tax equivalent)	3.83	2.07	2.18	2.51	4.56	4.77	5.11	5.22	5
Interest expense	0.99	0.27	0.36	0.70	1.01	1.26	1.53	1.66	51
Net interest income (tax equivalent)	2.87	1.38	1.48	1.78	3.57	3.59	3.92	4.03	5
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.10	-0.01	0.00	0.02	0.05	0.13	0.32	0.69	51
Earnings coverage of net loan and lease losses (X)	24.23	-413.99	-64.41	7.74	22.31	63.91	201.39	228.18	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.12	0.66	0.72	0.88	1.07	1.34	1.61	1.86	51
Allowance for loan and lease losses / Total loans and leases	1.12	0.66	0.72	0.87	1.07	1.34	1.61	1.86	51
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.67	0.04	0.16	0.34	0.54	0.96	1.42	1.45	51
30-89 days past due loans and leases / Total loans and leases	0.41	0.05	0.11	0.20	0.33	0.51	0.95	1.06	51
Liquidity and Funding									
Net noncore funding dependence	7.16	-14.42	-7.66	-3.20	6.93	13.14	27.53	39.73	51
Net short-term noncore funding dependence	1.08	-18.37	-12.12	-6.43	2.00	6.64	12.11	24.34	51
Net loans and leases / Total assets	73.36	51.08	64.35	68.26	73.66	79.02	83.04	85.05	51
Capitalization									
Tier 1 leverage ratio	11.28	8.29	9.09	9.88	10.59	11.81	16.16	19.59	51
Holding company equity capital / Total assets	11.50	8.59	8.81	9.86	11.13	12.28	15.32	18.66	51
Total equity capital (including minority interest) / Total assets	11.50	8.59	8.81	9.89	11.13	12.28	15.32	18.66	51
Common equity tier 1 capital / Total risk-weighted assets	13.07	9.16	9.86	11.24	12.76	14.21	16.71	22.05	51
Net loans and leases / Equity capital (X)	6.64	4.12	4.89	5.59	6.59	7.62	8.62	9.12	51
Cash dividends / Net income	25.02	0.00	0.00	14.07	25.59	36.33	52.54	67.49	51
Cash dividends / Net income (Subchapter S adjusted)									
Growth Rates									
Assets	8.16	0.29	1.73	4.16	6.35	11.29	20.58	24.20	50
Equity capital	12.76	3.92	6.52	8.56	10.72	15.68	24.89	30.99	50
Net loans and leases	7.67	-1.07	-0.05	2.55	5.78	11.44	19.47	31.21	50
Noncore funding	4.08	-23.91	-20.95	-10.64	2.28	18.97	26.81	55.66	50
Parent Company Ratios									
Short-term debt / Equity capital	0.05	0.00	0.00	0.00	0.00	0.00	0.02	1.01	51
Long-term debt / Equity capital	3.64	0.00	0.00	0.00	0.00	8.03	14.60	17.52	51
Equity investment in subsidiaries / Equity capital	104.93	91.61	96.78	99.41	103.68	110.19	118.58	124.27	51
Cash from ops + noncash items + op expense / Op expense + dividends	137.65	24.28	36.17	98.29	122.81	171.72	258.78	315.14	49

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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)	3.38	1.23	1.50	2.31	4.38	4.39	4.67	4.76	5
Less: Interest expense	0.90	0.24	0.33	0.59	0.94	1.17	1.40	1.55	51
Equals: Net interest income (tax equivalent)	2.51	0.93	0.99	1.17	3.29	3.45	3.64	3.71	5
Plus: Non-interest income	1.16	0.26	0.39	0.59	1.03	1.41	2.04	5.02	51
Equals: adjusted operating income (tax equivalent)	9.44	2.04	2.52	3.95	4.23	4.49	21.56	27.26	5
Less: Overhead expense	3.08	1.98	2.28	2.48	2.84	3.31	4.00	6.09	51
Less: Provision for credit losses	0.12	0.01	0.02	0.05	0.09	0.13	0.27	0.48	51
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	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.02	0.03	51
Plus: other tax equivalent adjustments	0.23	-0.01	-0.01	0.00	0.00	0.00	0.71	0.95	5
Equals: Pretax net operating income (tax equivalent)	1.37	0.57	0.66	0.92	1.37	1.40	2.17	2.42	5
Less: Applicable income taxes (tax equivalent)	0.33	-0.21	-0.10	0.23	0.26	0.29	0.82	1.00	5
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Equals: Net operating income	1.22	0.71	0.73	0.92	1.17	1.47	1.77	2.20	51
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Equals: Net income	1.22	0.71	0.73	0.92	1.17	1.47	1.77	2.20	51
Memo: Net income (last four quarters)	1.22	0.71	0.73	0.91	1.18	1.48	1.77	2.20	50
Net income-BHC and noncontrolling (minority) interest	1.22	0.71	0.73	0.92	1.17	1.47	1.77	2.20	51
Margin Analysis									
Average earning assets / Average assets	93.25	88.39	88.90	91.59	93.43	95.12	96.91	97.81	51
Average interest-bearing funds / Average assets	69.42	37.84	53.34	64.28	72.54	76.67	79.08	81.53	51
Interest income (tax equivalent) / Average earning assets	3.83	2.07	2.18	2.51	4.56	4.77	5.11	5.22	5
Interest expense / Average earning assets	0.99	0.27	0.36	0.70	1.01	1.26	1.53	1.66	51
Net interest income (tax equivalent) / Average earning assets	2.87	1.38	1.48	1.78	3.57	3.59	3.92	4.03	5
Yield or Cost									
Total loans and leases (tax equivalent)	5.65	4.25	4.48	5.17	5.33	5.86	7.06	7.46	5
Interest-bearing bank balances	2.00	0.84	1.07	1.70	1.97	2.45	2.73	2.98	51
Federal funds sold and reverse repos	1.39	0.00	0.00	0.32	1.94	2.21	2.36	2.64	31
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Total earning assets	4.65	3.99	4.13	4.42	4.61	4.91	5.16	5.31	51
Investment securities (tax equivalent)	0.46	-5.62	-3.66	2.22	2.51	2.53	2.59	2.61	5
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	3.03	2.02	2.32	2.60	2.91	3.27	4.09	4.64	49
All other securities									
Interest-bearing deposits	1.11	0.33	0.42	0.84	1.03	1.47	1.77	1.85	49
Time deposits of \$250K or more	2.02	1.13	1.25	1.79	2.10	2.34	2.58	2.59	49
Time deposits < \$250K	1.85	0.78	1.10	1.55	1.99	2.15	2.36	2.52	49
Other domestic deposits	0.77	0.24	0.34	0.43	0.73	0.99	1.41	1.46	49
Foreign deposits									
Federal funds purchased and repos	0.92	0.00	0.07	0.34	0.77	1.63	2.24	2.52	39
Other borrowed funds and trading liabilities	0.40	0.00	0.00	0.00	0.00	0.00	2.17	2.62	49
All interest-bearing funds	1.31	0.50	0.73	1.01	1.29	1.64	2.03	2.15	51

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Overhead expenses / Net Interest Income + non-interest income	64.81	48.52	52.87	57.12	65.23	71.33	75.10	81.30	51
Percent of Average Assets									
Total overhead expense	3.08	1.98	2.28	2.48	2.84	3.31	4.00	6.09	51
Personnel expense	1.76	1.09	1.25	1.36	1.68	2.00	2.33	3.24	51
Net occupancy expense	0.33	0.16	0.20	0.24	0.32	0.40	0.47	0.56	51
Other operating expenses	0.95	0.58	0.65	0.72	0.82	1.12	1.33	2.41	51
Overhead less non-interest income	1.88	0.73	1.34	1.67	1.97	2.17	2.37	2.43	51
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	88.53	64.71	65.67	68.55	76.59	93.12	121.62	131.12	5
Personnel expense	47.49	34.25	35.39	38.81	43.34	48.89	63.53	68.41	5
Net occupancy expense	8.85	5.53	5.83	6.72	8.04	9.36	12.68	13.79	5
Other operating expenses	32.19	18.25	18.27	18.35	27.39	44.55	49.28	50.86	5
Total non-interest income	34.66	12.13	13.31	16.83	23.01	25.17	68.48	82.92	5
Fiduciary activities income	16.83	0.00	0.00	0.00	0.00	0.01	50.49	67.32	5
Service charges on domestic deposit accounts	7.20	0.88	1.75	4.38	5.91	12.18	12.97	13.24	5
Trading revenue	-0.12	-0.46	-0.35	0.00	0.00	0.00	0.00	0.00	5
Investment banking fees and commissions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Insurance activities revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Venture capital revenue	-3.00	-12.01	-9.01	0.00	0.00	0.00	0.00	0.00	5
Net servicing fees	0.92	0.00	0.00	0.00	0.25	0.99	2.42	2.90	5
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net gain (loss) - sales of loans, OREO, and other assets	0.96	-1.05	-0.89	-0.41	0.00	0.82	3.70	4.65	5
Other non-interest income	11.45	5.53	5.99	7.39	9.92	13.22	18.30	19.99	5
Overhead less non-interest income	53.86	5.72	15.67	45.54	52.80	59.76	93.18	104.32	5
Applicable income taxes / Pretax net operating income (tax equivalent)	21.54	5.52	8.14	15.97	20.26	24.56	36.23	40.12	5
Applicable income tax + TE / Pretax net operating income + TE	8.65	-48.21	-31.46	18.78	20.77	24.65	36.26	40.13	5

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	55.67	11.19	34.02	49.95	58.54	65.06	70.03	72.76	51
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Loans to individuals	1.60	0.00	0.04	0.42	1.26	2.24	3.86	4.93	51
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	51
Agricultural loans	2.51	0.00	0.00	0.01	0.32	2.53	13.19	20.71	51
Other loans and leases	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.48	51
Net loans and leases	73.36	51.08	64.35	68.26	73.66	79.02	83.04	85.05	51
Debt securities over 1 year	10.28	0.60	1.16	6.66	10.69	14.51	18.66	21.42	51
Mutual funds and equity securities	0.04	0.00	0.00	0.00	0.00	0.02	0.10	0.63	51
Subtotal	84.73	66.62	74.81	82.12	86.35	88.28	90.28	92.05	51
Interest-bearing bank balances	4.43	0.22	0.31	1.00	3.20	8.50	11.41	14.06	51
Federal funds sold and reverse repos	0.22	0.00	0.00	0.00	0.00	0.31	1.01	1.71	51
Debt securities 1 year or less	2.20	0.12	0.31	0.58	1.12	2.44	7.53	12.05	51
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Total earning assets	88.24	78.21	80.55	85.08	88.25	91.34	94.27	96.22	51
Non-interest cash and due from depository institutions	1.35	0.38	0.50	0.88	1.29	1.80	2.15	2.97	51
Other real estate owned	0.08	0.00	0.00	0.00	0.03	0.15	0.29	0.56	51
All other assets	6.12	2.92	3.11	4.79	6.25	7.24	8.88	10.99	51
Memoranda									
Short-term investments	7.07	0.91	1.38	3.77	5.58	11.01	14.91	20.31	51
US Treasury securities	0.21	0.00	0.00	0.00	0.00	0.06	1.57	2.16	51
US agency securities (excluding mortgage-backed securities)	1.79	0.00	0.00	0.45	1.23	3.32	5.17	5.63	51
Municipal securities	3.17	0.00	0.18	0.69	2.41	4.51	7.64	8.98	51
Mortgage-backed securities	2.56	0.00	0.00	0.29	2.20	4.54	6.26	7.22	51
Asset-backed securities	0.07	0.00	0.00	0.00	0.00	0.00	0.58	0.90	51
Other debt securities	0.22	0.00	0.00	0.00	0.08	0.29	0.89	1.20	51
Loans held-for-sale	0.17	0.00	0.00	0.00	0.08	0.24	0.65	1.07	51
Loans held for investment	73.67	51.84	65.26	69.05	73.87	78.58	84.04	85.05	51
Real estate loans secured by 1-4 family	17.36	0.73	4.52	11.15	17.51	21.42	32.65	35.98	51
Revolving	2.48	0.00	0.13	0.91	2.09	3.27	4.82	6.35	51
Closed-end, secured by first liens	14.10	0.49	2.03	8.17	14.09	18.34	27.92	31.87	51
Closed-end, secured by junior liens	0.48	0.01	0.09	0.22	0.39	0.69	1.02	1.43	51
Commercial real estate loans	33.17	1.67	15.17	28.04	35.11	41.49	47.31	51.22	51
Construction and land development	6.04	0.53	1.86	2.63	6.30	8.14	10.73	12.71	51
Multifamily	4.36	0.23	0.76	1.87	3.11	4.77	10.36	20.11	51
Nonfarm nonresidential	22.35	0.91	6.74	17.99	22.68	28.76	32.79	33.97	51
Real estate loans secured by farmland	3.31	0.00	0.00	0.09	1.15	5.82	10.55	19.29	51

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	74.93	11.86	51.67	69.71	79.40	86.49	89.40	91.93	51
Real estate loans secured by 1-4 family	23.54	0.77	5.65	14.78	23.25	29.72	42.92	44.22	51
Revolving	3.32	0.00	0.15	1.19	2.79	4.59	6.74	8.56	51
Closed-end	19.97	0.58	2.78	10.72	20.08	26.40	37.25	41.86	51
Commercial real estate loans	44.64	2.29	21.56	38.18	46.54	54.43	62.53	70.79	51
Construction and land development	8.13	0.71	2.30	3.65	8.08	11.11	14.28	19.52	51
1-4 family	1.75	0.00	0.03	0.61	1.74	3.04	3.59	5.09	51
Other	6.13	0.47	1.42	2.61	5.86	9.02	10.72	13.71	51
Multifamily	6.02	0.29	0.88	2.72	4.14	6.56	13.49	28.93	51
Nonfarm nonresidential	29.76	1.25	7.14	22.69	31.22	37.17	43.19	44.98	51
Owner-occupied	11.66	0.65	2.93	6.36	11.89	15.70	19.64	20.95	51
Other	17.78	0.60	4.77	11.46	18.35	22.43	26.95	29.76	51
Real estate loans secured by farmland	4.44	0.00	0.00	0.12	1.64	7.62	15.45	24.18	51
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	51
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Loans to individuals	2.16	0.00	0.05	0.56	1.63	3.10	5.21	6.55	51
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.33	51
Agricultural loans	3.30	0.00	0.00	0.01	0.44	3.35	16.12	25.51	51
Other loans and leases	0.05	0.00	0.00	0.00	0.00	0.00	0.24	0.71	51
Loans and Leases, Percent of Total Capital									
Real estate loans	483.36	55.08	328.65	399.18	507.34	564.03	660.19	703.45	51
Real estate loans secured by 1-4 family	152.59	3.60	35.25	90.89	163.12	186.78	286.10	339.94	51
Revolving	22.10	0.00	1.10	7.38	19.04	33.37	43.02	58.13	51
Closed-end	129.35	2.67	15.79	70.74	127.97	168.92	216.64	314.32	51
Commercial real estate loans	285.84	14.67	120.38	234.51	300.46	352.31	382.37	459.95	51
Construction and land development	51.98	4.23	9.43	25.77	54.62	69.57	92.32	102.10	51
1-4 family	11.46	0.00	0.12	3.64	10.43	20.35	25.22	31.06	51
Other	39.00	3.06	8.47	17.12	42.52	55.12	64.19	76.94	51
Multifamily	37.50	1.86	6.67	15.10	29.02	46.41	100.28	137.58	51
Nonfarm nonresidential	195.58	8.09	33.13	141.39	218.00	247.34	280.31	321.84	51
Owner-occupied	76.74	3.21	15.27	39.90	79.61	102.86	136.04	145.88	51
Other	116.75	3.89	20.00	70.30	123.55	147.75	174.01	218.52	51
Real estate loans secured by farmland	29.12	0.00	0.00	0.86	10.32	58.17	98.43	152.63	51
Loans to depository institutions and acceptances of other banks	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.13	51
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Loans to individuals	14.76	0.00	0.21	3.97	9.94	20.91	35.41	55.17	51
Credit card loans	0.20	0.00	0.00	0.00	0.00	0.02	1.13	2.18	51
Agricultural loans	19.95	0.00	0.00	0.10	2.51	22.17	100.55	127.17	51
Other loans and leases	0.33	0.00	0.00	0.00	0.00	0.00	1.54	4.75	51
Supplemental									
Non-owner occupied CRE loans / Gross loans	34.30	5.95	18.12	25.72	34.13	41.91	52.01	67.50	51
Non-owner occupied CRE loans / Total capital	209.63	10.46	85.33	155.94	223.63	264.91	313.97	333.39	51
Construction and land development loans / Total capital	51.98	4.23	9.43	25.77	54.62	69.57	92.32	102.10	51
Total CRE loans / Total capital	288.34	14.67	120.38	234.51	303.15	363.87	382.37	461.54	51

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	7.07	0.91	1.38	3.77	5.58	11.01	14.91	20.31	51
Liquid assets	11.62	5.10	6.17	8.21	10.26	14.71	21.25	21.90	51
Investment securities	13.39	1.47	4.15	9.17	12.72	18.50	24.09	25.14	51
Net loans and leases	73.36	51.08	64.35	68.26	73.66	79.02	83.04	85.05	51
Net loans, leases and standby letters of credit	73.94	51.39	64.44	69.01	75.11	80.03	83.28	85.98	51
Core deposits	71.95	35.92	51.19	69.25	75.14	79.17	82.01	85.13	51
Noncore funding	13.32	2.27	5.18	7.61	11.85	16.49	27.80	34.82	51
Time deposits of \$250K or more	4.62	0.87	1.91	2.92	4.71	6.16	7.95	9.02	51
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Federal funds purchased and repos	0.70	0.00	0.00	0.00	0.12	1.20	2.81	3.49	51
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Net federal funds purchased (sold)	0.48	-1.22	-0.71	0.00	0.00	1.04	1.81	3.49	51
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Other borrowings w/remaining maturity of 1 year or less	1.27	0.00	0.00	0.02	0.53	1.96	5.66	6.98	51
Earning assets that reprice within 1 year	30.35	17.27	18.76	23.38	28.18	37.40	42.87	46.62	51
Interest-bearing liabilities that reprice within 1 year	16.17	2.76	4.78	8.98	15.38	20.74	33.40	40.24	51
Long-term debt that reprices within 1 year	0.25	0.00	0.00	0.00	0.00	0.01	0.68	3.49	51
Net assets that reprice within 1 year	12.55	-14.03	-4.20	4.02	12.42	21.47	29.60	39.99	51
Other Liquidity and Funding Ratios									
Net noncore funding dependence	7.16	-14.42	-7.66	-3.20	6.93	13.14	27.53	39.73	51
Net short-term noncore funding dependence	1.08	-18.37	-12.12	-6.43	2.00	6.64	12.11	24.34	51
Short-term investment / Short-term noncore funding	148.20	11.35	18.38	33.22	72.03	183.95	490.55	883.77	50
Liquid assets - short-term noncore funding / Nonliquid assets	4.31	-19.60	-6.09	-2.44	4.81	9.61	18.21	24.49	51
Net loans and leases / Total deposits	91.28	70.87	76.28	82.01	90.72	97.49	111.22	116.08	49
Net loans and leases / Core deposits	102.58	77.36	83.01	90.18	99.89	110.79	130.49	156.04	49
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.56	0.00	0.00	0.01	0.04	0.62	1.42	2.56	16
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.87	-0.32	-0.09	0.12	0.64	1.38	2.77	3.34	50
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.07	-0.05	-0.02	0.00	0.00	0.01	0.01	10
Percent of Investment Securities									
Held-to-maturity securities	4.23	0.00	0.00	0.00	0.00	0.50	26.16	42.00	50
Available-for-sale securities	93.98	55.18	65.76	94.81	99.92	100.00	100.00	100.00	50
US Treasury securities	1.54	0.00	0.00	0.00	0.00	0.50	9.99	16.95	50
US agency securities (excluding mortgage-backed securities)	14.73	0.00	0.70	5.11	12.71	22.21	34.53	56.42	50
Municipal securities	23.34	0.23	3.87	9.90	20.38	36.26	46.72	52.04	50
Mortgage-backed securities	19.72	0.00	0.00	7.01	20.28	34.53	45.46	46.94	50
Asset-backed securities	0.69	0.00	0.00	0.00	0.00	0.00	2.74	11.13	50
Other debt securities	1.75	0.00	0.00	0.00	0.52	2.61	7.09	9.78	50
Mutual funds and equity securities	0.35	0.00	0.00	0.00	0.00	0.37	1.77	4.04	50
Debt securities 1 year or less	18.36	1.44	2.59	5.90	12.16	27.71	49.83	65.39	50
Debt securities 1 to 5 years	23.87	2.00	4.18	11.35	21.14	39.45	46.21	49.96	50
Debt securities over 5 years	53.37	7.85	11.88	35.53	56.67	73.93	85.15	89.91	50
Pledged securities	40.93	0.00	0.24	22.41	45.19	64.41	76.22	81.14	50
Structured notes, fair value	0.15	0.00	0.00	0.00	0.00	0.00	0.89	2.29	50
Percent Change from Prior Like Quarter									
Short-term investments	51.60	-50.40	-31.23	5.02	33.41	86.41	172.62	299.24	50
Investment securities									
Core deposits	9.66	-0.92	-0.36	3.41	6.03	14.88	27.54	35.37	48
Noncore funding	4.08	-23.91	-20.95	-10.64	2.28	18.97	26.81	55.66	50

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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)	15.62	3.23	8.05	10.96	15.83	20.49	22.38	24.26	51
Standby letters of credit	0.44	0.00	0.05	0.11	0.29	0.54	1.09	1.95	51
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.14	51
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Credit derivative contracts w/ purchased credit protection-investment grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
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	51
Derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Written options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	21.79	4.16	11.38	15.11	22.60	29.12	32.37	33.39	51

BHCPR PERCENTILE DISTRIBUTION REPORT

Derivatives Analysis

Peer Group: 3
Date:12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	51.42	7.71	12.56	27.14	51.42	75.71	90.28	95.14	2
Foreign exchange contracts	5.53	0.55	1.11	2.77	5.53	8.30	9.96	10.52	2
Equity, commodity, and other contracts	43.04	4.30	8.61	21.52	43.04	64.56	77.47	81.78	2
Futures and forwards									
Futures and forwards	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Written options									
Written options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Purchased options									
Purchased options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Swaps									
Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Held for trading									
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Non-traded									
Non-traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Interest rate contracts	51.42	7.71	12.56	27.14	51.42	75.71	90.28	95.14	2
Foreign exchange contracts	5.53	0.55	1.11	2.77	5.53	8.30	9.96	10.52	2
Equity, commodity, and other contracts	43.04	4.30	8.61	21.52	43.04	64.56	77.47	81.78	2
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
One year or less	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Over 1 year to 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Over 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Gross negative fair value (absolute value)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Gross positive fair value	0.72	0.07	0.14	0.36	0.72	1.08	1.30	1.37	2
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	51
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
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	51
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Other Ratios									
Current credit exposure / Risk-weighted assets	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.28	51

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.12	0.01	0.02	0.05	0.09	0.13	0.27	0.48	51
Provision for loan and lease losses / Average loans and leases	0.16	0.01	0.05	0.07	0.12	0.17	0.34	0.76	51
Provision for loan and lease losses / Net loan and lease losses	211.09	-613.94	-36.21	78.66	149.83	392.22	545.63	1025.63	50
Allowance for loan and lease losses / Total loans and leases not held for sale	1.12	0.66	0.72	0.88	1.07	1.34	1.61	1.86	51
Allowance for loan and lease losses / Total loans and leases	1.12	0.66	0.72	0.87	1.07	1.34	1.61	1.86	51
Allowance for loan and lease losses / Net loans and leases losses (X)	25.98	3.00	4.36	6.62	13.26	38.61	86.56	109.15	44
Allowance for loan and lease losses / Nonaccrual assets	388.33	102.07	115.27	144.42	195.19	389.75	1104.84	2600.78	50
ALLL / 90+ days past due + nonaccrual loans and leases	340.86	100.26	111.33	140.65	188.81	302.50	658.16	2600.78	50
Gross loan and lease losses / Average loans and leases	0.15	0.00	0.02	0.04	0.09	0.16	0.36	0.85	51
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.02	0.05	0.12	0.20	51
Net losses / Average loans and leases	0.10	-0.01	0.00	0.02	0.05	0.13	0.32	0.69	51
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	51
Recoveries / Prior year-end losses	46.66	6.04	9.25	15.71	34.63	55.41	108.83	229.58	49
Earnings coverage of net loan and lease losses (X)	24.23	-413.99	-64.41	7.74	22.31	63.91	201.39	228.18	50
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.02	-0.01	0.00	0.01	0.03	0.08	0.10	49
Real estate loans secured by 1-4 family	0.02	-0.04	-0.03	0.00	0.00	0.04	0.09	0.13	48
Revolving	0.02	-0.08	-0.01	0.00	0.00	0.05	0.11	0.16	47
Closed-end	0.02	-0.06	-0.04	-0.01	0.00	0.05	0.10	0.16	48
Commercial real estate loans	0.01	-0.02	-0.02	-0.01	0.00	0.01	0.10	0.11	49
Construction and land development	0.01	-0.08	-0.04	0.00	0.00	0.00	0.09	0.23	48
1-4 family	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.12	48
Other	0.00	-0.07	-0.03	0.00	0.00	0.00	0.03	0.10	48
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	49
Nonfarm nonresidential	0.01	-0.04	-0.03	0.00	0.00	0.01	0.10	0.15	48
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.11	48
Other	0.00	-0.03	-0.01	0.00	0.00	0.00	0.02	0.07	48
Real estate loans secured by farmland	0.00	-0.01	-0.01	0.00	0.00	0.00	0.01	0.04	42
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to individuals	0.56	0.09	0.15	0.21	0.39	0.82	1.42	2.21	43
Credit card loans	1.41	0.00	0.00	0.00	0.71	1.45	2.84	5.37	13
Agricultural loans	0.04	0.00	0.00	0.00	0.00	0.03	0.31	0.38	39
Loans to foreign governments and institutions									
Other loans and leases	10.91	-0.29	0.00	0.00	0.07	20.49	39.61	39.63	11

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 3
 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	0.41	0.05	0.11	0.20	0.33	0.51	0.95	1.06	51
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.05	0.10	0.13	51
Nonaccrual loans and leases	0.52	0.03	0.10	0.26	0.42	0.72	1.20	1.38	51
90+ days past due and nonaccrual loans and leases	0.57	0.03	0.13	0.30	0.46	0.79	1.20	1.41	51
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due assets	0.41	0.05	0.11	0.20	0.33	0.51	0.95	1.06	51
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.05	0.10	0.13	51
Nonaccrual assets	0.52	0.03	0.10	0.26	0.42	0.72	1.20	1.38	51
30+ days past due and nonaccrual assets	1.00	0.09	0.40	0.54	0.83	1.44	1.81	1.95	51
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.42	0.02	0.06	0.22	0.36	0.56	0.94	1.00	51
90+ past due and nonaccrual assets + other real estate owned	0.53	0.02	0.06	0.29	0.43	0.75	1.12	1.19	51
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.68	0.09	0.14	0.37	0.54	1.04	1.33	1.77	51
Allowance for loan and lease losses	82.92	13.43	24.13	55.81	76.42	114.70	150.83	166.96	50
Equity capital + allowance for loan and lease losses	5.84	0.42	1.26	2.84	4.87	8.97	12.92	14.67	51
Tier 1 capital + allowance for loan and lease losses	5.97	0.49	1.31	3.21	4.86	8.70	12.52	13.49	51
Loans and leases + other real estate owned	0.92	0.14	0.23	0.52	0.75	1.26	1.99	2.41	51

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
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	0.36	0.02	0.07	0.15	0.31	0.47	0.87	1.21	49
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.14	49
	Nonaccrual	0.53	0.02	0.07	0.28	0.44	0.73	1.21	1.52	49
Commercial and industrial	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Individuals	30-89 days past due	0.61	0.00	0.04	0.37	0.59	0.89	1.23	1.62	47
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.14	47
	Nonaccrual	0.25	0.00	0.00	0.01	0.15	0.39	0.82	1.73	47
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural	30-89 days past due	0.22	0.00	0.00	0.00	0.00	0.24	1.18	2.22	39
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.14	39
	Nonaccrual	0.27	0.00	0.00	0.00	0.01	0.49	1.40	1.89	39
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	1.88	0.00	0.00	0.00	0.00	1.40	5.67	8.92	11
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
	Nonaccrual	0.58	0.00	0.00	0.00	0.00	0.00	1.11	3.20	11

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3
Date: 12/31/2019

Past Due and Nonaccrual Loans and Leases - Continued

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.65	0.12	0.18	0.27	0.55	0.94	1.32	1.88	48
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.28	48
	Nonaccrual	0.66	0.02	0.09	0.40	0.76	0.95	1.07	1.36	48
Revolving	30-89 days past due	0.33	0.00	0.00	0.00	0.20	0.58	1.02	1.33	47
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.21	47
	Nonaccrual	0.32	0.00	0.00	0.00	0.20	0.51	0.92	1.53	47
Closed-End	30-89 days past due	0.70	0.08	0.15	0.28	0.64	1.00	1.36	2.12	48
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.32	48
	Nonaccrual	0.71	0.01	0.10	0.39	0.79	1.01	1.30	1.39	48
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.05	0.07	0.11	48
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	48
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.07	0.14	0.27	48
Commercial real estate	30-89 days past due	0.18	0.00	0.00	0.03	0.11	0.30	0.60	0.94	49
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	49
	Nonaccrual	0.38	0.00	0.00	0.06	0.21	0.71	1.13	1.67	49
Construction and development	30-89 days past due	0.24	0.00	0.00	0.00	0.02	0.40	0.96	2.10	48
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.13	48
	Nonaccrual	0.23	0.00	0.00	0.00	0.03	0.31	1.07	1.67	48
1-4 family	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.06	0.33	0.46	48
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.22	48
Other	30-89 days past due	0.13	0.00	0.00	0.00	0.00	0.12	0.60	1.57	48
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	48
	Nonaccrual	0.18	0.00	0.00	0.00	0.02	0.18	0.78	1.61	48
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.16	0.77	49
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
	Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.42	1.03	49
Nonfarm non-residential	30-89 days past due	0.14	0.00	0.00	0.00	0.07	0.21	0.46	0.65	48
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.09	48
	Nonaccrual	0.41	0.00	0.01	0.06	0.23	0.73	1.28	1.44	48
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.05	0.10	0.23	0.29	48
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	48
	Nonaccrual	0.24	0.00	0.00	0.03	0.12	0.40	0.88	1.09	48
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.00	0.09	0.34	0.46	48
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	48
	Nonaccrual	0.16	0.00	0.00	0.00	0.02	0.17	0.83	1.21	48
Farmland	30-89 days past due	0.15	0.00	0.00	0.00	0.00	0.32	0.57	0.86	42
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.09	42
	Nonaccrual	0.80	0.00	0.00	0.00	0.14	1.05	3.02	7.91	42
Credit card	30-89 days past due	2.16	0.00	0.00	0.27	1.23	1.68	5.03	8.15	13
	90+ days past due	0.33	0.00	0.00	0.00	0.00	0.37	0.99	1.34	13
	Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.05	13

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 3
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends declared / Income before undistributed income	61.16	0.03	9.14	36.31	57.06	77.85	107.07	120.15	43
Dividends declared / Net income	25.00	0.00	0.00	14.07	25.09	36.33	52.54	67.49	51
Net income - dividends / Average equity	7.81	3.34	3.88	6.60	7.48	9.39	11.24	12.34	51
Percent of Dividends Paid									
Dividends from bank subsidiaries	173.85	0.00	7.16	104.74	160.77	247.65	319.18	759.56	44
Dividends from nonbank subsidiaries	1.36	0.00	0.00	0.00	0.00	0.87	10.68	15.57	44
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Dividends from all subsidiaries	217.48	4.63	47.57	119.44	179.19	280.36	391.23	847.56	44
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	41.48	0.00	0.00	24.10	38.44	69.93	89.65	103.25	47
Interest income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.05	0.13	0.89	47
Management and service fees from bank subsidiaries	3.60	0.00	0.00	0.00	0.00	0.16	19.77	48.45	47
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.22	47
Operating income from bank subsidiaries	49.35	0.08	1.43	25.43	42.15	80.92	101.48	117.24	47
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	69.53	0.00	1.85	38.32	100.00	100.00	103.66	115.34	25
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Management and serv fees from nonbank subsidiaries	0.53	0.00	0.00	0.00	0.00	0.00	2.03	8.13	25
Other income from nonbank subsidiaries	0.93	0.00	0.00	0.00	0.00	0.00	0.53	17.39	25
Operating income from nonbank subsidiaries	78.32	1.38	4.54	47.64	100.00	100.00	113.03	136.86	25
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	20.75	1.97	3.95	9.87	19.75	31.13	37.96	40.23	3
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Management and service fees from subsidiary holding companies	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.01	3
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating income from subsidiary holding companies	20.76	1.98	3.95	9.88	19.76	31.14	37.96	40.23	3
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	71.81	0.00	0.00	64.82	90.23	99.61	99.89	99.96	49
Interest income from bank subsidiaries	0.38	0.00	0.00	0.00	0.00	0.15	0.99	7.84	49
Management and service fees from bank subsidiaries	4.39	0.00	0.00	0.00	0.00	1.03	21.75	38.97	49
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.26	49
Operating income from bank subsidiaries	88.84	2.00	25.13	90.24	99.42	99.93	100.00	100.00	49
Dividends from nonbank subsidiaries	2.53	0.00	0.00	0.00	0.00	0.41	10.92	42.17	49
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	49
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	49
Other income from nonbank subsidiaries	0.08	0.00	0.00	0.00	0.00	0.00	0.40	1.36	49
Operating income from nonbank subsidiaries	4.81	0.00	0.00	0.00	0.15	0.88	17.84	65.98	49
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Loans and advances from subsidiaries / Short term debt	3989.95	0.00	0.00	50.89	353.33	635.72	11616.53	17084.83	6
Loans and advances from subsidiaries / Total debt	269.29	0.00	0.00	0.00	54.74	341.67	1202.27	2021.86	26

BHCPR Reporters for Quarter Ending 12/31/2019

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2019 and Other Notes</u>
1201457	1,306,931	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,330,534	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	2,050,299	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	2,478,550	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1097306	2,979,064	BANCPLUS CORPORATION	RIDGELAND, MS	
3590388	2,707,280	BANK OF MARIN BANCORP	NOVATO, CA	
2935142	1,426,228	BOU BANCORP, INC.	OGDEN, UT	
3378764	2,268,830	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3488850	2,275,580	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1203899	1,020,542	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	Moved from Peer 4
2158156	2,763,519	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1133594	1,787,937	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1246533	2,309,557	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1121229	2,701,293	DACOTAH BANKS, INC.	ABERDEEN, SD	
5149016	2,167,338	DWS USA CORPORATION	NEW YORK, NY	
1988646	1,948,529	FIRST BANCORP, INC.	LEBANON, VA	
1247428	2,096,779	FIRST BUSINESS FINANCIAL SERVICES, INC.	MADISON, WI	New Y-9C/BHCPR reporter
1478017	2,798,848	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1099917	2,624,830	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,442,966	FIRST UNITED CORPORATION	OAKLAND, MD	
1109834	1,393,485	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1137453	1,213,488	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	2,112,362	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,318,444	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2038409	1,492,962	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,114,666	HEARTLAND BANCCORP	WHITEHALL, OH	
3728930	2,983,680	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,743,519	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	2,148,920	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1066209	1,514,157	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,387,030	LINCOLN BANCORP	REINBECK, IA	
3832583	1,223,669	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	
2589714	1,775,451	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,100,042	MINNWEST CORPORATION	MINNETONKA, MN	
2398082	2,740,391	NATIONAL CONSUMER COOPERATIVE BANK	ARLINGTON, VA	
4436559	2,352,062	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
1248153	2,383,274	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,154,882	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
3186585	2,944,862	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2007647	1,781,010	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
1118434	1,225,023	QNB CORP.	QUAKERTOWN, PA	
3835164	2,028,294	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	
2810285	1,276,049	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY	
2849799	2,267,875	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC	
3266227	2,312,007	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO	
1097771	1,154,847	STATE CAPITAL CORPORATION	GREENWOOD, MS	
1427275	2,440,924	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN	
1139103	1,181,587	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN	

1917600	2,413,252	VERABANK, INC.	HENDERSON, TX	
4523431	1,993,358	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
2004141	2,781,056	WILSON BANK HOLDING COMPANY	LEBANON, TN	

Note: Peer Group 3 has 51 bank holding companies.