

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 12/31/2019

**Summary Ratios**

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	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)	3.92	3.67	3.40	3.37	3.41
+ Non-interest income	1.19	1.47	1.11	1.12	1.12
- Overhead expense	3.56	3.50	3.31	3.18	3.25
- Provision for credit losses	0.12	0.12	0.08	0.11	0.09
+ Securities gains (losses)	0.03	0.00	0.02	0.05	0.04
+ Other tax equivalent adjustments	0.00	-0.07	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.68	1.46	1.21	1.24	1.29
Net operating income	0.86	1.15	0.96	0.92	0.94
Net income	0.86	1.15	0.96	0.92	0.94
Net income (Subchapter S adjusted)	1.30	1.48	0.63	0.50	0.98
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	5.18	4.60	4.20	4.15	4.16
Interest expense	0.96	0.68	0.51	0.50	0.48
Net interest income (tax equivalent)	4.22	3.92	3.67	3.62	3.67
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.16	0.08	0.11	0.13	0.12
Earnings coverage of net loan and lease losses (X)	-78.55	-8.84	13.30	28.15	24.15
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.36	1.23	1.30	1.28
Allowance for loan and lease losses / Total loans and leases	1.35	1.36	1.22	1.29	1.27
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.43	1.48	1.13	1.31	1.21
30-89 days past due loans and leases / Total loans and leases	0.66	0.55	0.59	0.54	0.53
<b>Liquidity and Funding</b>					
Net noncore funding dependence	5.30	5.78	6.80	15.38	15.72
Net short-term noncore funding dependence	0.10	0.69	2.54	7.62	7.01
Net loans and leases / Total assets	67.64	67.01	66.71	65.65	66.33
<b>Capitalization</b>					
Tier 1 leverage ratio	11.39	11.39	9.99	10.01	10.24
Holding company equity capital / Total assets	11.29	10.97	10.06	9.64	10.06
Total equity capital (including minority interest) / Total assets	11.29	10.97	10.07	9.73	10.07
Common equity tier 1 capital / Total risk-weighted assets	11.84	12.12	12.67	12.36	12.68
Net loans and leases / Equity capital (X)	6.06	6.17	6.85	7.02	6.73
Cash dividends / Net income	32.87	20.34	33.23	25.48	24.81
Cash dividends / Net income (Subchapter S adjusted)		28.81	68.97	79.12	41.44
<b>Growth Rates</b>					
Assets	4.16	3.91	3.62	4.31	5.49
Equity capital	10.03	5.58	9.65	4.10	6.23
Net loans and leases	5.37	3.48	5.68	6.06	9.59
Noncore funding	-7.00	13.43	-31.85	4.19	6.73
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.65	0.00	0.14	0.19	0.09
Long-term debt / Equity capital	1.44	0.77	3.57	3.40	2.35
Equity investment in subsidiaries / Equity capital	108.03	107.45	111.76	113.30	108.82
Cash from ops + noncash items + op expense / Op expense + dividends	142.73	192.06	92.76	99.26	108.84

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**Relative Income Statement and Margin Analysis**

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	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)	4.80	4.31	3.90	3.85	3.86
Less: Interest expense	0.90	0.64	0.48	0.46	0.45
Equals: Net interest income (tax equivalent)	3.92	3.67	3.40	3.37	3.41
Plus: Non-interest income	1.19	1.47	1.11	1.12	1.12
Equals: adjusted operating income (tax equivalent)	6.97	5.14	4.54	4.51	4.56
Less: Overhead expense	3.56	3.50	3.31	3.18	3.25
Less: Provision for credit losses	0.12	0.12	0.08	0.11	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	0.03	0.00	0.02	0.05	0.04
Plus: other tax equivalent adjustments	0.00	-0.07	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.68	1.46	1.21	1.24	1.29
Less: Applicable income taxes (tax equivalent)	0.43	0.31	0.27	0.34	0.35
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	0.86	1.15	0.96	0.92	0.94
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	0.86	1.15	0.96	0.92	0.94
Memo: Net income (last four quarters)	0.85	1.15	0.96	0.92	0.94
Net income-BHC and noncontrolling (minority) interest	0.86	1.15	0.96	0.92	0.94
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.69	93.78	93.37	93.10	93.06
Average interest-bearing funds / Average assets	73.85	73.85	71.18	71.71	72.34
Interest income (tax equivalent) / Average earning assets	5.18	4.60	4.20	4.15	4.16
Interest expense / Average earning assets	0.96	0.68	0.51	0.50	0.48
Net interest income (tax equivalent) / Average earning assets	4.22	3.92	3.67	3.62	3.67
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.82	5.19	4.88	4.84	4.97
Interest-bearing bank balances	2.23	1.79	1.23	0.71	0.47
Federal funds sold and reverse repos	1.69	1.57	0.71	0.34	0.13
Trading assets				0.00	0.81
Total earning assets	4.76	4.43	4.10	4.04	4.06
Investment securities (tax equivalent)	4.06	3.11	2.51	2.65	2.47
US Treasury and agency securities (excluding mortgage-backed securities)			1.82	1.93	1.67
Mortgage-backed securities	3.02	2.36	2.12	2.03	2.10
All other securities			3.54	4.12	3.57
Interest-bearing deposits	1.13	0.74	0.51	0.49	0.49
Time deposits of \$250K or more	2.10	1.52			
Time deposits < \$250K	1.95	1.33			
Other domestic deposits	0.72	0.40		0.26	0.25
Foreign deposits					
Federal funds purchased and repos	1.29	1.28	0.66	0.33	0.32
Other borrowed funds and trading liabilities	0.61	2.13	1.98	1.92	1.93
All interest-bearing funds	1.24	0.86	0.69	0.65	0.63

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**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	0.00	0.00	0.00	0.00	0.00
Overhead expenses / Net Interest Income + non-interest income	76.25	70.04	74.07	71.82	72.16
<b>Percent of Average Assets</b>					
Total overhead expense	3.56	3.50	3.31	3.18	3.25
Personnel expense	2.03	1.95	1.80	1.76	1.77
Net occupancy expense	0.43	0.42	0.38	0.38	0.38
Other operating expenses	1.11	1.13	1.12	1.04	1.03
Overhead less non-interest income	2.38	2.02	2.17	2.08	2.10
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	77.91	67.69	72.59	70.34	70.74
Personnel expense	33.20	38.16	40.34	38.52	39.49
Net occupancy expense	5.87	8.20	8.29	8.24	8.29
Other operating expenses	38.84	21.32	23.67	23.17	22.45
Total non-interest income	43.82	28.03	23.16	23.25	22.59
Fiduciary activities income	2.11	2.72	1.33	1.70	1.15
Service charges on domestic deposit accounts	1.69	4.98	4.51	4.18	4.26
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.00	1.46	0.57	0.67	0.72
Insurance activities revenue	0.00	0.40	0.22	0.38	0.71
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	2.16	0.98	0.71	0.37	0.92
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	-0.42	8.11	3.76	4.37	3.96
Other non-interest income	34.08	9.36	8.75	8.96	7.27
Overhead less non-interest income	34.09	39.67	48.59	47.06	47.26
Applicable income taxes / Pretax net operating income (tax equivalent)	12.40	14.90	5.07	17.84	20.50
Applicable income tax + TE / Pretax net operating income + TE	25.83	20.30	13.06	25.47	27.74

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**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	50.97	52.44	53.24	52.16	50.87
Commercial and industrial loans	0.00	9.44	8.95	9.19	9.50
Loans to individuals	1.53	1.92	1.46	1.42	1.46
Loans to depository institutions and acceptances of other banks	0.05	0.03	0.00	0.00	0.00
Agricultural loans	3.24	3.24	1.19	1.32	1.65
Other loans and leases	0.04	0.85	1.03	1.04	1.56
Net loans and leases	67.64	67.01	66.71	65.65	66.33
Debt securities over 1 year	17.55	17.97	17.49	20.61	19.54
Mutual funds and equity securities	0.07	0.07	0.07	0.11	0.17
Subtotal	85.25	85.05	84.76	86.13	86.58
Interest-bearing bank balances	4.97	3.51	3.42	3.26	3.10
Federal funds sold and reverse repos	0.40	1.08	0.13	0.31	0.21
Debt securities 1 year or less	2.66	3.01	2.76	1.73	1.55
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	88.36	92.66	92.34	92.30	92.54
Non-interest cash and due from depository institutions	1.39	1.73	1.45	1.60	1.42
Other real estate owned	0.14	0.22	0.16	0.23	0.18
All other assets	5.31	5.62	6.13	6.00	5.97
<b>Memoranda</b>					
Short-term investments	8.03	7.60	7.02	5.80	5.33
US Treasury securities	0.02	0.47	0.54	0.44	0.46
US agency securities (excluding mortgage-backed securities)	4.15	4.76	4.45	3.53	4.31
Municipal securities	6.05	6.65	5.69	6.69	5.96
Mortgage-backed securities	4.34	8.59	8.45	10.19	8.83
Asset-backed securities	0.62	0.42	0.16	0.08	0.06
Other debt securities	0.10	0.11	0.26	0.14	0.31
Loans held-for-sale	0.48	0.22	0.31	0.30	0.42
Loans held for investment	68.07	67.69	66.82	66.10	66.50
Real estate loans secured by 1-4 family	15.87	16.95	19.44	17.38	17.97
Revolving	2.53	2.87	2.27	2.20	2.43
Closed-end, secured by first liens	12.75	13.35	16.39	14.36	14.74
Closed-end, secured by junior liens	0.59	0.73	0.62	0.64	0.64
Commercial real estate loans	30.20	30.21	31.11	31.92	29.74
Construction and land development	3.86	4.59	4.64	5.38	4.64
Multifamily	3.94	4.00	3.43	3.08	2.83
Nonfarm nonresidential	22.40	21.62	22.62	23.15	21.69
Real estate loans secured by farmland	4.90	5.28	1.98	1.94	2.15

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**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	74.11	76.75	79.25	78.41	76.47
Real estate loans secured by 1-4 family	23.45	25.03	28.39	26.58	26.92
Revolving	3.80	4.20	3.34	3.31	3.57
Closed-end	19.64	20.83	24.88	23.11	23.21
Commercial real estate loans	43.58	44.00	45.95	48.02	44.16
Construction and land development	5.47	6.43	6.78	7.96	6.88
1-4 family	1.67	1.82	2.22	2.26	1.89
Other	3.80	4.61	4.44	5.61	4.82
Multifamily	5.52	5.73	5.15	4.82	4.22
Nonfarm nonresidential	32.58	31.84	33.83	34.83	32.35
Owner-occupied	13.82	14.12	13.90	14.98	14.92
Other	18.76	17.72	19.47	19.42	16.49
Real estate loans secured by farmland	7.09	7.72	3.12	2.98	3.20
Loans to depository institutions and acceptances of other banks	0.07	0.05	0.00	0.00	0.00
Commercial and industrial loans	0.00	14.04	13.28	14.11	14.12
Loans to individuals	2.43	2.96	2.35	2.33	2.36
Credit card loans	0.00	0.03	0.04	0.05	0.07
Agricultural loans	4.66	4.89	2.01	2.11	2.52
Other loans and leases	0.06	1.32	1.61	1.86	2.42
<b>Loans and Leases, Percent of Total Capital</b>					
Real estate loans	425.42	436.85	495.67	490.02	462.55
Real estate loans secured by 1-4 family	133.84	142.69	181.94	164.95	167.04
Revolving	20.85	23.57	20.74	20.46	22.44
Closed-end	112.98	119.12	160.03	143.02	143.96
Commercial real estate loans	254.49	252.97	288.85	299.33	270.92
Construction and land development	31.55	37.13	42.45	49.82	41.74
1-4 family	9.64	10.53	13.74	14.46	11.35
Other	21.91	26.60	27.72	34.44	29.20
Multifamily	32.33	33.37	32.68	29.09	26.17
Nonfarm nonresidential	190.61	182.47	209.89	215.40	198.10
Owner-occupied	80.07	80.56	87.47	93.52	93.24
Other	110.54	101.92	122.47	121.35	100.63
Real estate loans secured by farmland	37.09	41.19	18.96	19.23	20.34
Loans to depository institutions and acceptances of other banks	0.50	0.30	0.00	0.00	0.00
Commercial and industrial loans	0.00	79.03	85.65	87.01	88.67
Loans to individuals	12.75	16.03	13.73	13.66	13.61
Credit card loans	0.00	0.17	0.27	0.33	0.42
Agricultural loans	24.05	25.14	11.70	13.37	15.80
Other loans and leases	0.33	7.03	9.87	9.62	14.48
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	30.19	29.99	32.05	32.90	28.39
Non-owner occupied CRE loans / Total capital	176.93	173.03	202.85	204.50	173.12
Construction and land development loans / Total capital	31.55	37.13	42.45	49.82	41.74
Total CRE loans / Total capital	257.01	253.59	290.48	300.45	272.10

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**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	8.03	7.60	7.02	5.80	5.33
Liquid assets	14.56	19.47	19.26	20.50	19.45
Investment securities	20.29	21.06	20.94	22.82	21.99
Net loans and leases	67.64	67.01	66.71	65.65	66.33
Net loans, leases and standby letters of credit	68.14	67.50	67.08	66.07	66.73
Core deposits	73.87	74.65	74.60	68.85	68.70
Noncore funding	12.65	12.59	13.03	19.19	19.18
Time deposits of \$250K or more	5.61	4.59	3.45		
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	1.39	1.56	1.14	1.08	1.16
Secured federal funds purchased	0.00	0.15	0.00	0.00	0.00
Net federal funds purchased (sold)	0.99	0.48	1.04	0.79	0.98
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	1.26	1.86	1.84	2.04	1.67
Earning assets that reprice within 1 year	35.56	33.33	28.99	26.33	27.34
Interest-bearing liabilities that reprice within 1 year	27.11	24.27	20.51	21.69	19.79
Long-term debt that reprices within 1 year	0.07	0.14	0.20	0.70	0.23
Net assets that reprice within 1 year	8.38	8.92	8.10	3.65	6.88
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	5.30	5.78	6.80	15.38	15.72
Net short-term noncore funding dependence	0.10	0.69	2.54	7.62	7.01
Short-term investment / Short-term noncore funding	158.98	204.35	134.85	56.72	59.22
Liquid assets - short-term noncore funding / Nonliquid assets	7.75	14.90	13.05	11.13	10.35
Net loans and leases / Total deposits	82.44	81.58	80.97	79.37	81.09
Net loans and leases / Core deposits	92.34	89.91	90.19	96.23	98.45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.14	-0.05	-0.05	-0.66	0.66
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.61	-1.92	-1.03	-1.33	1.35
Structured notes appreciation (depreciation) / Tier 1 capital	-0.08	-0.03	-0.11	-0.12	-0.16
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	1.61	1.07	6.15	11.79	13.86
Available-for-sale securities	98.05	98.62	93.85	88.21	86.14
US Treasury securities	0.07	2.25	2.87	3.04	2.49
US agency securities (excluding mortgage-backed securities)	25.66	28.67	23.22	18.93	22.63
Municipal securities	23.73	24.36	23.53	26.15	25.47
Mortgage-backed securities	22.85	40.67	41.53	44.72	41.35
Asset-backed securities	3.94	2.74	0.69	0.42	0.34
Other debt securities	0.76	0.96	1.64	0.88	1.48
Mutual funds and equity securities	0.36	0.35	0.74	0.93	1.18
Debt securities 1 year or less	16.44	16.01	13.12	7.81	8.24
Debt securities 1 to 5 years	28.66	36.37	26.57	29.11	31.40
Debt securities over 5 years	54.48	47.24	57.91	61.09	56.04
Pledged securities	52.42	54.45	48.55	47.32	47.86
Structured notes, fair value	0.03	2.80	0.29	0.35	0.58
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	3.09	39.53	13.56	51.61	14.62
Investment securities		4.41	-1.12	-1.19	0.44
Core deposits	4.18	3.67	11.08	4.64	4.93
Noncore funding	-7.00	13.43	-31.85	4.19	6.73

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**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)	13.87	13.26	12.11	12.13	13.19
Standby letters of credit	0.50	0.49	0.35	0.42	0.37
Commercial and similar letters of credit	0.22	0.30	0.00	0.01	0.00
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	0.04	1.48	1.81	1.49	1.58
Interest rate contracts	0.04	1.48	1.81	1.49	1.58
Interest rate futures and forward contracts	0.00	0.29	0.24	0.22	0.26
Written options contracts (interest rate)	0.04	0.38	0.50	0.24	0.25
Purchased options contracts (interest rate)	0.00	0.21	0.00	0.15	0.03
Interest rate swaps	0.00	0.60	0.53	0.25	0.40
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)	21.03	20.08	18.64	18.90	20.62

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**Derivatives Analysis**

	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	0.00	28.01	36.19	30.34	32.33
Written options	100.00	39.38	21.07	23.64	26.54
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	100.00	39.38	21.07	23.64	26.54
Purchased options	0.00	3.70	0.00	8.63	5.01
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	3.70	0.00	8.63	5.01
Swaps	0.00	28.91	38.05	29.40	33.33
Held for trading	0.00	14.29	2.58	1.00	0.82
Interest rate contracts	0.00	14.29	2.58	1.00	0.82
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	85.71	92.29	99.00	99.18
Interest rate contracts	100.00	85.71	92.29	99.00	99.13
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	0.00	54.50	76.57	72.67	73.99
One year or less	0.00	34.79	50.11	31.08	37.41
Over 1 year to 5 years	0.00	3.81	13.68	18.47	11.97
Over 5 years	0.00	15.90	4.45	19.66	22.02
Gross negative fair value (absolute value)	0.00	0.55	0.43	0.69	1.30
Gross positive fair value	0.00	0.96	0.82	1.10	0.96
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	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
<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	0.01	0.01	0.00	0.01	0.00



**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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	0.12	0.12	0.08	0.11	0.09
Provision for loan and lease losses / Average loans and leases	0.19	0.21	0.12	0.17	0.14
Provision for loan and lease losses / Net loan and lease losses	219.04	670.99	190.96	209.58	112.93
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.36	1.23	1.30	1.28
Allowance for loan and lease losses / Total loans and leases	1.35	1.36	1.22	1.29	1.27
Allowance for loan and lease losses / Net loans and leases losses (X)	24.54	34.74	16.34	24.27	20.91
Allowance for loan and lease losses / Nonaccrual assets	317.08	160.10	171.95	215.84	246.90
ALLL / 90+ days past due + nonaccrual loans and leases	302.61	148.12	165.05	176.34	204.56
Gross loan and lease losses / Average loans and leases	0.20	0.19	0.17	0.21	0.20
Recoveries / Average loans and leases	0.05	0.11	0.07	0.08	0.09
Net losses / Average loans and leases	0.16	0.08	0.11	0.13	0.12
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	39.48	93.01	54.55	46.10	51.82
Earnings coverage of net loan and lease losses (X)	-78.55	-8.84	13.30	28.15	24.15
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.09	0.05	0.05	0.07	0.06
Real estate loans secured by 1-4 family	-0.01	0.08	0.06	0.10	0.07
Revolving	0.02	0.17	0.03	0.12	0.09
Closed-end	-0.02	0.09	0.07	0.10	0.08
Commercial real estate loans	0.14	0.04	0.03	0.04	0.03
Construction and land development	0.00	1.50	-0.04	-0.02	-0.28
1-4 family	0.02	0.00	0.00	-0.01	0.00
Other	-0.01	1.50	-0.04	-0.01	-0.30
Multifamily	-0.36	-0.27	0.00	0.04	0.02
Nonfarm nonresidential	0.18	0.00	0.04	0.05	0.05
Owner-occupied	-0.01	0.00	0.01	0.04	0.05
Other	0.19	0.01	0.02	0.01	0.01
Real estate loans secured by farmland	-0.01	0.00	0.00	0.18	0.02
Commercial and industrial loans		0.26	0.25	0.25	0.18
Loans to individuals	1.01	0.73	1.08	0.56	0.75
Credit card loans		1.50	0.70	1.43	2.56
Agricultural loans	0.08	-0.16	0.01	0.03	-0.01
Loans to foreign governments and institutions					
Other loans and leases	1.03	0.26	0.16	2.48	1.03

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 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	0.66	0.55	0.59	0.54	0.53
90+ days past due loans and leases	0.07	0.09	0.06	0.06	0.08
Nonaccrual loans and leases	1.23	1.19	0.84	0.93	0.89
90+ days past due and nonaccrual loans and leases	1.30	1.28	0.92	1.05	1.03
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.66	0.55	0.59	0.54	0.53
90+ days past due assets	0.07	0.09	0.06	0.06	0.08
Nonaccrual assets	1.25	1.21	0.86	0.94	0.91
30+ days past due and nonaccrual assets	1.98	1.85	1.56	1.63	1.60
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.91	0.86	0.62	0.69	0.71
90+ past due and nonaccrual assets + other real estate owned	1.05	1.08	0.82	0.93	0.95
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	1.28	1.40	1.09	1.33	1.33
Allowance for loan and lease losses	142.20	154.94	142.70	162.05	170.57
Equity capital + allowance for loan and lease losses	10.40	12.06	10.24	12.94	12.18
Tier 1 capital + allowance for loan and lease losses	10.38	11.42	10.25	12.83	12.07
Loans and leases + other real estate owned	1.85	2.08	1.60	2.05	1.93

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	0.68	0.54	0.52	0.52	0.56
	90+ days past due	0.06	0.06	0.03	0.05	0.08
	Nonaccrual	1.27	1.37	0.93	0.75	0.92
Commercial and industrial	30-89 days past due		0.51	0.58	0.31	0.34
	90+ days past due		0.02	0.02	0.02	0.01
	Nonaccrual		1.11	0.56	1.10	0.90
Individuals	30-89 days past due	1.01	1.14	0.92	0.63	0.72
	90+ days past due	0.30	0.65	0.33	0.03	0.03
	Nonaccrual	0.18	0.25	0.14	0.26	0.50
Depository institution loans	30-89 days past due	0.00	0.00	0.00		0.00
	90+ days past due	0.00	0.00	0.00		0.00
	Nonaccrual	0.00	0.00	0.00		0.00
Agricultural	30-89 days past due	0.23	0.55	0.21	0.04	0.07
	90+ days past due	0.38	0.06	0.00	0.00	0.00
	Nonaccrual	0.83	0.42	0.30	0.14	0.08
Foreign governments	30-89 days past due					
	90+ days past due					
	Nonaccrual					
Other loans and leases	30-89 days past due	0.00	6.00	0.25	0.45	0.29
	90+ days past due	0.00	0.01	0.00	0.00	0.00
	Nonaccrual	0.00	0.05	0.00	0.53	0.10

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
Date: 12/31/2019

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

		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	0.77	0.96	0.91	0.79	0.84
	90+ days past due	0.05	0.08	0.04	0.05	0.08
	Nonaccrual	1.12	1.08	0.97	0.83	0.91
Revolving	30-89 days past due	0.82	0.82	0.50	0.35	0.42
	90+ days past due	0.02	0.05	0.01	0.03	0.02
	Nonaccrual	0.15	0.26	0.25	0.39	0.44
Closed-End	30-89 days past due	0.81	1.03	0.96	0.86	0.91
	90+ days past due	0.06	0.09	0.04	0.05	0.08
	Nonaccrual	1.27	1.20	1.08	0.83	0.97
Junior Lien	30-89 days past due	0.03	0.08	0.03	0.05	0.02
	90+ days past due	0.00	0.02	0.00	0.00	0.00
	Nonaccrual	0.06	0.07	0.03	0.03	0.04
Commercial real estate	30-89 days past due	0.65	0.19	0.25	0.29	0.32
	90+ days past due	0.03	0.00	0.02	0.03	0.03
	Nonaccrual	0.95	1.33	0.74	0.66	0.83
Construction and development	30-89 days past due	2.72	0.26	0.29	0.19	0.30
	90+ days past due	0.00	0.02	0.00	0.01	0.01
	Nonaccrual	1.21	1.34	0.40	0.53	0.97
1-4 family	30-89 days past due	0.03	0.20	0.09	0.04	0.17
	90+ days past due	0.00	0.02	0.00	0.00	0.00
	Nonaccrual	0.79	0.21	0.04	0.03	0.10
Other	30-89 days past due	2.69	0.06	0.15	0.11	0.09
	90+ days past due	0.00	0.00	0.00	0.01	0.01
	Nonaccrual	0.43	1.12	0.33	0.43	0.67
Multifamily	30-89 days past due	0.68	0.00	0.04	0.09	0.51
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.20	0.62	0.29	0.26	0.10
Nonfarm non-residential	30-89 days past due	0.66	0.19	0.26	0.32	0.26
	90+ days past due	0.05	0.00	0.03	0.04	0.04
	Nonaccrual	1.09	1.39	0.81	0.74	0.87
Owner occupied	30-89 days past due	0.21	0.15	0.16	0.21	0.16
	90+ days past due	0.03	0.00	0.02	0.03	0.01
	Nonaccrual	0.75	0.47	0.53	0.41	0.45
Other	30-89 days past due	0.45	0.03	0.06	0.12	0.06
	90+ days past due	0.02	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.92	0.26	0.30	0.34
Farmland	30-89 days past due	0.22	1.01	0.61	0.69	0.17
	90+ days past due	0.41	0.07	0.00	0.00	0.01
	Nonaccrual	2.12	1.08	0.91	1.99	0.68
Credit card	30-89 days past due		1.67	1.32	0.99	1.73
	90+ days past due		0.52	0.33	0.04	0.14
	Nonaccrual		0.00	0.00	0.01	0.06

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

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	11.84			12.12			12.67			12.36			12.68
Common equity tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 capital, column A	15.01			15.14			14.06			13.87			14.11
Tier 1 capital, column B	0.00			0.00			0.00			0.00			0.00
Total capital, column A	16.13			16.27			15.62			15.26			15.42
Total capital, column B	0.00			0.00			0.00			0.00			0.00
Tier 1 leverage	11.39			11.39			9.99			10.01			10.24
Supplementary leverage ratio, advanced approaches HCs													

**BHCPR PEER GROUP DATA**

Peer Group: 4  
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	0.02	0.04	0.01	0.01	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100.00	50.00	50.00	72.64	43.48
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0.00	50.00	50.00	27.36	56.52
Separate account assets (L/H) / Total life assets		0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.00	0.40	0.22	0.38	0.71
Premium income / Insurance activities revenue		0.22	0.10	0.07	0.00
Credit related premium income / Total premium income		77.78	76.32	40.00	78.33
Other premium income / Total premium income		22.22	23.68	60.00	21.67
Insurance underwriting net income / Consolidated net income	0.32	0.66	0.01	0.11	0.00
Insurance net income (P/C) / Equity (P/C)	18.07	48.30	68.43	43.57	29.71
Insurance net income (L/H) / Equity (L/H)		1.07	1.91	1.41	0.87
Insurance benefits, losses, expenses / Insurance premiums		125.00	47.37	45.56	111.67
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)		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	9.15	10.78	15.83	14.16	13.80
<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: 4  
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					
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					
Foreign governments and institutions					
<b>Growth Rates</b>					
Net loans and leases	-100.00	-15.64	-21.39	310.95	-5.91
Total selected assets	-57.75	-9.67	-17.61	26.66	-11.54
Deposits					

**BHCPR PEER GROUP DATA**

 Peer Group: 4  
 Date: 12/31/2019

**Parent Company Analysis - Part 1**

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	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2015
<b>Profitability</b>					
Net income / Average equity capital	7.21	10.24	8.73	8.93	8.89
Bank net income / Average equity investment in banks	7.51	10.28	9.51	9.03	9.46
Nonbank net income / Average equity investment in nonbanks	9.03	11.65	0.41	2.25	5.86
Subsidiary HCs net income / Average equity investment in sub HCs			8.02	11.80	6.21
Bank net income / Parent net income	103.89	105.39	111.48	96.36	104.70
Nonbank net income / Parent net income	4.97	6.10	0.50	1.20	1.27
Subsidiary holding companies' net income / Parent net income			100.11	106.41	100.65
<b>Leverage</b>					
Total liabilities / Equity capital	12.99	11.97	15.69	17.40	13.96
Total debt / Equity capital	2.09	0.77	4.13	3.68	2.79
Total debt + notes payable to subs that issued TPS / Equity capital	11.69	10.32	14.33	15.18	11.74
Total debt + Loans guaranteed for affiliate / Equity capital	2.09	0.77	4.15	3.70	2.80
Total debt / Equity capital - excess over fair value	2.10	0.78	4.14	3.69	2.80
Long-term debt / Equity capital	1.44	0.77	3.57	3.40	2.35
Short-term debt / Equity capital	0.65	0.00	0.14	0.19	0.09
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	0.23	0.23	0.03	0.10	0.09
Long-term debt / Consolidated long-term debt	6.00	2.46	8.79	8.33	6.95
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	108.03	107.45	111.76	113.30	108.82
Total investment in subs / Equity capital	108.05	107.47	112.01	113.55	109.28
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)	0.20	0.80	1.40	1.11	0.87
Equity investment in subs - equity cap / Net income-div (X)	1.46	1.84	3.37	2.14	2.74
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	168.90	131.65	101.12	106.67	127.31
Cash from ops + noncash items + op expense / Op expense + dividend	142.73	192.06	92.76	99.26	108.84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	122.08	114.07	103.50	90.41	121.81
Pretax operating income + interest expense / Interest expense	2,502.96	3,303.43	6,214.44	2,206.21	5,804.08
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	999.70	1,746.43	643.72	794.66	1,596.43
Dividends + interest from subsidiaries / Interest expense + dividends	189.85	197.14	98.97	136.19	155.85
Fees + other income from subsidiaries / Salary + other expenses	396.68	17.76	8.35	7.33	7.13
Net income / Current part of long-term debt + preferred dividends (X)			14.68	99.31	31.58
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	-3.17	-4.02	-1.91	-0.79	-0.03
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	100.00	0.00	50.00
Total	0.00	0.00	100.00	0.00	50.00
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.02	0.02	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.02	0.02	0.00
<b>As a Percent of Consolidated Holding Company Assets</b>					
Nonbank assets of nonbank subsidiaries	0.10	0.25	0.19	0.32	0.30
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: 4  
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	63.38	71.91	86.65	79.53	76.14
Dividends declared / Net income	32.87	20.34	33.23	25.48	24.75
Net income - dividends / Average equity	4.48	7.97	6.50	6.77	6.69
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	183.09	172.30	125.32	150.16	170.21
Dividends from nonbank subsidiaries	26.49	26.02	0.70	0.26	1.49
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	209.58	198.32	133.34	153.14	176.22
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	52.09	31.81	36.01	36.90	35.98
Interest income from bank subsidiaries	0.06	0.11	0.04	0.02	0.06
Management and service fees from bank subsidiaries	1.43	6.73	2.40	1.68	0.47
Other income from bank subsidiaries	0.43	0.15	0.11	0.12	0.10
Operating income from bank subsidiaries	54.01	38.79	40.90	40.21	38.17
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	452.90	5,044.22	56.89	210.66	73.21
Interest income from nonbank subsidiaries	0.00	0.00	0.00	1.35	0.09
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	1.46
Operating income from nonbank subsidiaries	452.90	5,044.22	56.89	212.00	112.49
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies			35.84	0.00	13.52
Interest income from subsidiary holding companies			0.00	0.00	0.00
Management and service fees from subsidiary holding companies			0.00	0.00	0.00
Other income from subsidiary holding companies			0.00	0.00	0.00
Operating income from subsidiary holding companies			35.84	0.00	13.52
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	69.42	65.04	69.02	69.74	70.89
Interest income from bank subsidiaries	0.47	0.60	0.51	2.07	0.20
Management and service fees from bank subsidiaries	1.96	8.11	4.28	2.52	0.92
Other income from bank subsidiaries	0.86	0.61	0.30	0.25	0.13
Operating income from bank subsidiaries	72.70	74.37	78.65	79.33	79.84
Dividends from nonbank subsidiaries	16.39	16.08	4.47	3.28	1.48
Interest income from nonbank subsidiaries	9.62	8.71	0.34	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	0.01	0.14
Operating income from nonbank subsidiaries	26.01	24.79	8.72	3.71	3.68
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	130.79		18,756.47	948.11	1,060.38
Loans and advances from subsidiaries / Total debt	99.47	120.50	7,312.09	616.12	170.19

# BHCPR PERCENTILE DISTRIBUTION REPORT

# Summary Ratios

Peer Group: 4  
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									10
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	1
+ Non-interest income	1.19	0.28	0.39	0.72	1.15	1.47	1.69	2.37	10
- Overhead expense	3.56	2.74	2.76	2.96	3.38	3.72	4.52	4.98	10
- Provision for credit losses	0.12	0.00	0.00	0.07	0.13	0.19	0.22	0.24	10
+ Securities gains (losses)	0.03	-0.01	-0.01	0.00	0.00	0.01	0.13	0.17	10
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
= Pretax net operating income (tax equivalent)	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1
Net operating income	0.86	-0.36	0.17	0.93	1.05	1.19	1.28	1.45	10
Net income	0.86	-0.36	0.17	0.93	1.05	1.19	1.28	1.45	10
Net income (Subchapter S adjusted)	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	1
Interest expense	0.96	0.69	0.73	0.75	0.98	1.14	1.24	1.27	10
Net interest income (tax equivalent)	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	1
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.16	0.00	0.01	0.06	0.11	0.14	0.28	0.49	10
Earnings coverage of net loan and lease losses (X)	-78.55	-602.45	-128.54	3.93	14.72	23.34	51.63	124.18	10
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.10	1.11	1.13	1.23	1.42	1.64	2.00	10
Allowance for loan and lease losses / Total loans and leases	1.35	1.10	1.11	1.13	1.22	1.42	1.59	1.97	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.43	0.50	0.74	0.89	1.44	1.81	2.15	2.53	10
30-89 days past due loans and leases / Total loans and leases	0.66	0.04	0.07	0.13	0.48	0.81	1.39	1.90	10
<b>Liquidity and Funding</b>									
Net noncore funding dependence	5.30	-5.60	-2.97	-0.91	4.50	12.77	14.29	16.44	10
Net short-term noncore funding dependence	0.10	-9.83	-9.68	-4.65	-2.01	7.91	9.15	9.92	10
Net loans and leases / Total assets	67.64	53.52	54.04	59.81	69.17	76.02	77.22	79.03	10
<b>Capitalization</b>									
Tier 1 leverage ratio	11.39	9.83	10.55	10.83	10.98	11.56	13.08	13.83	10
Holding company equity capital / Total assets	11.29	9.35	9.96	10.63	11.00	12.04	13.31	13.47	10
Total equity capital (including minority interest) / Total assets	11.29	9.35	9.96	10.63	11.00	12.04	13.31	13.47	10
Common equity tier 1 capital / Total risk-weighted assets	11.84	3.68	6.22	11.07	13.68	14.82	15.23	15.75	10
Net loans and leases / Equity capital (X)	6.06	5.00	5.02	5.26	5.62	6.83	7.14	7.76	10
Cash dividends / Net income	32.87	5.49	10.97	21.09	27.20	45.15	61.32	67.35	9
Cash dividends / Net income (Subchapter S adjusted)									
<b>Growth Rates</b>									
Assets	4.16	-3.14	-2.66	-0.80	2.26	8.19	13.28	15.61	9
Equity capital	10.03	3.14	3.67	6.82	9.17	13.72	16.00	17.09	9
Net loans and leases	5.37	-0.86	-0.57	3.81	4.48	7.09	10.43	12.43	9
Noncore funding	-7.00	-38.46	-35.17	-15.08	-4.80	7.41	13.34	17.90	9
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.65	0.00	0.00	0.00	0.00	0.00	3.19	3.26	10
Long-term debt / Equity capital	1.44	0.00	0.00	0.00	0.00	0.00	1.44	7.91	10
Equity investment in subsidiaries / Equity capital	108.03	95.09	98.25	100.50	104.91	114.25	120.68	126.34	10
Cash from ops + noncash items + op expense / Op expense + dividends	142.73	100.05	100.09	102.85	122.03	166.54	209.69	233.22	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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)	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	1
Less: Interest expense	0.90	0.65	0.68	0.70	0.91	1.07	1.18	1.20	10
Equals: Net interest income (tax equivalent)	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	1
Plus: Non-interest income	1.19	0.28	0.39	0.72	1.15	1.47	1.69	2.37	10
Equals: adjusted operating income (tax equivalent)	6.97	6.97	6.97	6.97	6.97	6.97	6.97	6.97	1
Less: Overhead expense	3.56	2.74	2.76	2.96	3.38	3.72	4.52	4.98	10
Less: Provision for credit losses	0.12	0.00	0.00	0.07	0.13	0.19	0.22	0.24	10
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	10
Plus: Realized gains (losses) on available-for-sale securities	0.03	-0.01	-0.01	0.00	0.00	0.01	0.13	0.17	10
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equals: Pretax net operating income (tax equivalent)	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1
Less: Applicable income taxes (tax equivalent)	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Equals: Net operating income	0.86	-0.36	0.17	0.93	1.05	1.19	1.28	1.45	10
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Equals: Net income	0.86	-0.36	0.17	0.93	1.05	1.19	1.28	1.45	10
Memo: Net income (last four quarters)	0.85	-0.42	0.05	0.90	1.07	1.20	1.32	1.47	9
Net income-BHC and noncontrolling (minority) interest	0.86	-0.36	0.17	0.93	1.05	1.19	1.28	1.45	10
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.69	91.46	92.30	93.03	94.09	94.64	94.88	94.94	10
Average interest-bearing funds / Average assets	73.85	66.49	68.94	71.20	72.57	76.71	78.79	82.53	10
Interest income (tax equivalent) / Average earning assets	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	1
Interest expense / Average earning assets	0.96	0.69	0.73	0.75	0.98	1.14	1.24	1.27	10
Net interest income (tax equivalent) / Average earning assets	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	1
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	1
Interest-bearing bank balances	2.23	1.63	1.63	2.01	2.29	2.51	2.65	2.71	10
Federal funds sold and reverse repos	1.69	0.37	0.73	1.43	1.79	2.03	2.51	2.83	7
Trading assets									
Total earning assets	4.76	3.88	4.03	4.16	4.75	5.02	5.33	6.03	10
Investment securities (tax equivalent)	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	1
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	3.02	2.69	2.76	2.86	3.00	3.28	3.30	3.31	8
All other securities									
Interest-bearing deposits	1.13	0.75	0.78	0.85	1.11	1.29	1.60	1.68	10
Time deposits of \$250K or more	2.10	0.95	1.49	2.05	2.15	2.32	2.95	2.97	10
Time deposits < \$250K	1.95	1.49	1.49	1.67	1.89	2.05	2.35	2.61	10
Other domestic deposits	0.72	0.36	0.38	0.42	0.55	0.96	1.16	1.40	10
Foreign deposits									
Federal funds purchased and repos	1.29	0.05	0.10	0.42	0.74	2.26	3.07	3.08	8
Other borrowed funds and trading liabilities	0.61	0.00	0.00	0.00	0.00	0.25	1.86	2.87	8
All interest-bearing funds	1.24	0.84	0.86	0.93	1.28	1.47	1.62	1.72	10



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Percent Composition of Assets**

Peer Group: 4  
Date: 12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	50.97	37.26	37.42	40.78	46.31	62.90	69.55	70.28	10
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Loans to individuals	1.53	0.14	0.17	0.28	0.75	1.72	4.79	4.96	10
Loans to depository institutions and acceptances of other banks	0.05	0.00	0.00	0.00	0.00	0.00	0.05	0.27	10
Agricultural loans	3.24	0.00	0.00	0.04	1.09	3.85	6.23	11.79	10
Other loans and leases	0.04	0.00	0.00	0.00	0.00	0.00	0.05	0.21	10
Net loans and leases	67.64	53.52	54.04	59.81	69.17	76.02	77.22	79.03	10
Debt securities over 1 year	17.55	2.59	5.18	8.17	16.65	26.84	33.52	34.25	10
Mutual funds and equity securities	0.07	0.00	0.00	0.00	0.00	0.05	0.26	0.30	10
Subtotal	85.25	81.53	82.21	83.30	86.33	86.70	87.02	88.08	10
Interest-bearing bank balances	4.97	0.30	0.30	2.49	3.13	7.02	9.32	12.59	10
Federal funds sold and reverse repos	0.40	0.00	0.00	0.00	0.09	0.47	1.43	1.51	10
Debt securities 1 year or less	2.66	0.53	1.06	1.58	2.66	3.71	4.60	4.67	10
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Total earning assets	88.36	78.40	80.15	84.36	90.18	91.50	94.72	95.71	10
Non-interest cash and due from depository institutions	1.39	0.92	0.96	1.04	1.27	1.53	1.96	2.20	10
Other real estate owned	0.14	0.00	0.00	0.01	0.03	0.28	0.42	0.44	10
All other assets	5.31	2.56	2.97	4.94	5.76	5.83	6.52	7.32	10
<b>Memoranda</b>									
Short-term investments	8.03	3.39	5.30	5.92	7.10	10.34	11.18	13.52	10
US Treasury securities	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.13	10
US agency securities (excluding mortgage-backed securities)	4.15	0.00	0.00	0.42	1.78	4.71	10.64	14.54	10
Municipal securities	6.05	0.00	0.00	0.29	3.06	10.22	16.94	18.12	10
Mortgage-backed securities	4.34	0.00	0.00	0.58	2.14	8.45	10.60	11.73	10
Asset-backed securities	0.62	0.00	0.00	0.00	0.05	1.09	1.41	2.02	10
Other debt securities	0.10	0.00	0.00	0.00	0.00	0.04	0.14	0.52	10
Loans held-for-sale	0.48	0.00	0.00	0.04	0.16	0.62	1.01	1.71	10
Loans held for investment	68.07	54.09	54.23	60.46	69.04	76.32	78.03	79.83	10
Real estate loans secured by 1-4 family	15.87	6.91	8.59	11.05	15.51	20.87	22.28	25.56	10
Revolving	2.53	0.30	0.60	1.61	2.15	3.22	3.68	5.48	10
Closed-end, secured by first liens	12.75	5.36	6.25	7.27	11.82	15.21	21.78	23.51	10
Closed-end, secured by junior liens	0.59	0.12	0.15	0.17	0.51	0.85	1.33	1.41	10
Commercial real estate loans	30.20	14.70	15.45	22.49	28.39	40.26	41.59	45.52	10
Construction and land development	3.86	0.38	0.75	1.66	2.43	5.89	8.40	9.53	10
Multifamily	3.94	0.81	1.21	1.36	1.88	4.64	10.58	11.95	10
Nonfarm nonresidential	22.40	11.00	11.27	16.24	21.77	29.39	32.73	34.44	10
Real estate loans secured by farmland	4.90	0.00	0.00	0.24	3.88	6.63	8.92	14.53	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	74.11	58.00	58.38	62.52	71.06	84.46	92.40	94.04	10
Real estate loans secured by 1-4 family	23.45	9.73	13.06	16.95	24.04	30.47	33.70	35.97	10
Revolving	3.80	0.37	0.74	2.80	3.38	4.23	5.81	8.51	10
Closed-end	19.64	7.39	9.19	13.46	19.32	26.61	29.66	32.43	10
Commercial real estate loans	43.58	22.69	27.45	36.89	44.97	51.91	54.95	60.79	10
Construction and land development	5.47	0.69	1.39	2.25	3.78	9.15	10.44	12.09	10
1-4 family	1.67	0.22	0.44	0.64	0.89	2.78	3.24	3.91	10
Other	3.80	0.41	0.82	1.35	3.14	4.95	7.62	9.37	10
Multifamily	5.52	1.18	1.85	2.10	3.02	6.42	13.73	15.84	10
Nonfarm nonresidential	32.58	16.88	19.99	23.96	35.89	40.22	43.49	46.09	10
Owner-occupied	13.82	8.28	9.60	10.84	14.35	16.28	16.96	18.93	10
Other	18.76	6.28	6.71	10.97	19.12	26.15	28.37	30.27	10
Real estate loans secured by farmland	7.09	0.00	0.01	0.35	6.21	10.29	13.23	19.56	10
Loans to depository institutions and acceptances of other banks	0.07	0.00	0.00	0.00	0.00	0.00	0.07	0.41	10
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Loans to individuals	2.43	0.19	0.23	0.42	1.11	2.29	8.00	8.37	10
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Agricultural loans	4.66	0.00	0.00	0.07	1.54	6.51	10.43	16.36	10
Other loans and leases	0.06	0.00	0.00	0.00	0.00	0.00	0.08	0.33	10
<b>Loans and Leases, Percent of Total Capital</b>									
Real estate loans	425.42	306.30	320.21	341.29	399.21	476.80	595.62	604.59	10
Real estate loans secured by 1-4 family	133.84	55.01	67.30	88.98	130.94	172.15	187.64	221.29	10
Revolving	20.85	2.46	4.92	14.49	19.56	23.51	30.04	45.38	10
Closed-end	112.98	42.40	47.55	69.15	109.38	131.52	185.62	210.16	10
Commercial real estate loans	254.49	111.86	132.72	192.78	267.29	317.97	363.24	388.35	10
Construction and land development	31.55	3.28	6.56	12.31	22.37	49.46	67.72	73.17	10
1-4 family	9.64	1.35	2.70	3.40	4.76	15.28	17.27	23.90	10
Other	21.91	1.93	3.86	7.60	17.77	31.95	41.63	52.57	10
Multifamily	32.33	6.75	10.08	11.44	15.90	40.95	79.38	95.37	10
Nonfarm nonresidential	190.61	83.30	96.70	131.69	188.99	251.28	287.70	294.90	10
Owner-occupied	80.07	44.89	54.44	63.18	73.31	96.74	113.24	127.09	10
Other	110.54	31.06	33.92	61.19	104.72	164.44	187.78	193.68	10
Real estate loans secured by farmland	37.09	0.02	0.04	2.33	33.18	50.88	70.77	101.06	10
Loans to depository institutions and acceptances of other banks	0.50	0.00	0.00	0.00	0.00	0.00	0.50	2.76	10
Commercial and industrial loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Loans to individuals	12.75	1.27	1.49	2.19	6.35	12.08	41.53	42.20	10
Credit card loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Agricultural loans	24.05	0.00	0.00	0.38	8.58	33.04	50.85	81.99	10
Other loans and leases	0.33	0.00	0.00	0.00	0.00	0.00	0.43	1.79	10
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	30.19	12.18	13.40	20.77	31.23	38.11	46.34	48.82	10
Non-owner occupied CRE loans / Total capital	176.93	60.26	64.86	120.98	157.11	254.18	267.39	292.84	10
Construction and land development loans / Total capital	31.55	3.28	6.56	12.31	22.37	49.46	67.72	73.17	10
Total CRE loans / Total capital	257.01	111.86	132.72	192.78	267.29	322.43	363.97	392.39	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	8.03	3.39	5.30	5.92	7.10	10.34	11.18	13.52	10
Liquid assets	14.56	6.45	8.43	10.98	14.77	17.06	20.47	22.89	10
Investment securities	20.29	3.20	6.41	11.04	20.87	29.39	36.29	36.85	10
Net loans and leases	67.64	53.52	54.04	59.81	69.17	76.02	77.22	79.03	10
Net loans, leases and standby letters of credit	68.14	53.64	54.21	59.89	70.23	76.64	78.21	79.68	10
Core deposits	73.87	63.21	63.80	68.68	75.86	77.93	81.85	82.62	10
Noncore funding	12.65	5.50	5.82	8.68	9.49	17.51	22.15	22.96	10
Time deposits of \$250K or more	5.61	2.07	2.53	3.83	5.28	7.25	8.12	9.78	10
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Federal funds purchased and repos	1.39	0.00	0.00	0.00	0.19	1.50	2.96	5.85	10
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Net federal funds purchased (sold)	0.99	-0.12	-0.11	-0.05	0.00	0.65	2.31	4.82	10
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other borrowings w/remaining maturity of 1 year or less	1.26	0.00	0.00	0.00	0.47	0.71	2.71	5.44	10
Earning assets that reprice within 1 year	35.56	19.76	20.12	22.72	26.51	40.03	49.45	70.55	10
Interest-bearing liabilities that reprice within 1 year	27.11	9.27	9.87	11.36	18.52	41.50	61.20	61.52	10
Long-term debt that reprices within 1 year	0.07	0.00	0.00	0.00	0.00	0.00	0.07	0.39	10
Net assets that reprice within 1 year	8.38	-28.78	-22.70	-6.68	6.15	15.65	38.65	56.13	10
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	5.30	-5.60	-2.97	-0.91	4.50	12.77	14.29	16.44	10
Net short-term noncore funding dependence	0.10	-9.83	-9.68	-4.65	-2.01	7.91	9.15	9.92	10
Short-term investment / Short-term noncore funding	158.98	27.19	38.50	55.24	136.40	222.18	266.23	366.87	10
Liquid assets - short-term noncore funding / Nonliquid assets	7.75	-4.19	-3.27	2.05	9.69	13.08	17.56	17.57	10
Net loans and leases / Total deposits	82.44	65.49	66.50	69.26	84.22	93.39	97.48	98.03	10
Net loans and leases / Core deposits	92.34	71.10	71.46	79.14	93.63	103.07	111.00	114.11	10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.14	0.02	0.03	0.08	0.16	0.21	0.23	0.24	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.61	-0.02	-0.01	0.06	2.29	7.19	8.02	8.13	9
Structured notes appreciation (depreciation) / Tier 1 capital	-0.08	-0.08	-0.08	-0.08	-0.08	-0.08	-0.08	-0.08	1
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	1.61	0.00	0.00	0.00	0.00	0.81	3.23	8.07	9
Available-for-sale securities	98.05	91.45	95.81	99.00	99.19	100.00	100.00	100.00	9
US Treasury securities	0.07	0.00	0.00	0.00	0.00	0.00	0.13	0.38	9
US agency securities (excluding mortgage-backed securities)	25.66	0.45	0.91	2.69	15.09	35.10	59.03	78.52	9
Municipal securities	23.73	0.79	1.58	8.25	17.52	45.36	53.57	54.00	9
Mortgage-backed securities	22.85	0.53	1.06	5.40	18.31	33.79	53.22	55.22	9
Asset-backed securities	3.94	0.00	0.00	0.00	0.28	6.39	9.86	12.45	9
Other debt securities	0.76	0.00	0.00	0.00	0.01	0.17	1.43	3.86	9
Mutual funds and equity securities	0.36	0.00	0.00	0.00	0.00	0.20	1.20	1.61	9
Debt securities 1 year or less	16.44	5.02	6.78	10.32	13.30	22.53	28.10	30.72	9
Debt securities 1 to 5 years	28.66	12.25	13.31	14.94	23.37	45.91	47.88	49.68	9
Debt securities over 5 years	54.48	25.57	25.85	33.29	57.49	74.49	78.87	82.20	9
Pledged securities	52.42	28.97	30.29	34.45	46.46	63.50	71.78	82.62	9
Structured notes, fair value	0.03	0.00	0.00	0.00	0.00	0.00	0.06	0.17	9
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	3.09	-56.21	-53.04	-21.68	2.97	10.05	43.98	85.86	9
Investment securities									
Core deposits	4.18	-9.13	-8.54	-2.68	1.43	8.26	19.52	22.91	9
Noncore funding	-7.00	-38.46	-35.17	-15.08	-4.80	7.41	13.34	17.90	9

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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)	13.87	4.92	8.16	10.57	14.48	18.11	20.73	21.42	10
Standby letters of credit	0.50	0.01	0.03	0.09	0.23	0.48	1.36	1.74	10
Commercial and similar letters of credit	0.22	0.00	0.00	0.00	0.00	0.00	0.26	1.21	10
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Credit derivatives - notional amount (holding company as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Credit derivatives - notional amount (holding company as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
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	10
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	10
Derivative contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.04	0.24	10
Interest rate contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.04	0.24	10
Interest rate futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Written options contracts (interest rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.04	0.24	10
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Interest rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	21.03	7.75	13.21	16.78	22.74	27.45	29.55	30.85	10



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 4  
Date:12/31/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Futures and forwards</b>									
Futures and forwards	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Written options</b>									
Written options	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over-the-counter	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
<b>Purchased options</b>									
Purchased options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Swaps</b>									
Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Held for trading</b>									
Held for trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Non-traded</b>									
Non-traded	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
Derivative contracts (excluding futures and forex 14 days or less)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
One year or less	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over 1 year to 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Over 5 years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Gross negative fair value (absolute value)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Gross positive fair value	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>Percent of Tier 1 Capital</b>									
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
<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	10
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
<b>Other Ratios</b>									
Current credit exposure / Risk-weighted assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.05	10

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	0.12	0.00	0.00	0.07	0.13	0.19	0.22	0.24	10
Provision for loan and lease losses / Average loans and leases	0.19	0.00	0.01	0.10	0.19	0.27	0.34	0.42	10
Provision for loan and lease losses / Net loan and lease losses	219.04	4.91	9.82	79.75	125.61	212.41	372.20	703.34	10
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.10	1.11	1.13	1.23	1.42	1.64	2.00	10
Allowance for loan and lease losses / Total loans and leases	1.35	1.10	1.11	1.13	1.22	1.42	1.59	1.97	10
Allowance for loan and lease losses / Net loans and leases losses (X)	24.54	4.33	5.20	9.27	11.12	20.65	42.24	84.83	9
Allowance for loan and lease losses / Nonaccrual assets	317.08	56.25	59.16	71.92	129.88	166.35	579.50	1235.51	10
ALLL / 90+ days past due + nonaccrual loans and leases	302.61	56.22	59.10	63.79	119.82	171.14	480.83	1186.18	10
Gross loan and lease losses / Average loans and leases	0.20	0.01	0.02	0.10	0.15	0.23	0.31	0.54	10
Recoveries / Average loans and leases	0.05	0.01	0.01	0.03	0.03	0.05	0.08	0.12	10
Net losses / Average loans and leases	0.16	0.00	0.01	0.06	0.11	0.14	0.28	0.49	10
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	10
Recoveries / Prior year-end losses	39.48	10.87	10.92	13.21	38.50	53.53	83.13	85.67	9
Earnings coverage of net loan and lease losses (X)	-78.55	-602.45	-128.54	3.93	14.72	23.34	51.63	124.18	10
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.09	-0.07	-0.03	-0.01	0.00	0.02	0.16	0.53	10
Real estate loans secured by 1-4 family	-0.01	-0.10	-0.08	-0.02	0.00	0.02	0.03	0.03	10
Revolving	0.02	-0.08	-0.04	0.00	0.00	0.00	0.08	0.18	9
Closed-end	-0.02	-0.17	-0.10	-0.03	0.00	0.02	0.04	0.04	10
Commercial real estate loans	0.14	-0.15	-0.05	0.00	0.00	0.02	0.26	0.90	10
Construction and land development	0.00	-0.08	-0.04	0.00	0.00	0.00	0.03	0.08	9
1-4 family	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.08	9
Other	-0.01	-0.08	-0.04	0.00	0.00	0.00	0.00	0.00	9
Multifamily	-0.36	-2.18	-0.40	0.00	0.00	0.00	0.11	0.20	10
Nonfarm nonresidential	0.18	-0.04	-0.03	0.00	0.00	0.00	0.30	1.03	10
Owner-occupied	-0.01	-0.04	-0.03	0.00	0.00	0.00	0.00	0.00	10
Other	0.19	0.00	0.00	0.00	0.00	0.00	0.30	1.03	10
Real estate loans secured by farmland	-0.01	-0.05	-0.02	0.00	0.00	0.00	0.00	0.00	9
Commercial and industrial loans									
Loans to individuals	1.01	0.16	0.27	0.39	0.80	1.58	1.98	2.18	8
Credit card loans									
Agricultural loans	0.08	0.00	0.00	0.00	0.00	0.01	0.22	0.37	7
Loans to foreign governments and institutions									
Other loans and leases	1.03	0.10	0.21	0.51	1.03	1.54	1.85	1.95	2

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
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	0.66	0.04	0.07	0.13	0.48	0.81	1.39	1.90	10
90+ days past due loans and leases	0.07	0.00	0.00	0.00	0.00	0.07	0.26	0.32	10
Nonaccrual loans and leases	1.23	0.15	0.24	0.75	1.18	1.79	2.09	2.24	10
90+ days past due and nonaccrual loans and leases	1.30	0.19	0.31	0.93	1.18	1.79	2.39	2.41	10
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.03	10
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Nonaccrual restructured	0.25	0.00	0.00	0.02	0.13	0.19	0.68	0.91	10
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	10
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.91	0.15	0.26	0.59	0.81	1.29	1.61	1.73	10
90+ past due and nonaccrual assets + other real estate owned	1.05	0.38	0.47	0.64	0.98	1.32	1.65	1.96	10
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	1.28	0.54	0.76	0.88	1.21	1.50	1.70	2.31	10
Allowance for loan and lease losses	142.20	50.09	65.49	116.35	130.90	169.93	202.84	249.51	10
Equity capital + allowance for loan and lease losses	10.40	4.50	6.47	7.51	9.18	12.69	16.68	18.37	10
Tier 1 capital + allowance for loan and lease losses	10.38	4.56	6.55	7.49	9.79	12.98	15.05	17.09	10
Loans and leases + other real estate owned	1.85	0.82	1.26	1.44	1.70	2.15	2.50	3.12	10

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 4  
Date: 12/31/2019

**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	0.68	0.05	0.07	0.14	0.56	0.91	1.10	1.79	10
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.11	0.21	0.23	10
	Nonaccrual	1.27	0.24	0.40	0.78	1.09	1.82	2.36	2.38	10
Commercial and industrial	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Individuals	30-89 days past due	1.01	0.00	0.00	0.07	0.47	0.77	2.19	3.92	10
	90+ days past due	0.30	0.00	0.00	0.00	0.00	0.12	0.46	1.51	10
	Nonaccrual	0.18	0.00	0.00	0.00	0.01	0.19	0.59	0.74	10
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural	30-89 days past due	0.23	0.00	0.00	0.00	0.00	0.35	0.75	0.83	7
	90+ days past due	0.38	0.00	0.00	0.00	0.00	0.00	1.06	1.85	7
	Nonaccrual	0.83	0.00	0.00	0.00	0.15	0.93	2.37	3.07	7
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

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

Peer Group: 4  
Date: 12/31/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.77	0.20	0.20	0.38	0.72	0.88	1.43	1.68	10
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.02	0.17	0.24	10
	Nonaccrual	1.12	0.08	0.15	0.22	0.57	1.21	2.99	3.61	10
Revolving	30-89 days past due	0.82	0.02	0.03	0.08	0.49	0.92	2.22	2.75	9
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.12	9
	Nonaccrual	0.15	0.00	0.00	0.00	0.01	0.32	0.46	0.49	9
Closed-End	30-89 days past due	0.81	0.13	0.21	0.35	0.54	1.01	1.72	2.08	10
	90+ days past due	0.06	0.00	0.00	0.00	0.00	0.02	0.20	0.29	10
	Nonaccrual	1.27	0.04	0.09	0.30	0.62	1.55	3.60	3.91	10
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.06	0.09	0.11	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	Nonaccrual	0.06	0.00	0.00	0.00	0.03	0.09	0.13	0.22	10
Commercial real estate	30-89 days past due	0.65	0.00	0.00	0.02	0.10	0.98	1.38	2.28	10
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.15	10
	Nonaccrual	0.95	0.03	0.03	0.42	0.76	1.51	1.81	2.04	10
Construction and development	30-89 days past due	2.72	0.00	0.00	0.00	0.00	0.15	5.02	14.48	9
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	9
	Nonaccrual	1.21	0.00	0.00	0.00	0.02	0.95	4.36	5.07	9
1-4 family	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.14	9
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
	Nonaccrual	0.79	0.00	0.00	0.00	0.00	0.43	1.84	3.81	9
Other	30-89 days past due	2.69	0.00	0.00	0.00	0.00	0.11	4.91	14.42	9
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	9
	Nonaccrual	0.43	0.00	0.00	0.00	0.00	0.14	1.05	2.10	9
Multifamily	30-89 days past due	0.68	0.00	0.00	0.00	0.00	0.40	1.16	3.38	10
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
	Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.00	0.20	1.12	10
Nonfarm non-residential	30-89 days past due	0.66	0.00	0.00	0.00	0.07	0.50	1.87	2.99	10
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.00	0.22	0.24	10
	Nonaccrual	1.09	0.04	0.04	0.55	0.96	1.49	1.99	2.51	10
Owner occupied	30-89 days past due	0.21	0.00	0.00	0.00	0.07	0.12	0.66	0.93	10
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.03	0.15	10
	Nonaccrual	0.75	0.02	0.03	0.18	0.59	0.98	1.27	2.14	10
Other	30-89 days past due	0.45	0.00	0.00	0.00	0.00	0.02	1.69	2.30	10
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.12	10
	Nonaccrual	0.34	0.00	0.00	0.00	0.03	0.37	1.15	1.42	10
Farmland	30-89 days past due	0.22	0.00	0.00	0.00	0.00	0.56	0.67	0.71	9
	90+ days past due	0.41	0.00	0.00	0.00	0.00	0.00	1.53	1.96	9
	Nonaccrual	2.12	0.00	0.00	0.00	0.00	4.85	6.41	6.45	9
Credit card	30-89 days past due									
	90+ days past due									
	Nonaccrual									

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











**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 4  
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	63.38	10.56	21.11	39.14	79.28	97.56	98.38	98.98	9
Dividends declared / Net income	32.87	5.49	10.97	21.09	27.20	45.15	61.32	67.35	9
Net income - dividends / Average equity	4.48	-4.50	0.97	2.71	6.64	7.36	9.08	9.17	10
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	183.09	107.85	115.69	126.81	131.60	183.28	309.32	372.96	8
Dividends from nonbank subsidiaries	26.49	0.00	0.00	0.00	0.54	15.20	79.96	120.10	8
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Dividends from all subsidiaries	209.58	107.85	115.69	127.43	134.26	271.00	368.42	425.29	8
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	52.09	10.35	20.70	34.59	40.41	56.36	88.67	116.51	9
Interest income from bank subsidiaries	0.06	0.00	0.00	0.00	0.00	0.02	0.11	0.31	9
Management and service fees from bank subsidiaries	1.43	0.00	0.00	0.00	0.00	0.00	2.58	7.74	9
Other income from bank subsidiaries	0.43	0.00	0.00	0.00	0.00	0.00	1.92	1.92	9
Operating income from bank subsidiaries	54.01	11.13	22.25	34.59	40.41	65.56	90.20	117.28	9
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	452.90	1.97	3.95	7.90	43.32	162.49	1311.42	1871.93	6
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Operating income from nonbank subsidiaries	452.90	1.97	3.95	7.90	43.32	162.49	1311.42	1871.93	6
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies									
Interest income from subsidiary holding companies									
Management and service fees from subsidiary holding companies									
Other income from subsidiary holding companies									
Operating income from subsidiary holding companies									
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	69.42	0.00	0.00	57.41	85.62	97.21	99.25	99.62	10
Interest income from bank subsidiaries	0.47	0.00	0.00	0.00	0.00	0.05	1.10	2.47	10
Management and service fees from bank subsidiaries	1.96	0.00	0.00	0.00	0.00	0.00	1.96	10.78	10
Other income from bank subsidiaries	0.86	0.00	0.00	0.00	0.00	0.00	2.86	4.45	10
Operating income from bank subsidiaries	72.70	1.73	3.46	59.31	93.44	99.52	100.00	100.00	10
Dividends from nonbank subsidiaries	16.39	0.00	0.00	0.00	0.40	7.93	55.11	77.56	10
Interest income from nonbank subsidiaries	9.62	0.00	0.00	0.00	0.00	0.00	9.62	52.88	10
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating income from nonbank subsidiaries	26.01	0.00	0.00	0.04	2.14	39.93	96.54	98.27	10
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Loans and advances from subsidiaries / Short term debt	130.79	13.08	26.16	65.40	130.79	196.19	235.42	248.50	2
Loans and advances from subsidiaries / Total debt	99.47	3.68	7.36	18.41	36.82	149.20	216.63	239.11	3

## BHCPR Reporters for Quarter Ending 12/31/2019

Peer Group 4 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 09/30/2019 and Other Notes</u>
1247576	775,374	215 HOLDING CO.	MINNEAPOLIS, MN	
3256134	866,392	BANK7 CORP	OKLAHOMA CITY, OK	
1491913	963,862	BLACKHAWK BANCORP, INC.	BELOIT, WI	
2531245	569,061	CARVER BANCORP, INC.	NEW YORK, NY	
1075881	958,306	CHESAPEAKE FINANCIAL SHARES, INC.	KILMARNOCK, VA	
1139532	703,791	CIB MARINE BANCSHARES, INC.	BROOKFIELD, WI	
1140239	944,079	CITIZENS BANCORP INVESTMENT, INC.	LAFAYETTE, TN	
1097566	857,977	CITIZENS UNION BANCORP OF SHELBYVILLE, INC.	SHELBYVILLE, KY	
1404632	922,579	FIRST BANKERS TRUSTSHARES, INC.	QUINCY, IL	
3030307	998,465	LANDMARK BANCORP, INC.	MANHATTAN, KS	Moved from Peer 3

Note: Peer Group 4 has 10 bank holding companies.