

BHCPR PEER GROUP DATA

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Date: 06/30/2019

Summary Ratios

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	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Earnings and Profitability: Percent of Average Assets					
Net interest income (tax equivalent)	3.04	3.02	3.08	2.92	2.80
+ Non-interest income	1.31	1.31	1.31	1.35	1.39
- Overhead expense	2.66	2.71	2.71	2.72	2.72
- Provision for credit losses	0.15	0.13	0.14	0.16	0.17
+ Securities gains (losses)	0.01	0.00	0.00	0.01	0.01
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.60	1.54	1.57	1.43	1.36
Net operating income	1.23	1.20	1.24	0.89	0.90
Net income	1.23	1.20	1.24	0.90	0.90
Net income (sub-chapter S adjusted)	1.22	1.52	1.42	0.99	1.54
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.48	4.08	4.24	3.80	3.57
Interest expense	1.12	0.76	0.86	0.60	0.49
Net interest income (tax equivalent)	3.37	3.31	3.38	3.19	3.06
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.20	0.19	0.22	0.24	0.27
Earnings coverage of net loan and lease losses (X)	32.12	16.44	21.75	19.67	19.75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.86	0.92	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	0.86	0.91	0.89	0.96	1.04
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.59	0.65	0.61	0.72	0.88
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.37	0.38	0.44	0.47	0.51
Liquidity and Funding					
Net noncore funding dependence	16.57	16.38	16.61	17.02	18.62
Net short-term noncore funding dependence	4.69	4.58	4.64	4.82	5.92
Net loans and leases / Total assets	63.96	63.73	63.98	62.73	61.97
Capitalization					
Tier 1 leverage ratio	9.78	9.71	9.71	9.53	9.40
Equity capital / Total assets	12.49	12.04	12.22	11.94	11.52
Equity capital + minority interest / Total assets	12.54	12.09	12.27	12.01	11.60
Tier 1 common equity capital / Total risk-weighted assets	12.14	12.11	12.12	12.19	12.16
Net loans and leases / Equity capital (X)	5.16	5.28	5.29	5.27	5.37
Cash dividends / Net income	30.60	25.55	27.31	31.29	29.05
Cash dividends / Net income (sub-chapter S adjusted)	-27.00	19.91	17.36	47.52	-20.06
Retained earnings / Average equity capital	6.92	7.23	7.33	5.03	5.34
Growth Rates					
Assets	8.00	8.60	7.00	8.28	8.31
Equity capital	10.37	9.48	7.89	10.18	7.99
Net loans and leases	8.39	9.85	7.89	9.38	8.51
Noncore funding	12.08	9.51	10.67	5.57	9.36
Parent Company Ratios					
Short-term debt / Equity capital	1.16	1.29	1.08	1.07	1.59
Long-term debt / Equity capital	13.29	12.12	13.43	12.69	13.44
Equity investment in subs / Equity capital	103.44	102.87	103.10	102.10	101.56
Cash from ops + noncash items + op expense / Op expense + dividend	190.97	154.71	174.91	148.20	144.09

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Relative Income Statement and Margin Analysis

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	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Average Assets					
Interest income (tax equivalent)	4.06	3.72	3.87	3.47	3.26
Less: Interest expense	1.02	0.70	0.79	0.55	0.45
Equals: Net interest income (tax equivalent)	3.04	3.02	3.08	2.92	2.80
Plus: Non-interest income	1.31	1.31	1.31	1.35	1.39
Equals: adjusted operating income (tax equivalent)	4.43	4.41	4.46	4.33	4.25
Less: Overhead expense	2.66	2.71	2.71	2.72	2.72
Less: Provision for credit losses	0.15	0.13	0.14	0.16	0.17
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.01	0.01
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.60	1.54	1.57	1.43	1.36
Less: Applicable income taxes (tax equivalent)	0.37	0.34	0.33	0.55	0.45
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.23	1.20	1.24	0.89	0.90
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.23	1.20	1.24	0.90	0.90
Memo: Net income (last four quarters)	1.27	1.02	1.24	0.91	0.94
Net income-BHC and noncontrolling (minority) interest	1.23	1.21	1.25	0.91	0.91
Margin Analysis					
Average earning assets / Average assets	91.12	91.51	91.48	91.61	91.56
Average interest-bearing funds / Average assets	65.91	65.42	65.56	65.75	65.40
Interest income (tax equivalent) / Average earning assets	4.48	4.08	4.24	3.80	3.57
Interest expense / Average earning assets	1.12	0.76	0.86	0.60	0.49
Net interest income (tax equivalent) / Average earning assets	3.37	3.31	3.38	3.19	3.06
Yield or Cost					
Total loans and leases (tax equivalent)	5.14	4.76	4.95	4.52	4.31
Interest-bearing bank balances	2.09	1.42	1.64	1.05	0.52
Fed funds sold and reverse repos	2.44	1.95	2.17	1.41	0.71
Trading assets	1.09	1.10	1.11	1.11	1.21
Total earning assets	4.44	4.03	4.20	3.73	3.51
Investment securities (tax equivalent)	2.84	2.59	2.68	2.47	2.42
US Treasury and agency securities (excluding mortgage-backed securities)		1.91		1.62	1.51
Mortgage-backed securities	2.70	2.41	2.50	2.23	2.13
All other securities		3.94		3.66	3.70
Interest-bearing deposits	1.13	0.68	0.81	0.49	0.39
Time deposits of \$250K or more	1.93	1.23	1.44		
Time deposits < \$250K	1.76	1.10	1.29		
Other domestic deposits	0.95	0.56	0.67		0.27
Foreign deposits	1.27	0.76	0.97	0.51	0.36
Fed funds purchased and repos	2.07	1.35	1.51	0.94	0.65
Other borrowed funds and trading liabilities	2.50	2.09	2.28	1.77	1.55
All interest-bearing funds	1.54	1.05	1.19	0.82	0.69

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Non-interest Income & Expenses

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Mutual fund fee income / Non-interest income	2.90	2.92	3.08	2.85	2.86
Overhead expenses / Net Interest Income + non-interest income	60.42	61.38	60.88	63.61	64.64
Percent of Average Assets					
Total overhead expense	2.66	2.71	2.71	2.72	2.72
Personnel expense	1.42	1.45	1.44	1.42	1.41
Net occupancy expense	0.28	0.28	0.29	0.29	0.29
Other operating expenses	0.94	0.95	0.97	1.00	0.99
Overhead less non-interest income	1.32	1.37	1.38	1.34	1.32
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	59.93	60.85	60.37	62.73	63.78
Personnel expense	32.32	33.08	32.51	32.93	33.57
Net occupancy expense	6.43	6.47	6.51	6.70	6.99
Other operating expenses	20.45	20.66	20.88	22.41	22.41
Total non-interest income	28.65	28.69	28.50	31.08	32.47
Fiduciary activities income	1.99	2.05	2.15	2.39	2.27
Service charges on domestic deposit accounts	3.86	4.05	4.15	4.28	4.37
Trading revenue	1.26	0.94	0.92	0.90	0.98
Investment banking fees and commissions	3.56	3.20	3.42	3.61	3.68
Insurance activities revenue	0.48	0.41	0.47	0.55	0.56
Venture capital revenue	0.01	0.02	0.02	0.01	0.01
Net servicing fees	0.18	0.76	0.65	0.60	0.59
Net securitization income	0.00	0.00	0.01	0.01	0.02
Net gain (loss) - sales of loans, OREO, and other assets	1.48	1.52	1.61	1.67	2.20
Other non-interest income	10.01	9.89	9.80	10.77	10.83
Overhead less non-interest income	30.71	31.57	31.46	31.19	31.53
Applicable income taxes / Pretax net operating income (tax equivalent)	20.78	19.72	19.04	32.99	29.45
Applicable income tax + TE / Pretax net operating income + TE	23.02	22.18	21.56	37.95	33.84

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Percent Composition of Assets

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Real estate loans	37.56	37.18	37.20	35.54	34.32
Commercial and industrial loans	12.46	12.44	12.83	12.62	12.69
Loans to individuals	4.04	4.01	4.31	4.47	4.39
Loans to depository institutions and acceptances of other banks	0.04	0.04	0.05	0.06	0.09
Agricultural loans	0.25	0.23	0.30	0.21	0.16
Other loans and leases	5.07	5.05	5.01	5.10	5.14
Net loans and leases	63.96	63.73	63.98	62.73	61.97
Debt securities over 1 year	14.15	14.43	14.63	14.83	14.77
Mutual funds and equity securities	0.05	0.06	0.06	0.06	0.06
Subtotal	79.50	79.86	79.97	79.31	78.74
Interest-bearing bank balances	3.05	3.11	3.04	3.46	3.68
Federal funds sold and reverse repos	1.54	1.32	1.66	1.81	1.91
Debt securities 1 year or less	1.83	1.81	1.96	1.86	1.89
Trading assets	1.27	1.25	1.33	1.34	1.43
Total earning assets	89.50	89.74	89.74	89.84	89.94
Non-interest cash and due from depository institutions	1.09	1.16	1.21	1.22	1.16
Other real estate owned	0.04	0.05	0.04	0.05	0.07
All other assets	9.36	8.92	8.98	8.86	8.83
Memoranda					
Short-term investments	7.59	7.60	7.80	8.69	9.05
US Treasury securities	0.99	0.97	1.04	1.02	1.14
US agency securities (excluding mortgage-backed securities)	0.61	0.70	0.69	0.75	0.70
Municipal securities	1.36	1.64	1.62	1.60	1.48
Mortgage-backed securities	11.07	10.76	11.13	11.06	10.88
Asset-backed securities	0.27	0.31	0.33	0.30	0.33
Other debt securities	0.40	0.37	0.41	0.38	0.34
Loans held-for-sale	0.37	0.35	0.30	0.33	0.46
Loans not held-for-sale	63.86	63.53	63.93	62.63	61.73
Real estate loans secured by 1-4 family	13.41	13.48	13.46	13.44	13.46
Revolving	2.19	2.30	2.27	2.40	2.53
Closed-end, secured by first liens	10.61	10.49	10.57	10.35	10.21
Closed-end, secured by junior liens	0.30	0.31	0.31	0.34	0.35
Commercial real estate loans	21.86	21.46	21.58	19.88	18.43
Construction and land development	3.54	3.55	3.51	3.25	2.77
Multifamily	2.84	2.60	2.72	2.54	2.59
Nonfarm nonresidential	14.38	14.25	14.45	13.30	12.08
Real estate loans secured by farmland	0.38	0.36	0.41	0.32	0.27

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Loan Mix and Analysis of Concentrations of Credit

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Loan Mix, Percent of Gross Loans and Leases					
Real estate loans	57.03	56.57	56.51	54.84	53.68
Real estate loans secured by 1-4 family	21.00	21.16	21.10	21.45	22.07
Revolving	3.34	3.55	3.50	3.77	4.07
Closed-end	17.39	17.31	17.39	17.41	17.66
Commercial real estate loans	32.75	31.99	32.15	29.99	28.06
Construction and land development	5.25	5.28	5.20	4.90	4.31
1-4 family	0.99	1.00	1.02	0.89	0.75
Other	4.13	4.17	4.05	3.90	3.45
Multifamily	4.36	3.93	4.10	3.84	3.95
Nonfarm nonresidential	21.55	21.14	21.41	20.03	18.36
Owner-occupied	7.78	7.93	8.04	7.58	6.94
Other	13.75	13.23	13.40	12.45	11.40
Real estate loans secured by farmland	0.59	0.56	0.63	0.51	0.43
Loans to depository institutions and acceptances of other banks	0.10	0.09	0.12	0.17	0.27
Commercial and industrial loans	20.20	19.74	20.29	20.53	21.09
Loans to individuals	6.83	6.80	7.36	7.62	7.70
Credit card loans	0.77	0.80	1.02	1.12	1.19
Agricultural loans	0.39	0.36	0.46	0.33	0.26
Other loans and leases	9.90	9.55	9.68	10.32	10.46
Loans and Leases, Percent of Total Capital					
Real estate loans	363.09	360.18	358.60	345.84	327.20
Real estate loans secured by 1-4 family	130.05	130.34	129.78	130.27	128.66
Revolving	20.94	22.52	21.87	23.45	24.62
Closed-end	107.18	106.15	106.38	105.19	102.17
Commercial real estate loans	210.87	207.11	207.22	193.09	174.92
Construction and land development	33.49	34.14	33.38	31.12	26.34
1-4 family	6.49	6.61	6.62	5.78	4.77
Other	26.07	26.67	25.75	24.56	20.96
Multifamily	27.21	26.14	26.09	24.35	24.97
Nonfarm nonresidential	138.75	137.48	138.47	129.62	115.12
Owner-occupied	49.94	51.56	51.68	48.41	43.08
Other	87.61	84.57	86.20	78.94	70.52
Real estate loans secured by farmland	3.57	3.69	3.82	3.15	2.53
Loans to depository institutions and acceptances of other banks	0.39	0.50	0.49	0.64	0.96
Commercial and industrial loans	117.75	117.19	120.07	118.10	116.35
Loans to individuals	38.08	38.92	39.95	41.90	41.12
Credit card loans	3.87	4.62	4.89	5.29	5.49
Agricultural loans	2.19	2.20	2.55	1.74	1.39
Other loans and leases	48.59	49.45	48.58	49.47	49.55
Supplemental					
Non-owner occupied CRE loans / Gross loans	25.65	24.54	24.80	23.09	21.76
Non-owner occupied CRE loans / Total capital	162.63	157.76	158.15	146.66	133.88
Construction and land development loans / Total capital	33.49	34.14	33.38	31.12	26.34
Total CRE loans / Total capital	216.75	212.48	213.01	198.70	180.59

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Liquidity and Funding

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Short-term investments	7.59	7.60	7.80	8.69	9.05
Liquid assets	22.26	22.28	22.72	24.04	24.62
Investment securities	16.66	16.97	17.27	17.35	17.40
Net loans and leases	63.96	63.73	63.98	62.73	61.97
Net loans, leases and standby letters of credit	65.02	64.78	65.07	63.89	63.32
Core deposits	61.68	61.93	62.13	61.26	59.19
Noncore funding	20.77	21.04	21.33	22.31	24.21
Time deposits of \$250K or more	3.12	2.77	2.89	2.57	
Foreign deposits	0.42	0.39	0.47	0.54	0.60
Federal funds purchased and repos	1.98	1.95	1.97	2.23	2.41
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.63	0.63	0.54	0.73	0.76
Commercial paper	0.02	0.01	0.02	0.02	0.01
Other borrowings w/remaining maturity of 1 year or less	3.35	4.31	3.67	3.96	3.70
Earning assets that reprice within 1 year	39.77	40.40	40.29	41.61	42.17
Interest-bearing liabilities that reprice within 1 year	10.56	8.80	10.01	8.46	8.17
Long-term debt that reprices within 1 year	1.14	1.28	1.34	1.58	1.62
Net assets that reprice within 1 year	26.49	28.45	27.38	29.77	30.76
Other Liquidity and Funding Ratios					
Net noncore funding dependence	16.57	16.38	16.61	17.02	18.62
Net short-term noncore funding dependence	4.69	4.58	4.64	4.82	5.92
Short-term investment / Short-term noncore funding	68.80	69.01	66.48	74.88	69.34
Liquid assets - short-term noncore funding / Nonliquid assets	15.74	15.38	16.06	18.17	18.46
Net loans and leases / Total deposits	91.37	90.62	90.08	90.14	88.81
Net loans and leases / Core deposits	106.73	105.49	104.98	105.64	107.37
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.61	-1.10	-0.82	-0.31	-0.33
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.25	-2.97	-1.98	-0.77	-1.03
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	-0.10	-0.05	-0.08	-0.13
Percent of Investment Securities					
Held-to-maturity securities	14.98	15.71	16.19	15.76	18.12
Available-for-sale securities	82.90	82.05	81.88	84.24	81.88
US Treasury securities	6.17	7.03	7.00	6.96	7.82
US agency securities (excluding mortgage-backed securities)	3.85	4.37	4.02	4.42	4.36
Municipal securities	8.01	9.80	9.17	9.31	8.50
Mortgage-backed securities	66.64	65.38	65.46	65.34	64.90
Asset-backed securities	1.65	1.92	2.05	1.74	2.21
Other debt securities	3.06	2.70	2.79	2.57	2.56
Mutual funds and equity securities	0.39	0.47	0.41	0.51	0.70
Debt securities 1 year or less	11.77	11.63	11.91	11.79	12.00
Debt securities 1 to 5 years	19.14	19.81	19.18	18.80	19.22
Debt securities over 5 years	64.34	64.90	64.73	64.73	63.79
Pledged securities	31.69	34.53	33.30	34.58	34.59
Structured notes, fair value	0.06	0.05	0.04	0.03	0.08
Percent Change from Prior Like Quarter					
Short-term investments	15.56	13.48	6.77	19.19	14.53
Investment securities		7.20	9.41	8.45	12.21
Core deposits	7.75	9.10	7.29	12.21	10.24
Noncore funding	12.08	9.51	10.67	5.57	9.36

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Derivatives and Off-Balance-Sheet Transactions

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)	23.49	23.60	24.06	24.03	24.41
Standby letters of credit	0.84	0.86	0.92	0.96	1.10
Commercial and similar letters of credit	0.02	0.03	0.02	0.03	0.03
Securities lent	0.39	0.43	0.62	0.75	0.56
Credit derivatives - notional amount (BHC as guarantor)	0.39	0.33	0.52	0.30	0.31
Credit derivatives - notional amount (BHC as beneficiary)	0.51	0.54	0.75	0.55	0.59
Credit derivative contracts w/ purchased credit protection - invest grade	0.23	0.18	0.52	0.19	0.29
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.54	0.54	0.69	0.59	0.94
Derivative contracts	74.09	60.27	65.26	75.35	70.49
Interest rate contracts	51.44	41.79	43.29	53.66	50.41
Interest rate futures and forward contracts	14.26	13.71	10.87	13.82	15.96
Written options contracts (interest rate)	2.52	2.23	2.17	2.60	2.56
Purchased options contracts (interest rate)	2.71	1.85	2.32	2.37	2.12
Interest rate swaps	29.89	19.53	26.74	25.60	27.06
Foreign exchange contracts	10.79	7.58	10.92	9.40	9.39
Futures and forward foreign exchange contracts	4.75	3.77	5.23	4.53	5.32
Written options contracts (foreign exchange)	0.06	0.03	0.14	0.06	0.10
Purchased options contracts (foreign exchange)	0.07	0.04	0.13	0.06	0.10
Foreign exchange rate swaps	2.11	1.05	2.17	2.34	1.53
Equity, commodity, and other derivative contracts	3.95	3.54	4.07	3.81	3.23
Commodity and other futures and forward contracts	0.25	0.18	0.25	0.30	0.26
Written options contracts (commodity and other)	1.29	1.13	1.46	1.21	1.13
Purchased options contracts (commodity and other)	1.22	1.02	1.31	1.12	0.97
Commodity and other swaps	0.34	0.30	0.40	0.29	0.23
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	43.16	43.07	44.93	46.60	47.84

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Derivatives Analysis

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Percent of Notional Amount					
Interest rate contracts	93.89	92.91	92.87	92.20	91.70
Foreign exchange contracts	2.83	3.27	3.39	3.53	4.36
Equity, commodity, and other contracts	1.66	1.80	1.92	1.94	1.91
Futures and forwards	13.21	13.38	12.68	13.23	17.53
Written options	7.45	7.38	6.62	6.68	7.63
Exchange-traded	0.20	0.30	0.23	0.27	0.22
Over-the-counter	6.41	6.17	5.48	5.27	6.55
Purchased options	4.46	3.95	4.23	4.73	4.69
Exchange-traded	0.31	0.33	0.32	0.33	0.49
Over-the-counter	3.20	2.88	3.21	3.32	3.43
Swaps	68.13	68.77	70.39	68.94	62.99
Held for trading	43.57	44.95	46.18	46.32	43.54
Interest rate contracts	36.33	37.38	38.27	37.84	35.09
Foreign exchange contracts	1.49	1.94	1.86	2.10	2.42
Equity, commodity, and other contracts	0.85	0.97	1.14	1.01	0.86
Non-traded	56.43	55.05	53.82	53.68	56.46
Interest rate contracts	53.28	51.49	50.68	51.23	51.73
Foreign exchange contracts	0.38	0.59	0.57	0.60	0.64
Equity, commodity, and other contracts	0.14	0.19	0.16	0.21	0.30
Derivative contracts (excluding futures and forex 14 days or less)	92.24	94.18	94.46	95.63	94.20
One year or less	30.37	33.40	32.44	31.96	31.37
Over 1 year to 5 years	31.40	28.42	31.22	31.85	33.87
Over 5 years	26.95	28.29	28.71	29.43	32.03
Gross negative fair value (absolute value)	0.92	0.82	0.71	0.69	0.99
Gross positive fair value	1.27	0.90	0.83	0.71	1.13
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.05	0.06	0.06	0.06	0.09
Gross positive fair value (X)	0.07	0.06	0.06	0.06	0.10
Held for trading (X)	0.05	0.05	0.05	0.05	0.08
Non-traded (X)	0.01	0.01	0.01	0.01	0.01
Current credit exposure (X)	0.04	0.04	0.04	0.04	0.06
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 (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00
90+ days past due	0.00	0.00	0.00	0.00	0.00
Other Ratios					
Current credit exposure / Risk-weighted assets	0.57	0.52	0.52	0.53	0.82

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2019

Allowance and Net Loan and Lease Losses

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Provision for loan and lease losses / Average assets	0.15	0.13	0.14	0.16	0.17
Provision for loan and lease losses / Average loans and leases	0.24	0.21	0.24	0.28	0.31
Provision for loan and lease losses / Net loan and lease losses	151.91	113.02	134.68	143.18	141.39
Allowance for loan and lease losses / Total loans and leases not held for sale	0.86	0.92	0.90	0.98	1.07
Allowance for loan and lease losses / Total loans and leases	0.86	0.91	0.89	0.96	1.04
Allowance for loan and lease losses / Net loans and leases losses (X)	9.68	8.06	7.54	8.39	8.27
Allowance for loan and lease losses / Nonaccrual assets	205.51	197.59	214.03	178.03	167.13
ALLL / 90+ days past due + nonaccrual loans and leases	161.85	143.89	160.51	136.22	123.58
Gross loan and lease losses / Average loans and leases	0.27	0.27	0.30	0.33	0.37
Recoveries / Average loans and leases	0.07	0.09	0.09	0.09	0.11
Net losses / Average loans and leases	0.20	0.19	0.22	0.24	0.27
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	16.25	19.46	41.30	33.49	40.49
Earnings coverage of net loan and lease losses (X)	32.12	16.44	21.75	19.67	19.75
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.02	0.02	0.02	0.03
Real estate loans secured by 1-4 family	0.01	0.03	0.01	0.03	0.06
Revolving	0.02	0.05	0.03	0.09	0.13
Closed-end	0.01	0.02	0.01	0.02	0.04
Commercial real estate loans	0.02	0.01	0.01	0.01	0.00
Construction and land development	-0.01	-0.03	-0.03	-0.02	-0.04
1-4 family	0.00	0.00	-0.01	0.00	-0.01
Other	-0.01	-0.02	-0.02	-0.01	-0.02
Multifamily	0.00	0.00	0.00	-0.01	0.00
Nonfarm nonresidential	0.02	0.03	0.02	0.03	0.01
Owner-occupied	0.01	0.01	0.01	0.01	0.01
Other	0.01	0.01	0.01	0.01	0.00
Real estate loans secured by farmland	0.01	-0.01	0.00	0.01	-0.02
Commercial and industrial loans	0.30	0.27	0.31	0.39	0.41
Loans to individuals	1.18	1.27	1.16	1.25	1.28
Credit card loans	3.12	3.09	2.92	2.92	2.67
Agricultural loans	0.12	0.19	0.15	0.18	0.11
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Other loans and leases	0.13	0.11	0.14	0.15	0.14

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2019

Past Due and Nonaccrual Assets

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Loans and Leases					
30-89 days past due loans and leases	0.37	0.38	0.44	0.47	0.51
90+ days past due loans and leases	0.13	0.17	0.17	0.20	0.23
Nonaccrual loans and leases	0.52	0.56	0.54	0.63	0.76
90+ days past due and nonaccrual loans and leases	0.70	0.77	0.75	0.88	1.06
30-89 days past due restructured	0.02	0.02	0.02	0.02	0.02
90+ days past due restructured	0.01	0.01	0.01	0.01	0.01
Nonaccrual restructured	0.15	0.17	0.16	0.20	0.23
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.01
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.37	0.38	0.44	0.47	0.51
90+ days past due assets	0.14	0.17	0.18	0.20	0.24
Nonaccrual assets	0.55	0.57	0.57	0.64	0.77
30+ days past due and nonaccrual assets	1.15	1.18	1.26	1.39	1.63
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.45	0.48	0.48	0.54	0.64
90+ past due and nonaccrual assets + other real estate owned	0.49	0.54	0.52	0.59	0.72
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.56	0.64	0.60	0.72	0.86
Allowance for loan and lease losses	114.58	122.32	118.28	129.01	139.29
Equity capital + allowance for loan and lease losses	4.45	5.11	4.79	5.78	7.07
Tier 1 capital + allowance for loan and lease losses	5.96	6.54	6.16	7.35	8.71
Loans and leases + other real estate owned	0.91	1.02	0.96	1.15	1.38

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2019

Past Due and Nonaccrual Loans and Leases

		06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type						
Real estate	30-89 days past due	0.35	0.35	0.42	0.44	0.48
	90+ days past due	0.16	0.22	0.22	0.26	0.31
	Nonaccrual	0.51	0.61	0.57	0.69	0.81
Commercial and industrial	30-89 days past due	0.28	0.29	0.31	0.32	0.33
	90+ days past due	0.04	0.05	0.05	0.05	0.05
	Nonaccrual	0.81	0.89	0.77	0.93	1.19
Individuals	30-89 days past due	0.85	0.80	0.84	0.97	1.08
	90+ days past due	0.15	0.16	0.16	0.19	0.21
	Nonaccrual	0.20	0.23	0.23	0.24	0.22
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	0.05	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.28	0.27	0.17	0.17	0.20
	90+ days past due	0.01	0.01	0.00	0.00	0.03
	Nonaccrual	0.86	0.83	0.75	0.96	0.93
Foreign governments	30-89 days past due	0.00	0.00	0.01	0.00	0.54
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.05	0.06	0.06	0.03
Other loans and leases	30-89 days past due	0.15	0.15	0.16	0.20	0.16
	90+ days past due	0.01	0.02	0.01	0.02	0.02
	Nonaccrual	0.15	0.13	0.14	0.10	0.17

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2019

		06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Memoranda						
1-4 Family	30-89 days past due	0.59	0.56	0.71	0.74	0.82
	90+ days past due	0.33	0.43	0.46	0.49	0.69
	Nonaccrual	0.76	0.93	0.86	0.97	1.19
Revolving	30-89 days past due	0.45	0.43	0.50	0.61	0.60
	90+ days past due	0.04	0.06	0.05	0.07	0.07
	Nonaccrual	1.06	1.45	1.17	1.17	1.30
Closed-End	30-89 days past due	0.62	0.59	0.75	0.79	0.91
	90+ days past due	0.37	0.49	0.53	0.57	0.79
	Nonaccrual	0.74	0.91	0.84	0.96	1.20
Junior Lien	30-89 days past due	0.02	0.03	0.03	0.03	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.05	0.07	0.06	0.07	0.09
Commercial real estate	30-89 days past due	0.12	0.14	0.17	0.18	0.16
	90+ days past due	0.02	0.05	0.03	0.04	0.05
	Nonaccrual	0.25	0.28	0.28	0.34	0.40
Construction and development	30-89 days past due	0.18	0.16	0.21	0.23	0.22
	90+ days past due	0.01	0.02	0.02	0.03	0.04
	Nonaccrual	0.19	0.21	0.19	0.24	0.34
1-4 family	30-89 days past due	0.04	0.04	0.06	0.07	0.04
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.02	0.02	0.02	0.03	0.03
Other	30-89 days past due	0.11	0.09	0.12	0.13	0.15
	90+ days past due	0.01	0.02	0.02	0.02	0.03
	Nonaccrual	0.17	0.17	0.15	0.18	0.27
Multifamily	30-89 days past due	0.04	0.07	0.10	0.07	0.07
	90+ days past due	0.00	0.01	0.01	0.01	0.02
	Nonaccrual	0.06	0.08	0.08	0.10	0.12
Nonfarm non-residential	30-89 days past due	0.12	0.14	0.17	0.17	0.16
	90+ days past due	0.03	0.05	0.03	0.04	0.06
	Nonaccrual	0.30	0.34	0.30	0.38	0.45
Owner occupied	30-89 days past due	0.06	0.07	0.09	0.07	0.08
	90+ days past due	0.01	0.02	0.01	0.02	0.02
	Nonaccrual	0.16	0.20	0.17	0.21	0.24
Other	30-89 days past due	0.06	0.06	0.07	0.09	0.07
	90+ days past due	0.01	0.03	0.01	0.02	0.03
	Nonaccrual	0.12	0.14	0.13	0.14	0.18
Farmland	30-89 days past due	0.29	0.23	0.25	0.27	0.14
	90+ days past due	0.01	0.08	0.01	0.06	0.05
	Nonaccrual	1.12	1.39	1.23	1.07	0.72
Credit card	30-89 days past due	1.14	1.05	1.23	1.08	1.21
	90+ days past due	0.70	0.73	0.73	0.75	0.75
	Nonaccrual	0.11	0.09	0.09	0.08	0.09

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

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2019

Regulatory Capital Components and Ratios

	06/30/2019		06/30/2018		12/31/2018		12/31/2017		12/31/2016	
Capital Ratios										
Common equity tier 1 capital, column A		12.08		12.01		12.09		12.16		12.16
Common equity tier 1 capital, column B		0.40		0.40		0.52		0.44		0.47
Tier 1 capital, column A		12.78		12.83		12.86		12.95		12.92
Tier 1 capital, column B		0.46		0.47		0.60		0.51		0.55
Total capital, column A		14.37		14.47		14.45		14.63		14.65
Total capital, column B		0.52		0.52		0.67		0.57		0.61
Tier 1 leverage		9.78		9.71		9.71		9.53		9.40

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2019

Insurance and Broker-Dealer Activities

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Insurance underwriting assets / Consolidated assets	0.01	0.01	0.01	0.01	0.02
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.96	55.76	56.12	52.23	49.62
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.04	44.24	43.88	47.77	50.38
Separate account assets (L/H) / Total life assets	6.96	2.65	8.53	2.52	2.15
Insurance activities revenue / Adjusted operating income	0.48	0.41	0.47	0.55	0.56
Premium income / Insurance activities revenue	6.36	3.94	4.86	4.64	4.87
Credit related premium income / Total premium income	34.74	46.34	44.54	43.04	52.96
Other premium income / Total premium income	65.26	53.66	55.46	56.96	47.04
Insurance underwriting net income / Consolidated net income	0.09	0.06	0.08	0.04	0.12
Insurance net income (P/C) / Equity (P/C)	15.81	16.75	15.64	5.74	5.19
Insurance net income (L/H) / Equity (L/H)	-16.23	1.55	1.99	-2.99	4.69
Insurance benefits, losses, expenses / Insurance premiums	318.17	150.50	160.49	127.33	246.60
Reinsurance recovery (P/C) / Total assets (P/C)	0.25	0.21	0.17	0.48	0.41
Reinsurance recovery (L/H) / Total assets (L/H)	0.15	0.00	2.31	0.00	1.92
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.38	10.22	10.22	9.84	9.31
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	1.48	1.44	1.79	1.54	1.46

BHCPR PEER GROUP DATA

Peer Group: 1
Date: 06/30/2019

Foreign Activities

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Analysis Ratios					
Yield: Foreign loans	1.23	1.13	1.17	1.08	1.23
Cost: Interest-bearing deposits	1.27	0.76	0.97	0.51	0.36
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	26.45	63.82	27.29	67.99	67.21
Commercial and industrial loans	0.20	1.06	1.53	2.12	1.37
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00
Growth Rates					
Net loans and leases	10.28	18.37	7.23	21.19	6.90
Total selected assets	4.28	27.91	3.19	21.86	12.63
Deposits	8.42	-8.66	5.00	-0.77	47.76

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2019

Parent Company Analysis - Part 1

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	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Profitability					
Net income / Average equity capital	10.08	10.06	10.40	7.61	7.97
Bank net income / Average equity investment in banks	10.75	11.00	11.19	8.74	9.09
Nonbank net income / Average equity investment in nonbanks	8.29	7.65	7.10	4.73	5.53
Subsidiary HCs net income / Average equity investment in sub HCs	9.12	8.66	8.78	6.82	7.23
Bank net income / Parent net income	82.12	82.68	82.56	80.64	80.11
Nonbank net income / Parent net income	4.20	4.75	3.78	7.76	6.37
Subsidiary holding companies' net income / Parent net income	75.54	75.43	72.48	82.97	76.68
Leverage					
Total liabilities / Equity capital	20.58	19.56	20.88	19.94	21.58
Total debt / Equity capital	14.62	13.63	14.69	13.95	15.12
Total debt + notes payable to subs that issued TPS / Equity capital	16.75	16.05	17.10	16.10	17.51
Total debt + Loans guaranteed for affiliate / Equity capital	14.98	14.04	15.12	14.35	15.57
Total debt / Equity capital - excess over fair value	14.81	13.73	14.81	14.10	15.29
Long-term debt / Equity capital	13.29	12.12	13.43	12.69	13.44
Short-term debt / Equity capital	1.16	1.29	1.08	1.07	1.59
Current portion of long-term debt / Equity capital	0.07	0.18	0.14	0.27	0.39
Excess cost over fair value / Equity capital	0.12	0.09	0.12	0.17	0.20
Long-term debt / Consolidated long-term debt	27.61	29.29	28.69	26.93	28.31
Double Leverage					
Equity investment in subs / Equity capital	103.44	102.87	103.10	102.10	101.56
Total investment in subs / Equity capital	111.70	111.03	112.48	111.30	110.99
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)	0.39	0.41	0.35	0.52	0.28
Equity investment in subs - equity cap / Net income-div (X)	1.11	1.31	1.22	2.64	1.75
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	172.72	143.87	162.34	141.81	137.84
Cash from ops + noncash items + op expense / Op expense + dividend	190.97	154.71	174.91	148.20	144.09
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.52	111.81	103.19	92.33	128.25
Pretax operating income + interest expenses / Interest expense	1,626.36	1,706.06	2,898.75	1,909.25	2,107.38
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,380.73	1,066.07	1,369.37	1,547.94	1,414.32
Dividends + interest from subs / Interest expenses + dividends	210.43	166.58	188.90	172.51	157.78
Fees + other income from subs / Salary + other expenses	15.74	16.40	16.08	16.39	14.75
Net income / Current part of long-term debt + preferred dividends (X)	38.31	29.65	33.93	24.63	55.02
Other Ratios					
Net assets that reprice within 1 year / Total assets	2.59	2.85	2.67	3.24	4.62
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.14	0.15	0.24	0.10	1.57
Nonaccrual	6.04	7.46	6.54	7.38	15.05
Total	6.18	7.62	6.78	7.48	16.62
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.13	0.16	0.21	0.17	0.11
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.13	0.16	0.23	0.17	0.11
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	5.89	5.01	5.51	5.68	6.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.22	0.14	0.21	0.13	0.11

BHCPR PEER GROUP DATA

 Peer Group: 1
 Date: 06/30/2019

Parent Company Analysis - Part 2

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	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Payout Ratios - Parent					
Dividends paid / Income before undistributed income	55.05	69.54	57.26	68.72	78.25
Dividends paid / Net income	30.60	25.55	27.33	31.29	29.05
Net income - dividends / Average equity	6.92	7.23	7.33	5.03	5.34
Percent of Dividends Paid					
Dividends from bank subsidiaries	180.62	143.92	157.73	130.71	116.31
Dividends from nonbank subsidiaries	3.61	5.75	7.13	12.57	11.99
Dividends from subsidiary holding companies	16.45	14.01	16.86	18.99	13.56
Dividends from all subsidiaries	252.46	204.16	215.26	196.35	190.88
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	63.07	45.58	60.71	59.00	44.62
Interest income from bank subsidiaries	0.64	0.45	0.52	0.76	0.54
Management and service fees from bank subsidiaries	1.68	1.92	1.88	2.98	2.35
Other income from bank subsidiaries	0.00	0.00	0.00	0.01	0.00
Operating income from bank subsidiaries	65.34	53.53	63.43	62.82	53.32
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	58.15	45.22	51.40	102.35	61.37
Interest income from nonbank subsidiaries	20.38	17.07	18.56	8.11	6.68
Management and serv fees from nonbank subsidiaries	1.58	1.56	2.96	0.85	1.37
Other income from nonbank subsidiaries	1.19	0.19	0.15	0.81	0.73
Operating income from nonbank subsidiaries	109.40	75.00	99.33	165.35	98.61
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	49.50	39.16	48.56	59.89	39.67
Interest income from subsidiary holding companies	5.63	3.73	3.95	2.71	0.33
Management and service fees from subsidiary holding companies	0.30	0.38	0.43	0.56	0.58
Other income from subsidiary holding companies	0.59	0.00	0.01	0.00	0.00
Operating income from subsidiary holding companies	57.77	43.79	61.19	64.33	42.09
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	66.06	61.82	65.18	59.17	52.71
Interest income from bank subsidiaries	0.99	0.97	0.92	0.94	1.12
Management and service fees from bank subsidiaries	1.86	2.35	2.01	2.17	2.70
Other income from bank subsidiaries	0.05	0.03	0.02	0.09	0.03
Operating income from bank subsidiaries	78.32	70.32	74.20	69.23	63.24
Dividends from nonbank subsidiaries	1.65	2.58	2.57	2.65	3.92
Interest income from nonbank subsidiaries	1.39	3.46	2.32	2.79	3.92
Management and service fees from nonbank subsidiaries	0.07	0.04	0.03	0.07	0.06
Other income from nonbank subsidiaries	0.07	0.04	0.02	0.17	0.19
Operating income from nonbank subsidiaries	6.44	8.83	7.64	9.99	13.62
Dividends from subsidiary holding companies	4.73	4.66	5.15	5.49	6.07
Interest income from subsidiary holding companies	0.23	0.41	0.37	0.13	0.04
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	6.17	6.50	6.79	6.46	7.14
Loans and advances from subsidiaries / Short term debt	112.37	93.76	87.95	83.68	151.56
Loans and advances from subsidiaries / Total debt	26.76	25.42	26.53	39.18	30.35

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 1
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									125
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.04	0.90	1.85	2.61	3.14	3.57	3.95	4.34	125
+ Non-interest income	1.31	0.24	0.38	0.72	1.06	1.71	3.16	3.93	125
- Overhead expense	2.66	1.56	1.77	2.19	2.56	3.00	3.98	4.41	125
- Provision for credit losses	0.15	0.00	0.01	0.06	0.11	0.22	0.40	0.60	125
+ Securities gains (losses)	0.01	-0.04	-0.02	0.00	0.00	0.01	0.03	0.06	125
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	125
= Pretax net operating income (tax equivalent)	1.60	0.65	1.09	1.32	1.60	1.89	2.12	2.46	125
Net operating income	1.23	0.46	0.76	1.04	1.23	1.44	1.63	1.85	125
Net income	1.23	0.46	0.76	1.03	1.23	1.44	1.63	1.85	125
Net income (sub-chapter S adjusted)	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.48	3.36	3.65	4.09	4.44	4.81	5.40	6.02	125
Interest expense	1.12	0.41	0.53	0.76	1.06	1.39	1.91	2.45	125
Net interest income (tax equivalent)	3.37	1.23	2.02	2.94	3.50	3.95	4.41	4.70	125
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.20	0.00	0.01	0.05	0.13	0.31	0.54	1.12	125
Earnings coverage of net loan and lease losses (X)	32.12	-44.23	2.56	7.06	16.55	37.24	118.23	259.24	124
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.86	0.32	0.36	0.63	0.85	1.04	1.44	1.99	125
Allowance for loan and lease losses / Total loans and leases	0.86	0.32	0.36	0.61	0.84	1.04	1.44	1.98	125
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.59	0.09	0.18	0.35	0.55	0.82	1.05	1.48	125
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.37	0.05	0.09	0.20	0.32	0.48	0.77	1.20	125
Liquidity and Funding									
Net noncore funding dependence	16.57	-6.23	-0.40	8.15	15.27	21.99	38.24	50.75	125
Net short-term noncore funding dependence	4.69	-42.80	-17.77	0.08	5.49	11.82	19.42	26.18	125
Net loans and leases / Total assets	63.96	18.10	35.10	58.02	69.11	74.22	77.72	81.50	125
Capitalization									
Tier 1 leverage ratio	9.78	7.58	8.10	8.87	9.66	10.65	11.74	12.95	125
Equity capital / Total assets	12.49	8.56	9.22	10.58	12.24	14.21	16.70	17.30	125
Equity capital + minority interest / Total assets	12.54	8.56	9.30	10.61	12.25	14.38	16.81	17.30	125
Tier 1 common equity capital / Total risk-weighted assets	12.14	9.19	9.54	10.45	11.84	13.23	16.60	18.72	123
Net loans and leases / Equity capital (X)	5.16	1.52	2.89	4.09	5.17	6.10	7.52	8.35	125
Cash dividends / Net income	30.60	0.00	3.03	17.13	31.27	40.84	48.64	60.22	123
Cash dividends / Net income (sub-chapter S adjusted)	-27.00	-27.00	-27.00	-27.00	-27.00	-27.00	-27.00	-27.00	1
Retained earnings / Average equity capital	6.92	1.84	2.98	5.19	6.79	8.56	11.59	15.00	125
Growth Rates									
Assets	8.00	-2.38	0.62	3.13	5.68	11.32	19.83	38.43	122
Equity capital	10.37	-2.94	0.72	3.58	8.39	13.53	32.02	49.88	122
Net loans and leases	8.39	-1.52	0.88	3.69	6.19	11.33	19.37	40.16	122
Noncore funding	12.08	-21.42	-14.15	-1.94	8.92	23.57	55.43	71.22	122
Parent Company Ratios									
Short-term debt / Equity capital	1.16	0.00	0.00	0.00	0.00	0.03	8.63	19.15	125
Long-term debt / Equity capital	13.29	0.00	0.00	0.00	6.41	21.79	52.61	69.13	125
Equity investment in subs / Equity capital	103.44	92.12	95.28	99.46	102.64	107.77	112.87	118.90	125
Cash from ops + noncash items + op expense / Op expense + dividend	190.97	52.64	82.57	113.33	163.49	247.49	361.65	523.65	124

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

Relative Income Statement and Margin Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Average Assets									
Interest income (tax equivalent)	4.06	2.95	3.26	3.76	4.05	4.40	4.85	5.62	125
Less: Interest expense	1.02	0.33	0.48	0.67	0.97	1.26	1.83	2.27	125
Equals: Net interest income (tax equivalent)	3.04	0.90	1.85	2.61	3.14	3.57	3.95	4.34	125
Plus: Non-interest income	1.31	0.24	0.38	0.72	1.06	1.71	3.16	3.93	125
Equals: adjusted operating income (tax equivalent)	4.43	3.11	3.38	3.90	4.38	4.82	5.63	7.54	125
Less: Overhead expense	2.66	1.56	1.77	2.19	2.56	3.00	3.98	4.41	125
Less: Provision for credit losses	0.15	0.00	0.01	0.06	0.11	0.22	0.40	0.60	125
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Plus: Realized gains (losses) on available-for-sale securities	0.01	-0.04	-0.02	0.00	0.00	0.01	0.03	0.06	125
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	125
Equals: Pretax net operating income (tax equivalent)	1.60	0.65	1.09	1.32	1.60	1.89	2.12	2.46	125
Less: Applicable income taxes (tax equivalent)	0.37	0.15	0.23	0.28	0.37	0.44	0.54	0.77	125
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	125
Equals: Net operating income	1.23	0.46	0.76	1.04	1.23	1.44	1.63	1.85	125
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Equals: Net income	1.23	0.46	0.76	1.03	1.23	1.44	1.63	1.85	125
Memo: Net income (last four quarters)	1.27	0.58	0.78	1.06	1.28	1.46	1.71	1.96	123
Net income-BHC and noncontrolling (minority) interest	1.23	0.50	0.77	1.04	1.23	1.44	1.63	1.85	125
Margin Analysis									
Average earning assets / Average assets	91.12	84.94	86.98	88.78	90.93	93.38	95.40	96.72	125
Average interest-bearing funds / Average assets	65.91	51.93	54.89	60.70	66.18	69.71	79.38	82.77	125
Interest income (tax equivalent) / Average earning assets	4.48	3.36	3.65	4.09	4.44	4.81	5.40	6.02	125
Interest expense / Average earning assets	1.12	0.41	0.53	0.76	1.06	1.39	1.91	2.45	125
Net interest income (tax equivalent) / Average earning assets	3.37	1.23	2.02	2.94	3.50	3.95	4.41	4.70	125
Yield or Cost									
Total loans and leases (tax equivalent)	5.14	4.04	4.34	4.78	5.06	5.44	6.21	7.66	125
Interest-bearing bank balances	2.09	0.83	0.99	1.52	2.12	2.51	3.18	3.72	125
Fed funds sold and reverse repos	2.44	0.00	0.56	1.95	2.52	3.00	4.31	6.51	76
Trading assets	1.09	0.00	0.00	0.00	0.11	2.31	3.53	4.21	86
Total earning assets	4.44	3.34	3.64	4.03	4.39	4.79	5.32	5.98	125
Investment securities (tax equivalent)	2.84	2.24	2.37	2.54	2.80	3.09	3.46	3.63	124
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.70	2.20	2.33	2.48	2.68	2.88	3.18	3.31	123
All other securities									
Interest-bearing deposits	1.13	0.37	0.55	0.79	1.06	1.41	1.95	2.14	124
Time deposits of \$250K or more	1.93	1.05	1.30	1.62	1.97	2.22	2.50	2.80	120
Time deposits < \$250K	1.76	0.79	0.95	1.37	1.81	2.13	2.46	2.59	121
Other domestic deposits	0.95	0.34	0.42	0.62	0.90	1.19	1.76	2.09	124
Foreign deposits	1.27	0.00	0.52	0.71	1.27	1.84	2.53	2.84	30
Fed funds purchased and repos	2.07	0.25	0.43	0.99	2.16	2.56	3.88	7.02	112
Other borrowed funds and trading liabilities	2.50	0.96	1.47	2.06	2.48	2.93	3.49	3.82	125
All interest-bearing funds	1.54	0.62	0.81	1.06	1.43	1.86	2.66	3.30	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Non-interest Income & Expenses

Peer Group: 1
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	2.90	0.00	0.00	0.22	2.59	4.96	8.44	12.79	125
Overhead expenses / Net Interest Income + non-interest income	60.42	43.74	47.48	54.73	59.55	65.78	74.55	83.52	125
Percent of Average Assets									
Total overhead expense	2.66	1.56	1.77	2.19	2.56	3.00	3.98	4.41	125
Personnel expense	1.42	0.77	0.87	1.13	1.43	1.65	1.99	2.19	125
Net occupancy expense	0.28	0.12	0.15	0.23	0.27	0.35	0.40	0.45	125
Other operating expenses	0.94	0.49	0.55	0.66	0.83	1.09	1.75	2.17	125
Overhead less non-interest income	1.32	-0.14	0.43	0.92	1.39	1.74	1.97	2.29	125
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	59.93	43.36	47.11	54.14	58.78	65.61	73.94	83.44	125
Personnel expense	32.32	21.48	23.31	28.83	32.44	36.54	39.79	45.30	125
Net occupancy expense	6.43	2.01	3.66	5.28	6.38	7.72	9.08	10.00	125
Other operating expenses	20.45	12.72	14.05	16.23	19.70	23.96	29.46	39.51	125
Total non-interest income	28.65	6.36	11.01	16.86	24.08	37.62	61.45	82.79	125
Fiduciary activities income	1.99	0.00	0.00	0.00	1.46	3.25	6.65	10.66	125
Service charges on domestic deposit accounts	3.86	0.00	0.25	1.81	4.10	5.70	6.97	7.53	125
Trading revenue	1.26	0.00	0.00	0.00	0.30	1.35	5.35	12.31	125
Investment banking fees and commissions	3.56	0.00	0.00	0.50	1.64	3.42	14.30	32.53	125
Insurance activities revenue	0.48	0.00	0.00	0.00	0.09	0.53	2.15	6.83	125
Venture capital revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	125
Net servicing fees	0.18	-1.79	-0.53	0.00	0.06	0.43	1.14	1.56	125
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.13	125
Net gain (loss) - sales of loans, OREO, and other assets	1.48	-0.09	0.00	0.19	1.02	2.48	4.38	6.99	125
Other non-interest income	10.01	2.57	3.55	5.46	8.06	13.79	22.56	30.62	125
Overhead less non-interest income	30.71	-3.19	8.74	23.13	33.81	39.99	44.36	47.91	125
Applicable income taxes / Pretax net operating income (tax equivalent)	20.78	12.73	14.63	18.66	20.71	23.41	26.04	27.82	124
Applicable income tax + TE / Pretax net operating income + TE	23.02	16.49	18.69	20.76	22.87	24.94	28.95	33.32	124

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

Percent Composition of Assets

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Real estate loans	37.56	1.99	6.17	23.06	42.16	53.38	59.47	65.38	125
Commercial and industrial loans	12.46	0.98	2.83	7.40	11.46	17.32	23.05	26.54	125
Loans to individuals	4.04	0.04	0.09	0.52	2.11	6.99	11.94	18.26	125
Loans to depository institutions and acceptances of other banks	0.04	0.00	0.00	0.00	0.00	0.02	0.27	0.69	125
Agricultural loans	0.25	0.00	0.00	0.00	0.04	0.28	1.09	2.51	125
Other loans and leases	5.07	0.51	0.79	1.74	3.99	7.74	11.90	15.30	125
Net loans and leases	63.96	18.10	35.10	58.02	69.11	74.22	77.72	81.50	125
Debt securities over 1 year	14.15	0.77	5.66	9.88	13.46	18.89	23.77	28.17	125
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.02	0.08	0.20	0.29	125
Subtotal	79.50	28.63	47.63	78.12	84.24	87.23	89.20	90.14	125
Interest-bearing bank balances	3.05	0.29	0.42	0.98	2.08	4.52	8.20	11.23	125
Federal funds sold and reverse repos	1.54	0.00	0.00	0.00	0.00	0.56	12.64	23.05	125
Debt securities 1 year or less	1.83	0.03	0.06	0.36	1.19	2.69	5.88	9.92	125
Trading assets	1.27	0.00	0.00	0.00	0.22	0.70	7.83	16.02	125
Total earning assets	89.50	79.78	85.52	87.28	89.73	91.99	93.86	94.63	125
Non-interest cash and due from depository institutions	1.09	0.24	0.46	0.75	1.12	1.41	1.73	1.81	125
Other real estate owned	0.04	0.00	0.00	0.01	0.02	0.06	0.10	0.18	125
All other assets	9.36	4.36	5.10	7.14	9.39	11.63	13.43	19.70	125
Memoranda									
Short-term investments	7.59	0.80	1.18	1.88	4.41	10.35	24.66	36.99	125
US Treasury securities	0.99	0.00	0.00	0.00	0.15	1.55	4.77	5.65	125
US agency securities (excluding mortgage-backed securities)	0.61	0.00	0.00	0.00	0.22	1.07	2.70	4.12	125
Municipal securities	1.36	0.00	0.00	0.04	0.74	2.45	4.76	6.74	125
Mortgage-backed securities	11.07	0.28	3.61	7.48	10.40	14.78	19.34	23.40	125
Asset-backed securities	0.27	0.00	0.00	0.00	0.00	0.41	1.38	2.71	125
Other debt securities	0.40	0.00	0.00	0.00	0.07	0.63	1.67	3.47	125
Loans held-for-sale	0.37	0.00	0.00	0.04	0.19	0.60	1.37	2.19	125
Loans not held-for-sale	63.86	16.42	35.43	56.89	68.68	73.28	78.00	81.45	125
Real estate loans secured by 1-4 family	13.41	0.19	1.72	6.20	13.84	19.59	24.98	33.44	125
Revolving	2.19	0.00	0.02	0.39	1.90	3.77	5.04	6.17	125
Closed-end, secured by first liens	10.61	0.08	1.34	5.03	10.12	14.88	22.51	30.17	125
Closed-end, secured by junior liens	0.30	0.00	0.00	0.05	0.21	0.47	0.77	1.63	125
Commercial real estate loans	21.86	0.23	1.36	9.95	22.68	33.62	39.83	45.15	125
Construction and land development	3.54	0.00	0.16	1.02	2.98	5.47	8.42	9.54	125
Multifamily	2.84	0.01	0.17	0.91	2.26	3.89	6.69	12.97	125
Nonfarm nonresidential	14.38	0.08	0.77	6.44	14.78	22.23	27.49	29.88	125
Real estate loans secured by farmland	0.38	0.00	0.00	0.00	0.08	0.58	1.78	2.40	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Loan Mix and Analysis of Concentrations of Credit

Peer Group: 1
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	57.03	12.35	25.09	41.16	62.94	74.61	80.65	86.68	125
Real estate loans secured by 1-4 family	21.00	0.73	4.09	13.45	21.39	27.80	35.95	49.43	125
Revolving	3.34	0.00	0.02	0.75	3.24	5.22	7.27	8.08	125
Closed-end	17.39	0.51	3.53	10.32	16.97	24.64	32.38	43.56	125
Commercial real estate loans	32.75	0.35	6.48	16.66	36.42	47.66	55.46	62.32	125
Construction and land development	5.25	0.00	0.33	1.86	4.55	7.65	11.82	13.60	125
1-4 family	0.99	0.00	0.00	0.10	0.68	1.85	3.29	3.66	125
Other	4.13	0.00	0.32	1.70	3.43	6.31	8.70	10.24	125
Multifamily	4.36	0.02	0.81	1.67	3.63	6.18	9.89	18.28	125
Nonfarm nonresidential	21.55	0.19	3.96	10.18	23.33	31.96	37.50	41.16	125
Owner-occupied	7.78	0.00	0.15	2.92	7.19	11.64	15.98	18.14	125
Other	13.75	0.15	3.47	7.51	13.78	20.01	24.94	26.89	125
Real estate loans secured by farmland	0.59	0.00	0.00	0.01	0.12	0.91	2.52	4.19	125
Loans to depository institutions and acceptances of other banks	0.10	0.00	0.00	0.00	0.00	0.04	0.64	1.99	125
Commercial and industrial loans	20.20	2.03	7.93	12.59	19.54	26.64	39.37	42.66	125
Loans to individuals	6.83	0.05	0.21	1.02	3.57	11.49	21.36	42.00	125
Credit card loans	0.77	0.00	0.00	0.00	0.02	0.89	3.53	13.43	125
Agricultural loans	0.39	0.00	0.00	0.00	0.07	0.48	1.86	3.74	125
Other loans and leases	9.90	0.71	1.05	2.49	6.92	15.48	24.69	49.12	125
Loans and Leases, Percent of Total Capital									
Real estate loans	363.09	34.10	69.03	209.89	384.45	514.03	577.39	628.65	123
Real estate loans secured by 1-4 family	130.05	7.83	24.01	62.27	123.87	184.77	252.91	343.89	123
Revolving	20.94	0.01	0.17	4.80	18.33	35.15	49.92	59.44	123
Closed-end	107.18	5.58	21.73	51.39	97.53	144.05	219.31	316.13	123
Commercial real estate loans	210.87	3.53	17.35	92.68	219.09	320.15	387.11	427.63	123
Construction and land development	33.49	0.01	2.70	9.57	28.92	56.74	76.66	89.23	123
1-4 family	6.49	0.00	0.00	0.58	4.27	12.59	20.64	25.87	123
Other	26.07	0.01	2.44	8.75	24.41	43.77	56.83	64.05	123
Multifamily	27.21	0.16	2.44	8.58	23.69	38.33	70.59	131.02	123
Nonfarm nonresidential	138.75	2.07	10.71	63.62	139.91	217.86	263.87	302.38	123
Owner-occupied	49.94	0.00	0.52	17.89	45.39	79.65	107.14	132.79	123
Other	87.61	1.21	8.73	34.78	80.83	141.90	172.65	198.29	123
Real estate loans secured by farmland	3.57	0.00	0.00	0.05	0.77	5.85	16.93	23.47	123
Loans to depository institutions and acceptances of other banks	0.39	0.00	0.00	0.00	0.00	0.20	3.13	5.51	123
Commercial and industrial loans	117.75	8.99	27.67	64.61	109.80	164.56	220.09	233.89	123
Loans to individuals	38.08	0.37	1.07	5.06	20.11	73.34	108.25	158.45	123
Credit card loans	3.87	0.00	0.00	0.00	0.07	4.25	17.46	56.96	123
Agricultural loans	2.19	0.00	0.00	0.01	0.36	2.63	10.39	21.02	123
Other loans and leases	48.59	4.94	7.11	18.86	39.36	76.55	115.96	147.58	123
Supplemental									
Non-owner occupied CRE loans / Gross loans	25.65	0.63	6.94	15.32	27.14	35.83	43.95	48.57	125
Non-owner occupied CRE loans / Total capital	162.63	4.05	17.85	80.53	168.20	248.01	288.74	341.84	123
Construction and land development loans / Total capital	33.49	0.01	2.70	9.57	28.92	56.74	76.66	89.23	123
Total CRE loans / Total capital	216.75	5.16	20.78	104.88	222.25	320.93	393.26	427.63	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

Liquidity and Funding

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Short-term investments	7.59	0.80	1.18	1.88	4.41	10.35	24.66	36.99	125
Liquid assets	22.26	9.28	10.76	13.70	18.36	25.98	47.64	64.03	125
Investment securities	16.66	2.22	7.23	11.31	15.42	21.48	30.40	34.45	125
Net loans and leases	63.96	18.10	35.10	58.02	69.11	74.22	77.72	81.50	125
Net loans, leases and standby letters of credit	65.02	19.28	40.83	58.35	69.54	74.61	78.39	82.15	125
Core deposits	61.68	14.57	25.38	54.05	66.40	73.06	78.23	80.85	125
Noncore funding	20.77	3.93	6.08	11.56	17.16	30.47	45.14	55.04	125
Time deposits of \$250K or more	3.12	0.03	0.68	1.49	2.68	4.49	6.85	8.28	125
Foreign deposits	0.42	0.00	0.00	0.00	0.00	0.00	3.16	6.92	125
Federal funds purchased and repos	1.98	0.00	0.00	0.11	0.93	3.30	8.14	13.07	125
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Net federal funds purchased (sold)	0.63	-6.89	-2.00	0.00	0.47	1.58	3.50	4.60	125
Commercial paper	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.66	125
Other borrowings w/remaining maturity of 1 year or less	3.35	0.02	0.07	0.91	2.92	5.18	8.21	12.64	125
Earning assets that reprice within 1 year	39.77	18.12	22.89	31.52	40.48	46.83	56.63	65.59	125
Interest-bearing liabilities that reprice within 1 year	10.56	1.81	3.21	6.50	9.00	13.38	21.18	32.22	125
Long-term debt that reprices within 1 year	1.14	0.00	0.00	0.00	0.00	1.62	4.98	12.12	125
Net assets that reprice within 1 year	26.49	-3.32	9.61	16.56	27.24	35.79	43.31	50.72	125
Other Liquidity and Funding Ratios									
Net noncore funding dependence	16.57	-6.23	-0.40	8.15	15.27	21.99	38.24	50.75	125
Net short-term noncore funding dependence	4.69	-42.80	-17.77	0.08	5.49	11.82	19.42	26.18	125
Short-term investment / Short-term noncore funding	68.80	5.30	9.58	17.83	52.62	99.26	212.19	293.04	125
Liquid assets - short-term noncore funding / Nonliquid assets	15.74	-15.53	-6.84	2.24	11.85	23.06	57.41	85.57	125
Net loans and leases / Total deposits	91.37	55.52	64.38	82.26	92.68	97.76	118.07	138.20	124
Net loans and leases / Core deposits	106.73	65.11	79.83	90.40	103.25	114.13	158.27	177.35	124
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.61	-0.17	0.00	0.07	0.42	1.02	1.88	2.66	92
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.25	-0.29	-0.08	0.18	1.04	2.04	3.68	4.60	122
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	-0.11	0.00	0.00	0.00	0.03	0.05	0.11	22
Percent of Investment Securities									
Held-to-maturity securities	14.98	0.00	0.00	0.00	8.48	32.47	45.97	54.04	124
Available-for-sale securities	82.90	45.94	53.92	66.81	90.22	98.80	99.97	100.00	124
US Treasury securities	6.17	0.00	0.00	0.00	1.45	11.27	23.59	48.96	124
US agency securities (excluding mortgage-backed securities)	3.85	0.00	0.00	0.00	1.51	5.91	16.50	24.23	124
Municipal securities	8.01	0.00	0.00	0.52	4.70	14.94	28.23	37.97	124
Mortgage-backed securities	66.64	16.03	30.04	49.77	70.24	83.58	93.83	95.97	124
Asset-backed securities	1.65	0.00	0.00	0.00	0.00	1.96	8.36	15.17	124
Other debt securities	3.06	0.00	0.00	0.03	0.67	4.82	14.56	30.48	124
Mutual funds and equity securities	0.39	0.00	0.00	0.00	0.11	0.72	1.61	2.23	124
Debt securities 1 year or less	11.77	0.26	1.22	3.78	7.46	16.62	36.79	61.98	124
Debt securities 1 to 5 years	19.14	0.61	1.44	4.03	13.69	28.41	56.42	65.94	124
Debt securities over 5 years	64.34	13.58	21.83	40.01	72.43	86.32	93.64	95.97	124
Pledged securities	31.69	0.43	2.74	14.27	27.48	51.95	64.84	72.45	124
Structured notes, fair value	0.06	0.00	0.00	0.00	0.00	0.00	0.33	1.79	124
Percent Change from Prior Like Quarter									
Short-term investments	15.56	-48.78	-32.76	-14.32	9.28	37.32	85.94	136.74	122
Investment securities									
Core deposits	7.75	-5.63	-1.48	1.83	5.07	14.24	23.11	34.02	121
Noncore funding	12.08	-21.42	-14.15	-1.94	8.92	23.57	55.43	71.22	122

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

Derivatives and Off-Balance-Sheet Transactions

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Total Assets									
Loan commitments (reported semiannually, June/Dec)	23.49	6.71	10.35	16.03	20.77	30.60	43.77	58.50	125
Standby letters of credit	0.84	0.00	0.11	0.29	0.62	1.25	2.16	3.86	125
Commercial and similar letters of credit	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.15	125
Securities lent	0.39	0.00	0.00	0.00	0.00	0.00	1.73	10.75	125
Credit derivatives - notional amount (BHC as guarantor)	0.39	0.00	0.00	0.00	0.00	0.41	1.16	13.66	125
Credit derivatives - notional amount (BHC as beneficiary)	0.51	0.00	0.00	0.00	0.00	0.21	1.15	22.61	125
Credit derivative contracts w/ purchased credit protection - invest grade	0.23	0.00	0.00	0.00	0.00	0.13	1.07	4.85	125
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.54	0.00	0.00	0.00	0.00	0.00	1.66	16.74	125
Derivative contracts	74.09	0.75	2.07	8.15	18.73	60.20	262.99	1510.57	125
Interest rate contracts	51.44	0.68	1.78	7.49	17.04	42.56	144.18	1136.36	125
Interest rate futures and forward contracts	14.26	0.00	0.00	0.01	0.64	3.57	92.57	251.52	125
Written options contracts (interest rate)	2.52	0.00	0.00	0.15	0.71	2.34	7.07	46.70	125
Purchased options contracts (interest rate)	2.71	0.00	0.00	0.00	0.04	2.27	9.89	67.31	125
Interest rate swaps	29.89	0.05	0.82	5.33	13.50	27.18	62.68	754.18	125
Foreign exchange contracts	10.79	0.00	0.00	0.00	0.03	1.82	10.02	407.48	125
Futures and forward foreign exchange contracts	4.75	0.00	0.00	0.00	0.01	0.98	7.80	154.53	125
Written options contracts (foreign exchange)	0.06	0.00	0.00	0.00	0.00	0.00	0.30	2.53	125
Purchased options contracts (foreign exchange)	0.07	0.00	0.00	0.00	0.00	0.00	0.30	2.42	125
Foreign exchange rate swaps	2.11	0.00	0.00	0.00	0.00	0.00	2.82	119.76	125
Equity, commodity, and other derivative contracts	3.95	0.00	0.00	0.00	0.00	0.60	14.36	100.08	125
Commodity and other futures and forward contracts	0.25	0.00	0.00	0.00	0.00	0.00	1.31	9.46	125
Written options contracts (commodity and other)	1.29	0.00	0.00	0.00	0.00	0.08	5.54	36.47	125
Purchased options contracts (commodity and other)	1.22	0.00	0.00	0.00	0.00	0.08	3.17	38.52	125
Commodity and other swaps	0.34	0.00	0.00	0.00	0.00	0.05	3.04	4.20	125
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	43.16	11.05	15.62	24.03	33.25	51.29	105.88	155.86	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date:06/30/2019

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	93.89	49.33	73.67	88.77	99.22	100.00	100.00	100.00	124
Foreign exchange contracts	2.83	0.00	0.00	0.00	0.25	3.82	15.88	23.67	124
Equity, commodity, and other contracts	1.66	0.00	0.00	0.00	0.00	2.33	9.00	18.17	124
Futures and forwards									
Futures and forwards	13.21	0.00	0.00	1.57	7.71	21.67	51.60	65.43	124
Written options									
Written options	7.45	0.00	0.00	1.23	5.12	11.47	26.39	37.55	124
Exchange-traded	0.20	0.00	0.00	0.00	0.00	0.00	2.05	3.73	124
Over-the-counter	6.41	0.00	0.00	0.92	3.95	9.87	24.80	37.37	124
Purchased options									
Purchased options	4.46	0.00	0.00	0.00	0.59	9.21	18.86	31.16	124
Exchange-traded	0.31	0.00	0.00	0.00	0.00	0.00	2.23	5.34	124
Over-the-counter	3.20	0.00	0.00	0.00	0.18	6.29	14.22	23.02	124
Swaps									
Swaps	68.13	0.89	11.42	49.47	77.33	94.53	99.19	100.00	124
Held for trading									
Held for trading	43.57	0.00	0.00	0.00	55.81	88.74	98.34	99.72	124
Interest rate contracts	36.33	0.00	0.00	0.00	39.97	75.35	92.67	95.44	124
Foreign exchange contracts	1.49	0.00	0.00	0.00	0.00	1.03	7.67	17.05	124
Equity, commodity, and other contracts	0.85	0.00	0.00	0.00	0.00	0.01	6.01	11.20	124
Non-traded									
Non-traded	56.43	0.28	1.66	11.26	44.19	100.00	100.00	100.00	124
Interest rate contracts	53.28	0.09	0.90	10.19	40.29	99.90	100.00	100.00	124
Foreign exchange contracts	0.38	0.00	0.00	0.00	0.00	0.13	1.31	9.94	124
Equity, commodity, and other contracts	0.14	0.00	0.00	0.00	0.00	0.00	1.13	2.65	124
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	92.24	43.29	62.78	87.14	96.01	100.00	104.72	143.86	124
One year or less	30.37	0.02	1.33	6.06	19.44	54.59	87.00	100.24	124
Over 1 year to 5 years	31.40	0.00	1.19	12.45	27.93	48.40	58.50	75.08	124
Over 5 years	26.95	0.00	0.00	6.94	22.42	47.69	71.47	79.86	124
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	0.92	0.04	0.16	0.33	0.72	1.49	2.34	2.91	124
Gross positive fair value									
Gross positive fair value	1.27	0.12	0.24	0.64	1.13	1.82	2.70	3.03	124
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
Gross negative fair value, absolute value (X)	0.05	0.00	0.00	0.00	0.02	0.04	0.18	1.50	123
Gross positive fair value (X)									
Gross positive fair value (X)	0.07	0.00	0.00	0.01	0.03	0.06	0.19	1.48	123
Held for trading (X)	0.05	0.00	0.00	0.00	0.01	0.05	0.18	1.40	123
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.05	123
Current credit exposure (X)									
Current credit exposure (X)	0.04	0.00	0.00	0.00	0.02	0.06	0.15	0.39	123
Credit losses on derivative contracts									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Past Due Derivative Instruments Fair Value									
30-89 days past due (confidential prior to March 2001)									
30-89 days past due (confidential prior to March 2001)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
90+ days past due									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Other Ratios									
Current credit exposure / Risk-weighted assets	0.57	0.00	0.00	0.03	0.26	0.63	2.79	5.77	123

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

Allowance and Net Loan and Lease Losses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Provision for loan and lease losses / Average assets	0.15	0.00	0.01	0.06	0.11	0.22	0.40	0.60	125
Provision for loan and lease losses / Average loans and leases	0.24	0.00	0.03	0.08	0.17	0.34	0.62	1.14	125
Provision for loan and lease losses / Net loan and lease losses	151.91	10.57	69.49	97.88	123.36	180.99	333.45	591.54	124
Allowance for loan and lease losses									
Allowance for loan and lease losses / Total loans and leases not held for sale	0.86	0.32	0.36	0.63	0.85	1.04	1.44	1.99	125
Allowance for loan and lease losses / Total loans and leases	0.86	0.32	0.36	0.61	0.84	1.04	1.44	1.98	125
Allowance for loan and lease losses / Net loans and leases losses (X)	9.68	1.47	1.63	2.81	5.59	11.50	30.02	57.45	117
Allowance for loan and lease losses / Nonaccrual assets	205.51	29.75	64.13	101.01	165.95	293.46	473.71	848.46	124
ALLL / 90+ days past due + nonaccrual loans and leases	161.85	28.75	53.66	82.84	133.15	204.51	325.51	571.08	125
Gross loan and lease losses									
Gross loan and lease losses / Average loans and leases	0.27	0.01	0.03	0.08	0.20	0.40	0.67	1.33	125
Recoveries / Average loans and leases	0.07	0.00	0.01	0.02	0.06	0.11	0.18	0.38	125
Net losses / Average loans and leases	0.20	0.00	0.01	0.05	0.13	0.31	0.54	1.12	125
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	125
Recoveries / Prior year-end losses	16.25	0.97	4.45	9.76	14.41	20.73	30.40	79.97	123
Earnings coverage of net loan and lease losses (X)	32.12	-44.23	2.56	7.06	16.55	37.24	118.23	259.24	124
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.04	-0.03	-0.01	0.01	0.04	0.08	0.10	123
Real estate loans secured by 1-4 family	0.01	-0.05	-0.04	-0.01	0.01	0.04	0.07	0.09	120
Revolving	0.02	-0.42	-0.11	-0.03	0.00	0.07	0.19	0.34	117
Closed-end	0.01	-0.07	-0.04	-0.01	0.00	0.03	0.06	0.09	120
Commercial real estate loans	0.02	-0.04	-0.03	0.00	0.00	0.02	0.10	0.15	122
Construction and land development	-0.01	-0.17	-0.10	-0.02	0.00	0.00	0.06	0.13	117
1-4 family	0.00	-0.03	-0.02	0.00	0.00	0.00	0.00	0.02	117
Other	-0.01	-0.13	-0.07	-0.01	0.00	0.00	0.04	0.07	117
Multifamily	0.00	-0.03	-0.01	0.00	0.00	0.00	0.00	0.04	120
Nonfarm nonresidential	0.02	-0.04	-0.03	0.00	0.00	0.03	0.13	0.18	120
Owner-occupied	0.01	-0.03	-0.02	0.00	0.00	0.01	0.06	0.13	120
Other	0.01	-0.02	-0.01	0.00	0.00	0.01	0.04	0.08	120
Real estate loans secured by farmland	0.01	-0.07	-0.03	0.00	0.00	0.00	0.06	0.22	102
Commercial and industrial loans	0.30	-0.01	0.00	0.08	0.22	0.43	0.90	1.22	123
Loans to individuals	1.18	0.05	0.12	0.37	0.78	1.84	3.30	4.02	105
Credit card loans	3.12	0.00	0.07	1.87	3.21	4.47	6.29	7.27	73
Agricultural loans	0.12	-0.05	-0.03	0.00	0.00	0.11	0.75	1.22	97
Loans to foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Other loans and leases	0.13	-0.02	-0.01	0.00	0.04	0.21	0.61	0.98	124

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 06/30/2019

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	0.37	0.05	0.09	0.20	0.32	0.48	0.77	1.20	125
90+ days past due loans and leases	0.13	0.00	0.00	0.01	0.05	0.18	0.74	0.94	125
Nonaccrual loans and leases	0.52	0.08	0.17	0.32	0.47	0.71	0.99	1.19	125
90+ days past due and nonaccrual loans and leases	0.70	0.13	0.23	0.38	0.61	0.94	1.29	1.99	125
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.11	125
90+ days past due restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.12	125
Nonaccrual restructured	0.15	0.00	0.01	0.04	0.12	0.24	0.34	0.53	125
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	125
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	125
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	125
Percent of Total Assets									
+ OREO as Percent of:									
30-89 days past due assets	0.37	0.05	0.10	0.20	0.32	0.48	0.77	1.27	125
90+ days past due assets	0.14	0.00	0.00	0.01	0.05	0.18	0.74	0.94	125
Nonaccrual assets	0.55	0.10	0.18	0.33	0.48	0.77	1.13	1.57	125
30+ days past due and nonaccrual assets	1.15	0.31	0.48	0.66	0.96	1.46	2.42	4.10	125
90+ days past due and nonaccrual assets	0.45	0.07	0.13	0.25	0.39	0.64	0.90	1.26	125
90+ past due and nonaccrual assets + other real estate owned	0.49	0.08	0.13	0.28	0.46	0.68	0.94	1.30	125
Restructured and Nonaccrual Loans and Leases									
Total assets	0.56	0.07	0.13	0.29	0.53	0.82	0.99	1.22	125
Allowance for loan and lease losses	114.58	23.35	34.75	63.88	103.51	152.05	221.21	359.81	125
Equity capital + allowance for loan and lease losses	4.45	0.45	0.98	2.21	4.26	6.19	8.67	9.98	125
Tier 1 capital + allowance for loan and lease losses	5.96	0.85	1.52	3.10	5.61	8.40	10.76	22.35	125
Loans and leases + other real estate owned	0.91	0.21	0.32	0.53	0.89	1.23	1.57	2.68	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

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	0.35	0.02	0.07	0.15	0.26	0.51	0.85	1.41	123
	90+ days past due	0.16	0.00	0.00	0.00	0.02	0.15	0.84	1.50	123
	Nonaccrual	0.51	0.05	0.11	0.23	0.44	0.70	1.11	1.68	123
Commercial and industrial	30-89 days past due	0.28	0.00	0.03	0.09	0.22	0.41	0.76	1.02	123
	90+ days past due	0.04	0.00	0.00	0.00	0.01	0.06	0.19	0.32	123
	Nonaccrual	0.81	0.00	0.11	0.28	0.72	1.16	1.81	3.01	123
Individuals	30-89 days past due	0.85	0.00	0.01	0.34	0.75	1.14	1.83	2.23	125
	90+ days past due	0.15	0.00	0.00	0.00	0.05	0.25	0.57	1.03	125
	Nonaccrual	0.20	0.00	0.00	0.02	0.11	0.38	0.69	1.11	125
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	57
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	57
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Agricultural	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.54	1.18	1.93	97
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.20	97
	Nonaccrual	0.86	0.00	0.00	0.00	0.06	1.21	4.10	5.88	97
Foreign governments	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.02	0.18	17
Other loans and leases	30-89 days past due	0.15	0.00	0.00	0.00	0.06	0.30	0.59	0.90	124
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.10	124
	Nonaccrual	0.15	0.00	0.00	0.00	0.05	0.24	0.62	1.12	124

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 1
Date: 06/30/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.59	0.08	0.15	0.27	0.45	0.81	1.49	2.36	120
	90+ days past due	0.33	0.00	0.00	0.00	0.05	0.24	2.05	4.24	120
	Nonaccrual	0.76	0.08	0.15	0.35	0.59	1.12	1.72	2.69	120
Revolving	30-89 days past due	0.45	0.00	0.03	0.22	0.38	0.69	1.12	1.51	117
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.17	0.31	117
	Nonaccrual	1.06	0.00	0.02	0.32	0.60	1.22	3.62	4.52	117
Closed-End	30-89 days past due	0.62	0.07	0.12	0.25	0.44	0.84	1.58	2.61	120
	90+ days past due	0.37	0.00	0.00	0.00	0.04	0.26	2.35	4.56	120
	Nonaccrual	0.74	0.07	0.11	0.32	0.62	1.06	1.78	2.66	120
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.04	0.07	0.11	120
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	120
	Nonaccrual	0.05	0.00	0.00	0.01	0.03	0.09	0.17	0.30	120
Commercial real estate	30-89 days past due	0.12	0.00	0.00	0.03	0.10	0.18	0.38	0.47	122
	90+ days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.12	0.16	122
	Nonaccrual	0.25	0.00	0.00	0.09	0.23	0.41	0.65	0.83	122
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.10	0.29	0.65	1.10	117
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.12	117
	Nonaccrual	0.19	0.00	0.00	0.00	0.09	0.23	0.79	1.54	117
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.07	0.20	0.34	117
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	117
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.14	117
Other	30-89 days past due	0.11	0.00	0.00	0.00	0.03	0.16	0.51	0.92	117
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	117
	Nonaccrual	0.17	0.00	0.00	0.00	0.05	0.19	0.74	1.53	117
Multifamily	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.35	120
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	120
	Nonaccrual	0.06	0.00	0.00	0.00	0.01	0.08	0.31	0.44	120
Nonfarm non-residential	30-89 days past due	0.12	0.00	0.00	0.03	0.09	0.18	0.35	0.59	120
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.21	120
	Nonaccrual	0.30	0.00	0.00	0.09	0.27	0.47	0.80	0.87	120
Owner occupied	30-89 days past due	0.06	0.00	0.00	0.02	0.05	0.09	0.18	0.23	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.08	120
	Nonaccrual	0.16	0.00	0.00	0.04	0.14	0.30	0.41	0.51	120
Other	30-89 days past due	0.06	0.00	0.00	0.00	0.03	0.08	0.23	0.53	120
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.12	120
	Nonaccrual	0.12	0.00	0.00	0.01	0.08	0.24	0.42	0.53	120
Farmland	30-89 days past due	0.29	0.00	0.00	0.00	0.01	0.39	1.47	1.99	102
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.18	102
	Nonaccrual	1.12	0.00	0.00	0.00	0.36	1.70	5.25	9.91	102
Credit card	30-89 days past due	1.14	0.00	0.13	0.85	1.15	1.43	2.02	4.22	73
	90+ days past due	0.70	0.00	0.00	0.00	0.78	1.20	1.60	1.96	73
	Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.03	0.69	1.09	73

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

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

Regulatory Capital Components and Ratios

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Capital Ratios									
Common equity tier 1 capital, column A	12.08	9.10	9.52	10.36	11.76	13.21	16.60	18.62	125
Common equity tier 1 capital, column B	0.40	0.00	0.00	0.00	0.00	0.00	0.00	12.31	125
Tier 1 capital, column A	12.78	9.58	10.14	11.01	12.31	14.08	16.81	19.04	125
Tier 1 capital, column B	0.46	0.00	0.00	0.00	0.00	0.00	0.00	14.28	125
Total capital, column A	14.37	11.50	11.95	12.82	13.72	15.48	18.65	21.20	125
Total capital, column B	0.52	0.00	0.00	0.00	0.00	0.00	0.00	16.10	125
Tier 1 leverage	9.78	7.58	8.10	8.87	9.66	10.65	11.74	12.95	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 1
Date: 06/30/2019

Insurance and Broker-Dealer Activities

	PEEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.42	125
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.96	0.00	0.00	0.00	65.95	100.00	100.00	100.00	32
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.04	0.00	0.00	0.00	34.05	100.00	100.00	100.00	32
Separate account assets (L/H) / Total life assets	6.96	0.00	0.00	0.00	0.00	0.00	59.80	69.76	19
Insurance activities revenue / Adjusted operating income	0.48	0.00	0.00	0.00	0.09	0.53	2.15	6.83	125
Premium income / Insurance activities revenue	6.36	0.00	0.00	0.00	0.00	0.04	47.35	94.09	100
Credit related premium income / Total premium income	34.74	0.00	0.00	0.00	0.00	100.00	100.00	100.00	26
Other premium income / Total premium income	65.26	0.00	0.00	0.00	100.00	100.00	100.00	100.00	26
Insurance underwriting net income / Consolidated net income	0.09	0.00	0.00	0.00	0.00	0.00	0.47	2.37	125
Insurance net income (P/C) / Equity (P/C)	15.81	-0.37	-0.14	2.76	6.25	20.75	65.96	72.49	23
Insurance net income (L/H) / Equity (L/H)	-16.23	-186.09	-79.04	0.00	2.09	10.34	20.58	24.84	17
Insurance benefits, losses, expenses / Insurance premiums	318.17	0.00	0.69	32.44	93.29	356.82	1245.45	2625.00	26
Reinsurance recovery (P/C) / Total assets (P/C)	0.25	0.00	0.00	0.00	0.00	0.00	1.63	2.33	23
Reinsurance recovery (L/H) / Total assets (L/H)	0.15	0.00	0.00	0.00	0.00	0.00	0.53	6.49	19
Net asset of insurance underwriting subs / Consolidated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	125
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.38	0.00	0.17	4.26	10.45	17.23	22.00	24.47	125
Broker-Dealer Activities									
Net assets of broker-dealer subsidiaries / Consolidated assets		0.00	0.00	0.00	0.00	0.07	13.14	27.00	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 1
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	1.23	0.00	0.00	0.00	0.00	2.81	5.62	7.91	91
Cost: Interest-bearing deposits	1.27	0.00	0.52	0.71	1.27	1.84	2.53	2.84	30
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	26.45	0.01	0.02	0.04	0.38	26.78	73.72	89.37	4
Commercial and industrial loans	0.20	0.02	0.04	0.11	0.18	0.30	0.33	0.43	12
Foreign governments and institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Growth Rates									
Net loans and leases	10.28	-63.52	-43.12	-12.72	1.64	29.70	86.22	116.50	86
Total selected assets	4.28	-78.20	-50.83	-16.83	1.22	21.45	76.14	96.99	95
Deposits	8.42	-62.45	-45.39	-12.40	4.72	17.50	88.84	112.84	29

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 1
 Date: 06/30/2019

Parent Company Analysis - Part 1

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Profitability									
Net income / Average equity capital	10.08	3.86	6.17	8.13	9.94	12.18	14.07	16.64	125
Bank net income / Average equity investment in banks	10.75	4.59	5.97	8.51	10.17	12.95	16.56	19.76	108
Nonbank net income / Average equity investment in nonbanks	8.29	-11.35	-1.10	0.75	4.84	13.25	28.40	36.21	108
Subsidiary HCs net income / Average equity investment in sub HCs	9.12	0.71	2.11	4.99	10.10	12.76	14.90	18.99	28
Bank net income / Parent net income	82.12	0.00	0.00	88.53	102.46	106.53	112.31	114.67	123
Nonbank net income / Parent net income	4.20	0.00	0.00	0.03	0.70	5.03	19.86	47.78	107
Subsidiary holding companies' net income / Parent net income	75.54	3.73	14.36	51.25	96.50	102.34	106.11	108.59	26
Leverage									
Total liabilities / Equity capital	20.58	0.04	0.97	6.10	11.49	31.42	71.69	89.43	125
Total debt / Equity capital	14.62	0.00	0.00	0.00	6.92	22.17	58.87	83.67	125
Total debt + notes payable to subs that issued TPS / Equity capital	16.75	0.00	0.00	4.84	10.11	26.46	58.87	83.84	125
Total debt + Loans guaranteed for affiliate / Equity capital	14.98	0.00	0.00	0.00	7.07	22.17	58.87	88.45	125
Total debt / Equity capital - excess over fair value	14.81	0.00	0.00	0.00	6.92	23.84	61.76	83.67	125
Long-term debt / Equity capital	13.29	0.00	0.00	0.00	6.41	21.79	52.61	69.13	125
Short-term debt / Equity capital	1.16	0.00	0.00	0.00	0.00	0.03	8.63	19.15	125
Current portion of long-term debt / Equity capital	0.07	0.00	0.00	0.00	0.00	0.00	0.40	2.24	125
Excess cost over fair value / Equity capital	0.12	0.00	0.00	0.00	0.00	0.00	0.53	3.11	125
Long-term debt / Consolidated long-term debt	27.61	0.00	0.00	0.00	24.63	52.75	76.18	83.38	124
Double Leverage									
Equity investment in subs / Equity capital	103.44	92.12	95.28	99.46	102.64	107.77	112.87	118.90	125
Total investment in subs / Equity capital	111.70	96.34	98.85	100.41	105.74	113.80	150.75	178.69	125
Equity investment in subs / Equity cap, Qual TPS + other PS in T1									
Total investment in subs / Equity cap, Qual TPS + other PS in T1									
Double Leverage Payback									
Equity investment in subs - equity cap / Net income (X)	0.39	-1.05	-0.49	-0.05	0.27	0.85	1.48	1.84	123
Equity investment in subs - equity cap / Net income-div (X)	1.11	0.05	0.11	0.36	0.92	1.63	2.75	4.04	84
Coverage Analysis									
Operating income-tax + noncash / Operating expenses + dividends	172.72	36.33	75.10	105.12	157.55	222.14	314.85	428.68	124
Cash from ops + noncash items + op expense / Op expense + dividend	190.97	52.64	82.57	113.33	163.49	247.49	361.65	523.65	124
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	111.52	-65.96	13.29	81.67	106.16	140.53	210.52	332.12	124
Pretax operating income + interest expenses / Interest expense	1626.36	-10.33	88.43	521.82	1126.91	1927.46	5304.76	9192.61	93
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1380.73	-10.92	109.52	470.85	1011.69	1728.66	4015.36	6513.33	111
Dividends + interest from subs / Interest expenses + dividends	210.43	45.15	80.41	108.72	181.32	288.45	464.63	602.30	121
Fees + other income from subs / Salary + other expenses	15.74	0.00	0.00	0.00	0.00	30.93	78.69	95.23	124
Net income / Current part of long-term debt + preferred dividends (X)	38.31	0.59	3.06	12.21	24.69	45.05	109.04	335.77	59
Other Ratios									
Net assets that reprice within 1 year / Total assets	2.59	-6.47	-3.40	0.00	1.36	4.98	13.04	16.93	125
Past Due and Nonaccrual as a Percent of Loans and Leases									
90+ days past due	0.14	0.00	0.00	0.00	0.00	0.00	0.14	0.71	18
Nonaccrual	6.04	0.00	0.00	0.00	0.00	0.00	3.23	20.75	18
Total	6.18	0.00	0.00	0.00	0.00	0.42	3.46	20.75	18
Guaranteed Loans as a Percent of Equity Capital									
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
To nonbank subsidiaries	0.13	0.00	0.00	0.00	0.00	0.00	0.00	4.95	125
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Total	0.13	0.00	0.00	0.00	0.00	0.00	0.00	4.95	125
As a Percent of Consolidated BHC Assets									
Nonbank assets of nonbank subsidiaries	5.89	0.00	0.00	0.00	0.20	2.86	34.72	77.35	125
Combined thrift assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	125
Combined foreign nonbank subsidiary assets	0.22	0.00	0.00	0.00	0.00	0.01	0.67	5.95	125

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 1
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	55.05	0.22	11.91	27.80	49.83	78.44	116.68	130.22	111
Dividends paid / Net income	30.60	0.00	3.04	17.13	31.27	40.84	48.65	60.22	123
Net income - dividends / Average equity	6.92	1.84	2.98	5.19	6.79	8.56	11.37	15.00	125
Percent of Dividends Paid									
Dividends from bank subsidiaries	180.62	0.00	0.00	95.98	154.02	273.36	426.66	738.57	113
Dividends from nonbank subsidiaries	3.61	0.00	0.00	0.00	0.00	1.51	22.38	61.11	113
Dividends from subsidiary holding companies	16.45	0.00	0.00	0.00	0.00	0.00	158.66	280.77	113
Dividends from all subsidiaries	252.46	11.32	73.44	122.97	204.30	349.07	555.34	946.60	113
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	63.07	0.00	2.91	34.73	58.07	87.70	106.59	113.90	105
Interest income from bank subsidiaries	0.64	0.00	0.00	0.00	0.01	0.76	3.27	7.29	105
Management and service fees from bank subsidiaries	1.68	0.00	0.00	0.00	0.00	0.37	11.27	18.65	105
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	105
Operating income from bank subsidiaries	65.34	3.65	10.80	39.17	67.41	92.84	115.52	123.66	105
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	58.15	0.00	0.00	0.00	21.30	100.00	239.71	286.88	86
Interest income from nonbank subsidiaries	20.38	0.00	0.00	0.00	0.00	17.72	103.33	228.31	86
Management and serv fees from nonbank subsidiaries	1.58	0.00	0.00	0.00	0.00	0.00	9.58	28.80	86
Other income from nonbank subsidiaries	1.19	0.00	0.00	0.00	0.00	0.00	5.34	36.72	86
Operating income from nonbank subsidiaries	109.40	0.00	0.00	19.22	88.75	177.47	358.37	518.50	86
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	49.50	0.00	0.00	0.00	52.64	94.10	123.15	153.21	26
Interest income from subsidiary holding companies	5.63	0.00	0.00	0.00	0.00	11.98	25.22	27.47	26
Management and service fees from subsidiary holding companies	0.30	0.00	0.00	0.00	0.00	0.00	0.00	5.66	26
Other income from subsidiary holding companies	0.59	0.00	0.00	0.00	0.00	0.00	0.09	10.54	26
Operating income from subsidiary holding companies	57.77	0.00	0.00	0.81	59.95	103.47	147.57	188.81	26
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	66.06	0.00	0.00	21.75	92.82	99.15	99.95	100.00	123
Interest income from bank subsidiaries	0.99	0.00	0.00	0.00	0.04	1.32	4.83	16.57	123
Management and service fees from bank subsidiaries	1.86	0.00	0.00	0.00	0.00	0.12	14.06	18.74	123
Other income from bank subsidiaries	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.26	123
Operating income from bank subsidiaries	78.32	0.00	0.23	69.99	98.30	99.78	99.99	100.00	123
Dividends from nonbank subsidiaries	1.65	0.00	0.00	0.00	0.00	1.07	11.62	18.98	123
Interest income from nonbank subsidiaries	1.39	0.00	0.00	0.00	0.00	0.28	4.67	37.20	123
Management and service fees from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.13	2.73	123
Other income from nonbank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.00	0.11	2.49	123
Operating income from nonbank subsidiaries	6.44	0.00	0.00	0.00	0.36	4.37	37.14	88.21	123
Dividends from subsidiary holding companies	4.73	0.00	0.00	0.00	0.00	0.00	33.82	83.58	123
Interest income from subsidiary holding companies	0.23	0.00	0.00	0.00	0.00	0.00	0.18	10.10	123
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Operating income from subsidiary holding companies	6.17	0.00	0.00	0.00	0.00	0.00	58.39	97.82	123
Loans and advances from subsidiaries / Short term debt	112.37	0.00	0.00	0.00	36.16	157.30	357.06	778.92	36
Loans and advances from subsidiaries / Total debt	26.76	0.00	0.00	0.26	12.53	47.42	99.82	129.98	91

BHCPR Reporters for Quarter Ending 06/30/2019

Peer Group 1 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2019 and Other Notes</u>
1562859	180,448,000	ALLY FINANCIAL INC.	DETROIT, MI	
2433312	148,682,169	AMERIPRISE FINANCIAL, INC.	MINNEAPOLIS, MN	New Y-9C/BHCPR reporter
1082067	11,889,460	AMERIS BANCORP	MOULTRIE, GA	
3446412	15,103,583	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	19,327,036	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	33,272,628	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1971693	17,161,910	ATLANTIC UNION BANKSHARES CORPORATION	RICHMOND, VA	
3814310	11,220,238	AXOS FINANCIAL, INC.	SAN DIEGO, CA	
1073757	2,396,484,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	17,688,845	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	381,213,000	BANK OF NEW YORK MELLON CORPORATION, THE	NEW YORK, NY	
4028712	33,092,265	BANKUNITED, INC.	MIAMI LAKES, FL	
2126977	11,847,374	BANNER CORPORATION	WALLA WALLA, WA	
5006575	154,325,000	BARCLAYS US LLC	NEW YORK, NY	
1074156	230,872,000	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	92,184,045	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
3762457	15,059,171	BCI FINANCIAL GROUP, INC.	MIAMI, FL	
2333663	13,663,492	BERKSHIRE HILLS BANCORP, INC	BOSTON, MA	
1245415	160,248,476	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	129,372,838	BNP PARIBAS USA, INC.	NEW YORK, NY	
1883693	42,003,496	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	12,745,024	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
4882802	17,504,007	CADENCE BANCORPORATION	HOUSTON, TX	
2277860	373,618,924	CAPITAL ONE FINANCIAL CORPORATION	MCLEAN, VA	
1843080	17,606,006	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
2868129	17,036,597	CENTERSTATE BANK CORPORATION	WINTER HAVEN, FL	
1094314	13,278,754	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	22,491,765	CHEMICAL FINANCIAL CORPORATION	DETROIT, MI	
5014141	43,797,600	CIBC BANCORP USA INC.	CHICAGO, IL	
1036967	50,557,624	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,988,226,000	CITIGROUP INC.	NEW YORK, NY	
1132449	163,345,723	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
2078816	13,091,917	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1199844	72,592,000	COMERICA INCORPORATED	DALLAS, TX	
1049341	25,789,450	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1048867	10,745,388	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1574834	128,611,550	CREDIT SUISSE HOLDINGS (USA), INC.	NEW YORK, NY	
1102367	31,899,154	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
4284536	11,182,548	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	11,171,583	CVB FINANCIAL CORP.	ONTARIO, CA	
2816906	119,751,000	DB USA CORPORATION	NEW YORK, NY	
3846375	110,706,938	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	61,590,119	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	42,892,358	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	11,521,429	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	33,913,150	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	168,802,058	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,537,196	FIRST BANCORP	SAN JUAN, PR	

1075612	37,655,094	FIRST CITIZENS BANCSHARES, INC.	RALEIGH, NC	
1071276	14,437,663	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1025608	20,527,546	FIRST HAWAIIAN, INC.	HONOLULU, HI	
1094640	42,173,326	FIRST HORIZON NATIONAL CORPORATION	MEMPHIS, TN	
1123670	14,414,512	FIRST INTERSTATE BANCSYSTEM, INC.	BILLINGS, MT	
1208559	10,737,857	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	17,462,233	FIRST MIDWEST BANCORP, INC.	CHICAGO, IL	
1020902	21,419,648	FIRST NATIONAL OF NEBRASKA, INC.	OMAHA, NE	
1060627	19,251,894	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	20,205,545	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	21,275,133	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2003975	12,676,361	GLACIER BANCORP, INC.	KALISPELL, MT	
2380443	944,916,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	12,954,896	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	28,774,563	HANCOCK WHITNEY CORPORATION	GULFPORT, MS	
1206546	12,160,290	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	14,265,870	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	15,287,575	HOME BANCSHARES, INC.	CONWAY, AR	
2961879	15,338,934	HOPE BANCORP, INC.	LOS ANGELES, CA	
3232316	296,713,118	HSBC NORTH AMERICA HOLDINGS INC.	NEW YORK, NY	
1068191	108,247,199	HUNTINGTON BANCSHARES INCORPORATED	COLUMBUS, OH	
2291914	31,446,532	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	11,605,624	INDEPENDENT BANK CORP.	ROCKLAND, MA	Moved from Peer 2
3140288	14,708,922	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
1104231	12,227,016	INTERNATIONAL BANCSHARES CORPORATION	LAREDO, TX	
2477754	27,125,818	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	40,331,101	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,727,379,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	145,121,356	KEYCORP	CLEVELAND, OH	
1037003	121,554,895	M&T BANK CORPORATION	BUFFALO, NY	
2568278	20,086,391	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
2162966	891,959,000	MORGAN STANLEY	NEW YORK, NY	
1378434	172,010,175	MUFG AMERICAS HOLDINGS CORPORATION	NEW YORK, NY	
2132932	52,776,254	NEW YORK COMMUNITY BANCORP, INC.	WESTBURY, NY	
1199611	126,550,913	NORTHERN TRUST CORPORATION	CHICAGO, IL	
4122722	10,633,873	NORTHWEST BANCSHARES INC	WARREN, PA	
1098303	20,145,314	OLD NATIONAL BANCORP	EVANSVILLE, IN	
3489594	11,783,781	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
2875332	26,344,414	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	51,622,915	PEOPLE'S UNITED FINANCIAL, INC.	BRIDGEPORT, CT	
1053272	11,612,282	PINNACLE BANCORP, INC.	OMAHA, NE	
2925657	26,540,355	PINNACLE FINANCIAL PARTNERS, INC.	NASHVILLE, TN	
1069778	405,855,135	PNC FINANCIAL SERVICES GROUP, INC., THE	PITTSBURGH, PA	
1129382	50,617,000	POPULAR, INC.	SAN JUAN, PR	
1109599	22,404,604	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
5280254	125,577,654	RBC US GROUP HOLDINGS LLC	TORONTO, O	
3242838	127,871,000	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1098844	12,892,653	RENASANT CORPORATION	TUPELO, MS	
3981856	143,910,431	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1094828	17,937,705	SIMMONS FIRST NATIONAL CORPORATION	PINE BLUFF, AR	
2170804	20,873,056	SMBC AMERICAS HOLDINGS, INC.	NEW YORK, NY	
1133437	15,683,337	SOUTH STATE CORPORATION	COLUMBIA, SC	
1111435	241,540,000	STATE STREET CORPORATION	BOSTON, MA	
3083291	30,250,724	STERLING BANCORP	MONTEBELLO, NY	
1131787	222,530,203	SUNTRUST BANKS, INC.	ATLANTA, GA	

1031449	63,801,058	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	106,388,000	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	47,318,203	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	New Y-9C/BHCPR reporter
2389941	24,646,061	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	387,659,795	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	29,970,386	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	14,371,687	THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC	CLEVELAND, OH	
1079562	13,548,958	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	481,719,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	135,545,387	UBS AMERICAS HOLDING LLC	NEW YORK, NY	
1049828	24,016,276	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	27,986,075	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	19,882,539	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	12,792,742	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1048773	33,027,741	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	16,468,525	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	28,975,029	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,923,388,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1070448	12,501,903	WESBANCO, INC.	WHEELING, WV	
2349815	25,314,785	WESTERN ALLIANCE BANCORPORATION	PHOENIX, AZ	
2260406	33,628,866	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
3844269	12,156,595	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	

Note: Peer Group 1 has 125 bank holding companies.