

BHCPR PEER GROUP DATA

 Peer Group: 2
 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)	3.30	3.31	3.33	3.29	3.22
+ Non-interest income	0.82	0.91	0.90	0.93	0.97
- Overhead expense	2.55	2.60	2.58	2.60	2.68
- Provision for credit losses	0.11	0.12	0.12	0.11	0.12
+ Securities gains (losses)	0.01	0.00	0.00	0.01	0.02
+ Other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax net operating income (tax equivalent)	1.49	1.54	1.55	1.55	1.47
Net operating income	1.15	1.20	1.22	0.95	1.00
Net income	1.15	1.20	1.22	0.95	1.00
Net income (sub-chapter S adjusted)	1.14	1.33	1.41	1.11	1.06
Percent of Average Earning Assets					
Interest income (tax equivalent)	4.57	4.24	4.38	4.06	3.93
Interest expense	1.04	0.70	0.81	0.54	0.44
Net interest income (tax equivalent)	3.55	3.55	3.58	3.54	3.48
Losses, Allowance, and Past Due + Nonaccrual					
Net loan and lease losses / Average loans and leases	0.09	0.07	0.09	0.10	0.11
Earnings coverage of net loan and lease losses (X)	22.73	18.58	29.23	0.97	9.22
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	0.97	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	0.94	0.96	0.93	0.94	0.99
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.58	0.57	0.57	0.71
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.28	0.27	0.32	0.32	0.30
Liquidity and Funding					
Net noncore funding dependence	12.71	13.86	13.54	13.97	16.29
Net short-term noncore funding dependence	7.90	8.87	8.57	9.65	9.53
Net loans and leases / Total assets	73.15	73.03	73.30	72.64	71.18
Capitalization					
Tier 1 leverage ratio	10.30	10.20	10.37	10.04	9.84
Equity capital / Total assets	11.27	10.88	11.21	10.84	10.58
Equity capital + minority interest / Total assets	11.36	10.98	11.30	10.89	10.62
Tier 1 common equity capital / Total risk-weighted assets	12.33	12.28	12.41	11.90	11.79
Net loans and leases / Equity capital (X)	6.69	6.86	6.70	6.82	6.80
Cash dividends / Net income	27.57	27.26	24.01	32.32	29.36
Cash dividends / Net income (sub-chapter S adjusted)	46.77	40.20	35.12	19.39	21.80
Retained earnings / Average equity capital	7.25	7.87	8.14	5.73	6.26
Growth Rates					
Assets	8.56	10.80	9.35	9.89	12.34
Equity capital	13.25	12.79	12.50	13.71	11.77
Net loans and leases	9.04	12.86	10.51	12.54	14.27
Noncore funding	5.73	14.06	6.76	-3.35	12.03
Parent Company Ratios					
Short-term debt / Equity capital	0.01	0.03	0.03	0.02	0.03
Long-term debt / Equity capital	3.90	4.19	3.76	4.39	3.78
Equity investment in subs / Equity capital	104.54	104.42	104.10	105.17	105.23
Cash from ops + noncash items + op expense / Op expense + dividend	126.94	112.12	123.74	100.80	111.02

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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)	4.26	3.95	4.08	3.78	3.64
Less: Interest expense	0.97	0.65	0.75	0.50	0.41
Equals: Net interest income (tax equivalent)	3.30	3.31	3.33	3.29	3.22
Plus: Non-interest income	0.82	0.91	0.90	0.93	0.97
Equals: adjusted operating income (tax equivalent)	4.14	4.28	4.27	4.26	4.24
Less: Overhead expense	2.55	2.60	2.58	2.60	2.68
Less: Provision for credit losses	0.11	0.12	0.12	0.11	0.12
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	0.02
Plus: other tax equivalent adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax net operating income (tax equivalent)	1.49	1.54	1.55	1.55	1.47
Less: Applicable income taxes (tax equivalent)	0.32	0.33	0.32	0.59	0.48
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.15	1.20	1.22	0.95	1.00
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.15	1.20	1.22	0.95	1.00
Memo: Net income (last four quarters)	1.19	1.03	1.22	0.95	1.00
Net income-BHC and noncontrolling (minority) interest	1.16	1.21	1.22	0.95	1.00
Margin Analysis					
Average earning assets / Average assets	93.20	93.41	93.23	93.19	92.80
Average interest-bearing funds / Average assets	70.91	70.22	70.72	70.06	70.45
Interest income (tax equivalent) / Average earning assets	4.57	4.24	4.38	4.06	3.93
Interest expense / Average earning assets	1.04	0.70	0.81	0.54	0.44
Net interest income (tax equivalent) / Average earning assets	3.55	3.55	3.58	3.54	3.48
Yield or Cost					
Total loans and leases (tax equivalent)	5.04	4.70	4.85	4.52	4.41
Interest-bearing bank balances	2.40	1.61	1.88	1.13	0.54
Fed funds sold and reverse repos	2.29	1.50	1.50	0.83	0.51
Trading assets	0.70	0.43	0.70	0.48	0.65
Total earning assets	4.52	4.19	4.33	3.98	3.84
Investment securities (tax equivalent)	2.85	2.62	2.69	2.61	2.51
US Treasury and agency securities (excluding mortgage-backed securities)		1.98		1.66	1.70
Mortgage-backed securities	2.63	2.36	2.44	2.19	2.07
All other securities		3.65		3.85	3.69
Interest-bearing deposits	1.14	0.71	0.85	0.52	0.42
Time deposits of \$250K or more	2.06	1.34	1.57		
Time deposits < \$250K	1.86	1.20	1.42		
Other domestic deposits	0.88	0.53	0.64		0.27
Foreign deposits	2.29	1.50	1.85	0.84	0.40
Fed funds purchased and repos	1.25	0.75	1.03	0.68	0.59
Other borrowed funds and trading liabilities	2.30	1.92	2.10	1.48	1.27
All interest-bearing funds	1.37	0.92	1.06	0.71	0.58

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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	1.94	1.74	1.69	1.89	2.10
Overhead expenses / Net Interest Income + non-interest income	62.01	61.60	61.22	62.21	64.03
Percent of Average Assets					
Total overhead expense	2.55	2.60	2.58	2.60	2.68
Personnel expense	1.48	1.48	1.46	1.47	1.48
Net occupancy expense	0.31	0.31	0.31	0.32	0.33
Other operating expenses	0.75	0.79	0.79	0.79	0.84
Overhead less non-interest income	1.69	1.66	1.65	1.65	1.64
Percent of Adjusted Operating Income (Tax Equivalent)					
Total overhead expense	61.22	60.83	60.51	61.01	62.83
Personnel expense	35.44	34.80	34.42	34.72	35.07
Net occupancy expense	7.53	7.41	7.33	7.51	7.80
Other operating expenses	18.24	17.85	18.28	18.30	19.30
Total non-interest income	19.05	20.43	20.30	21.24	22.44
Fiduciary activities income	1.89	1.99	1.95	1.95	1.96
Service charges on domestic deposit accounts	3.56	3.46	3.58	3.83	4.14
Trading revenue	0.06	0.05	0.03	0.07	0.10
Investment banking fees and commissions	0.83	0.85	0.85	0.92	0.95
Insurance activities revenue	0.51	0.51	0.46	0.44	0.54
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.29	0.57	0.52	0.40	0.37
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	1.89	1.80	1.98	2.38	2.88
Other non-interest income	7.07	7.10	7.05	7.34	7.65
Overhead less non-interest income	42.04	39.71	39.75	39.09	39.46
Applicable income taxes / Pretax net operating income (tax equivalent)	18.94	18.72	18.35	33.75	27.97
Applicable income tax + TE / Pretax net operating income + TE	21.89	21.84	21.35	38.57	33.62

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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	53.07	53.64	53.63	53.41	52.89
Commercial and industrial loans	11.58	11.29	11.42	10.82	10.48
Loans to individuals	2.76	2.44	2.65	2.58	2.57
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	0.51	0.46	0.47	0.51	0.40
Other loans and leases	2.64	2.62	2.63	2.62	2.31
Net loans and leases	73.15	73.03	73.30	72.64	71.18
Debt securities over 1 year	13.28	13.76	13.20	13.96	14.93
Mutual funds and equity securities	0.05	0.06	0.05	0.07	0.09
Subtotal	87.00	87.41	87.24	87.26	86.78
Interest-bearing bank balances	2.49	2.37	2.30	2.34	2.44
Federal funds sold and reverse repos	0.01	0.02	0.01	0.02	0.03
Debt securities 1 year or less	2.12	1.97	2.14	1.92	1.97
Trading assets	0.03	0.02	0.02	0.02	0.03
Total earning assets	92.23	92.33	92.24	92.22	91.95
Non-interest cash and due from depository institutions	1.18	1.18	1.25	1.26	1.26
Other real estate owned	0.05	0.05	0.04	0.06	0.09
All other assets	6.51	6.41	6.40	6.45	6.70
Memoranda					
Short-term investments	4.98	4.67	4.70	4.63	4.89
US Treasury securities	0.25	0.25	0.37	0.22	0.20
US agency securities (excluding mortgage-backed securities)	1.53	1.52	1.67	1.50	1.53
Municipal securities	2.56	2.78	2.66	2.97	3.28
Mortgage-backed securities	8.95	9.26	8.73	9.19	9.71
Asset-backed securities	0.32	0.24	0.26	0.23	0.25
Other debt securities	0.53	0.47	0.52	0.48	0.57
Loans held-for-sale	0.44	0.27	0.29	0.32	0.48
Loans not held-for-sale	72.74	72.83	73.24	72.42	70.85
Real estate loans secured by 1-4 family	16.42	16.51	16.83	16.44	16.69
Revolving	2.34	2.48	2.43	2.71	2.89
Closed-end, secured by first liens	13.32	13.24	13.60	13.03	13.05
Closed-end, secured by junior liens	0.41	0.39	0.41	0.39	0.45
Commercial real estate loans	33.26	33.80	33.40	33.79	33.44
Construction and land development	4.88	4.72	4.78	4.55	4.74
Multifamily	4.99	5.22	5.11	5.32	4.89
Nonfarm nonresidential	21.69	22.23	21.86	22.30	22.24
Real estate loans secured by farmland	0.95	0.82	0.88	0.81	0.63

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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	72.49	73.23	72.88	73.20	74.05
Real estate loans secured by 1-4 family	22.67	22.83	23.12	22.92	23.78
Revolving	3.21	3.41	3.34	3.76	4.05
Closed-end	18.95	18.88	19.32	18.68	19.29
Commercial real estate loans	45.58	46.36	45.58	46.38	46.86
Construction and land development	6.72	6.48	6.53	6.35	6.66
1-4 family	1.52	1.56	1.52	1.50	1.64
Other	5.06	4.83	4.90	4.76	4.97
Multifamily	6.63	6.96	6.76	7.13	6.67
Nonfarm nonresidential	30.01	30.66	30.17	30.84	31.41
Owner-occupied	10.42	10.44	10.32	10.55	11.41
Other	19.15	19.81	19.35	19.91	19.60
Real estate loans secured by farmland	1.38	1.18	1.26	1.19	0.97
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	16.12	16.04	16.22	15.52	15.29
Loans to individuals	4.02	3.58	3.89	3.90	4.01
Credit card loans	0.04	0.03	0.04	0.03	0.03
Agricultural loans	0.75	0.66	0.69	0.76	0.61
Other loans and leases	3.75	3.75	3.74	3.75	3.44
Loans and Leases, Percent of Total Capital					
Real estate loans	479.64	487.23	483.08	492.96	493.51
Real estate loans secured by 1-4 family	150.85	153.14	154.90	153.45	158.33
Revolving	21.56	23.31	22.57	25.65	27.64
Closed-end	126.06	126.20	129.36	124.91	128.16
Commercial real estate loans	299.87	306.32	301.60	312.02	312.00
Construction and land development	44.55	43.03	43.12	42.49	43.49
1-4 family	9.72	10.12	9.75	9.95	10.67
Other	33.48	32.12	32.41	31.92	32.30
Multifamily	44.98	47.37	45.91	48.81	44.34
Nonfarm nonresidential	197.20	203.61	199.34	207.33	208.50
Owner-occupied	68.16	68.62	67.58	70.06	74.92
Other	125.43	130.85	128.02	133.42	130.66
Real estate loans secured by farmland	8.47	7.39	7.87	7.39	6.01
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.01	0.01	0.01
Commercial and industrial loans	103.95	102.20	102.68	100.29	97.82
Loans to individuals	24.98	21.79	23.73	23.15	24.08
Credit card loans	0.24	0.18	0.23	0.18	0.20
Agricultural loans	4.53	4.30	4.39	4.71	3.78
Other loans and leases	24.48	24.31	24.34	24.61	22.36
Supplemental					
Non-owner occupied CRE loans / Gross loans	35.05	35.73	35.10	35.69	35.33
Non-owner occupied CRE loans / Total capital	230.22	235.66	232.18	240.42	234.59
Construction and land development loans / Total capital	44.55	43.03	43.12	42.49	43.49
Total CRE loans / Total capital	302.89	309.06	304.36	314.87	314.88

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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	4.98	4.67	4.70	4.63	4.89
Liquid assets	15.62	15.91	15.56	15.94	16.73
Investment securities	15.94	16.34	16.02	16.65	17.49
Net loans and leases	73.15	73.03	73.30	72.64	71.18
Net loans, leases and standby letters of credit	73.55	73.44	73.71	73.08	71.65
Core deposits	70.43	70.04	69.97	69.79	67.98
Noncore funding	16.02	16.80	16.58	17.09	19.16
Time deposits of \$250K or more	4.58	3.93	4.28	3.54	
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.78	1.00	0.96	1.20	1.51
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.76	1.03	0.97	1.21	1.52
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	3.21	4.25	3.63	4.47	3.78
Earning assets that reprice within 1 year	32.39	32.69	32.35	33.41	32.07
Interest-bearing liabilities that reprice within 1 year	18.44	17.87	18.52	16.67	15.64
Long-term debt that reprices within 1 year	0.16	0.15	0.16	0.19	0.25
Net assets that reprice within 1 year	12.88	13.80	12.66	15.65	15.31
Other Liquidity and Funding Ratios					
Net noncore funding dependence	12.71	13.86	13.54	13.97	16.29
Net short-term noncore funding dependence	7.90	8.87	8.57	9.65	9.53
Short-term investment / Short-term noncore funding	70.01	49.85	62.28	46.67	43.28
Liquid assets - short-term noncore funding / Nonliquid assets	4.66	4.15	4.17	3.68	4.33
Net loans and leases / Total deposits	92.20	93.23	92.88	92.86	90.82
Net loans and leases / Core deposits	106.04	105.93	106.50	105.03	106.19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.31	-0.73	-0.47	-0.05	-0.12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.09	-2.77	-1.95	-0.62	-1.01
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.06	-0.04	-0.02	-0.02
Percent of Investment Securities					
Held-to-maturity securities	8.57	12.02	10.76	13.07	13.87
Available-for-sale securities	90.37	87.38	88.32	86.93	86.13
US Treasury securities	1.47	1.48	2.08	1.33	1.24
US agency securities (excluding mortgage-backed securities)	10.31	10.35	11.00	10.16	9.66
Municipal securities	15.56	16.62	16.63	17.86	18.74
Mortgage-backed securities	56.17	55.89	54.50	55.76	55.93
Asset-backed securities	1.85	1.39	1.54	1.31	1.48
Other debt securities	3.85	3.29	3.76	3.25	3.88
Mutual funds and equity securities	0.36	0.46	0.41	0.58	0.67
Debt securities 1 year or less	13.73	13.27	13.91	11.90	12.22
Debt securities 1 to 5 years	24.92	23.18	23.42	23.53	21.73
Debt securities over 5 years	57.41	59.57	58.36	60.73	62.51
Pledged securities	43.46	44.18	42.20	46.78	47.79
Structured notes, fair value	0.08	0.10	0.15	0.08	0.25
Percent Change from Prior Like Quarter					
Short-term investments	32.44	12.20	16.28	6.96	26.60
Investment securities		6.29	8.02	4.99	5.15
Core deposits	9.08	11.38	10.40	13.94	13.61
Noncore funding	5.73	14.06	6.76	-3.35	12.03

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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)	17.34	17.27	17.31	17.28	17.08
Standby letters of credit	0.35	0.35	0.35	0.40	0.42
Commercial and similar letters of credit	0.01	0.01	0.01	0.01	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.02	0.01	0.02	0.01	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.01	0.01	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.01	0.00	0.00
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00
Derivative contracts	7.38	6.62	6.51	6.82	6.88
Interest rate contracts	7.29	6.51	6.40	6.72	6.74
Interest rate futures and forward contracts	0.52	0.40	0.25	0.28	0.37
Written options contracts (interest rate)	0.53	0.36	0.26	0.28	0.38
Purchased options contracts (interest rate)	0.07	0.07	0.07	0.08	0.06
Interest rate swaps	5.39	5.02	5.18	5.41	5.11
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)	24.74	24.60	25.18	25.74	26.08

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Derivatives Analysis

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
Percent of Notional Amount					
Interest rate contracts	99.99	99.92	99.91	99.91	99.94
Foreign exchange contracts	0.00	0.02	0.00	0.04	0.02
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	12.72	13.87	11.75	12.76	15.26
Written options	12.29	10.96	11.14	9.73	11.61
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	11.99	10.86	10.65	9.46	11.28
Purchased options	1.26	1.54	1.29	1.44	1.00
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	1.20	1.50	1.22	1.27	0.67
Swaps	63.92	63.22	65.42	66.04	62.69
Held for trading	12.24	13.58	13.60	16.18	15.21
Interest rate contracts	11.55	13.48	12.87	16.40	15.71
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	87.76	86.42	86.40	83.82	84.79
Interest rate contracts	87.47	85.82	85.51	83.04	84.33
Foreign exchange contracts	0.00	0.00	0.00	0.01	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)	80.50	84.62	82.85	87.47	84.94
One year or less	12.04	16.95	12.75	15.62	16.56
Over 1 year to 5 years	21.85	20.80	22.66	21.68	20.66
Over 5 years	35.55	34.73	36.28	37.90	35.04
Gross negative fair value (absolute value)	1.48	0.57	0.66	0.50	0.73
Gross positive fair value	1.38	1.41	1.10	0.92	1.08
Percent of Tier 1 Capital					
Gross negative fair value, absolute value (X)	0.01	0.01	0.01	0.00	0.01
Gross positive fair value (X)	0.01	0.01	0.01	0.01	0.01
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.01	0.01	0.01	0.00	0.01
Current credit exposure (X)	0.01	0.01	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
Past Due Derivative Instruments Fair Value					
30-89 days past due (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	0.10	0.08	0.06	0.05	0.05

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 06/30/2019

Allowance and Net Loan and Lease Losses

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	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	0.11	0.12	0.12	0.11	0.12
Provision for loan and lease losses / Average loans and leases	0.15	0.16	0.16	0.16	0.17
Provision for loan and lease losses / Net loan and lease losses	158.25	216.83	182.69	110.75	158.54
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	0.97	0.94	0.95	1.00
Allowance for loan and lease losses / Total loans and leases	0.94	0.96	0.93	0.94	0.99
Allowance for loan and lease losses / Net loans and leases losses (X)	19.64	26.91	21.35	16.23	16.56
Allowance for loan and lease losses / Nonaccrual assets	263.55	339.69	285.36	270.69	249.57
ALLL / 90+ days past due + nonaccrual loans and leases	237.88	282.55	259.30	232.03	210.63
Gross loan and lease losses / Average loans and leases	0.13	0.12	0.15	0.16	0.19
Recoveries / Average loans and leases	0.04	0.05	0.05	0.06	0.07
Net losses / Average loans and leases	0.09	0.07	0.09	0.10	0.11
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	19.71	23.91	51.25	50.41	56.70
Earnings coverage of net loan and lease losses (X)	22.73	18.58	29.23	0.97	9.22
Net Loan and Lease Losses By Type					
Real estate loans	0.02	0.00	0.01	0.02	0.02
Real estate loans secured by 1-4 family	0.01	0.01	0.01	0.03	0.04
Revolving	0.01	0.02	0.02	0.03	0.05
Closed-end	0.01	0.01	0.01	0.02	0.04
Commercial real estate loans	0.01	0.00	0.01	0.01	0.01
Construction and land development	-0.01	-0.03	-0.02	-0.04	-0.06
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	-0.01	-0.03	-0.02	-0.04	-0.05
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm nonresidential	0.02	0.01	0.02	0.02	0.03
Owner-occupied	0.01	0.00	0.01	0.01	0.01
Other	0.00	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.00	0.00	-0.01
Commercial and industrial loans	0.18	0.15	0.18	0.18	0.26
Loans to individuals	0.72	0.75	0.71	0.78	0.71
Credit card loans	2.18	1.61	1.65	1.60	1.25
Agricultural loans	0.02	0.02	0.03	0.06	0.05
Loans to foreign governments and institutions					0.00
Other loans and leases	0.29	0.21	0.28	0.27	0.32

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	0.28	0.27	0.32	0.32	0.30
90+ days past due loans and leases	0.03	0.04	0.03	0.04	0.06
Nonaccrual loans and leases	0.49	0.47	0.49	0.46	0.55
90+ days past due and nonaccrual loans and leases	0.53	0.53	0.54	0.55	0.64
30-89 days past due restructured	0.00	0.01	0.01	0.01	0.01
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual restructured	0.10	0.10	0.10	0.10	0.13
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30-89 days past due assets	0.28	0.27	0.32	0.32	0.30
90+ days past due assets	0.03	0.04	0.03	0.04	0.06
Nonaccrual assets	0.49	0.47	0.49	0.47	0.55
30+ days past due and nonaccrual assets	0.84	0.83	0.88	0.89	0.95
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.39	0.38	0.39	0.40	0.45
90+ past due and nonaccrual assets + other real estate owned	0.46	0.45	0.45	0.48	0.57
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.60	0.61	0.59	0.63	0.74
Allowance for loan and lease losses	94.87	94.53	95.81	100.14	117.25
Equity capital + allowance for loan and lease losses	5.17	5.35	5.09	5.57	6.57
Tier 1 capital + allowance for loan and lease losses	5.73	5.82	5.64	6.11	7.32
Loans and leases + other real estate owned	0.83	0.84	0.82	0.86	1.05

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.23	0.23	0.29	0.29	0.27
	90+ days past due	0.03	0.03	0.03	0.05	0.06
	Nonaccrual	0.47	0.44	0.48	0.43	0.50
Commercial and industrial	30-89 days past due	0.29	0.29	0.23	0.27	0.22
	90+ days past due	0.02	0.02	0.02	0.01	0.02
	Nonaccrual	0.61	0.57	0.61	0.60	0.79
Individuals	30-89 days past due	0.53	0.53	0.68	0.69	0.69
	90+ days past due	0.02	0.02	0.03	0.03	0.05
	Nonaccrual	0.12	0.16	0.15	0.21	0.18
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.27
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.16	0.16	0.11	0.15	0.09
	90+ days past due	0.00	0.01	0.01	0.00	0.01
	Nonaccrual	0.59	0.55	0.46	0.31	0.27
Foreign governments	30-89 days past due					0.00
	90+ days past due					0.00
	Nonaccrual					0.00
Other loans and leases	30-89 days past due	0.11	0.13	0.18	0.12	0.14
	90+ days past due	0.00	0.00	0.00	0.00	0.01
	Nonaccrual	0.04	0.09	0.04	0.06	0.10

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

BHCPR PEER GROUP DATA

Past Due and Nonaccrual Loans and Leases - Continued

Peer Group: 2
Date: 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	0.35	0.37	0.52	0.56	0.49
	90+ days past due	0.04	0.04	0.04	0.06	0.07
	Nonaccrual	0.63	0.59	0.61	0.65	0.73
Revolving	30-89 days past due	0.31	0.31	0.36	0.29	0.33
	90+ days past due	0.01	0.02	0.02	0.02	0.03
	Nonaccrual	0.38	0.36	0.35	0.42	0.52
Closed-End	30-89 days past due	0.37	0.34	0.54	0.63	0.52
	90+ days past due	0.05	0.04	0.05	0.06	0.08
	Nonaccrual	0.64	0.61	0.64	0.68	0.78
Junior Lien	30-89 days past due	0.02	0.02	0.02	0.03	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.03	0.04	0.05
Commercial real estate	30-89 days past due	0.15	0.15	0.16	0.15	0.14
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.38	0.38	0.41	0.33	0.40
Construction and development	30-89 days past due	0.18	0.15	0.17	0.18	0.15
	90+ days past due	0.00	0.00	0.00	0.01	0.03
	Nonaccrual	0.14	0.16	0.18	0.21	0.35
1-4 family	30-89 days past due	0.04	0.04	0.07	0.05	0.05
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.02	0.02	0.04	0.04	0.05
Other	30-89 days past due	0.09	0.07	0.06	0.08	0.06
	90+ days past due	0.00	0.00	0.00	0.01	0.02
	Nonaccrual	0.09	0.10	0.10	0.12	0.24
Multifamily	30-89 days past due	0.03	0.03	0.03	0.04	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.04	0.04	0.04	0.05	0.14
Nonfarm non-residential	30-89 days past due	0.13	0.15	0.17	0.14	0.14
	90+ days past due	0.02	0.02	0.02	0.02	0.04
	Nonaccrual	0.44	0.42	0.52	0.40	0.46
Owner occupied	30-89 days past due	0.07	0.06	0.08	0.06	0.07
	90+ days past due	0.01	0.00	0.00	0.01	0.02
	Nonaccrual	0.20	0.18	0.20	0.16	0.22
Other	30-89 days past due	0.05	0.07	0.07	0.06	0.05
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.20	0.20	0.22	0.16	0.18
Farmland	30-89 days past due	0.18	0.17	0.09	0.10	0.13
	90+ days past due	0.01	0.01	0.00	0.00	0.04
	Nonaccrual	0.74	0.48	0.49	0.44	0.55
Credit card	30-89 days past due	0.75	0.60	1.03	0.83	0.77
	90+ days past due	0.19	0.16	0.26	0.22	0.29
	Nonaccrual	0.00	0.03	0.07	0.08	0.03

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

BHCPR PEER GROUP DATAPeer Group: 2
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	12.33	12.28	12.41	11.95	11.79
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	13.04	12.97	13.08	12.68	12.62
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	14.50	14.44	14.53	14.15	14.04
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	10.30	10.20	10.37	10.04	9.84

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	60.00	66.67	66.67	75.00	71.43
Insurance underwriting assets (L/H) / Total insurance underwriting assets	40.00	33.33	33.33	25.00	28.57
Separate account assets (L/H) / Total life assets	0.00	0.00	0.00	0.00	0.00
Insurance activities revenue / Adjusted operating income	0.51	0.51	0.46	0.44	0.54
Premium income / Insurance activities revenue	0.00	0.00	0.00	0.01	0.00
Credit related premium income / Total premium income	66.67	50.00	50.00	60.00	60.00
Other premium income / Total premium income	33.33	50.00	50.00	40.00	40.00
Insurance underwriting net income / Consolidated net income	0.00	0.00	0.00	0.00	0.00
Insurance net income (P/C) / Equity (P/C)	40.65	50.46	72.25	31.81	17.03
Insurance net income (L/H) / Equity (L/H)					
Insurance benefits, losses, expenses / Insurance premiums	147.59	98.05	116.87	136.34	131.29
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	0.00
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	12.09	12.52	13.70	14.86	14.28
Broker-Dealer Activities					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

Peer Group: 2
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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits	2.29	1.50	1.85	0.84	0.40
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans					
Commercial and industrial loans	6.13	0.14	3.83	4.38	6.49
Foreign governments and institutions					0.00
Growth Rates					
Net loans and leases	-25.43	19.34	-27.26	22.03	-11.24
Total selected assets	-3.94	6.24	5.03	-5.54	-0.84
Deposits	-28.94	29.86	-2.42	-22.72	34.84

BHCPR PEER GROUP DATA

 Peer Group: 2
 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	10.26	11.07	11.03	8.67	9.16
Bank net income / Average equity investment in banks	10.76	11.53	11.56	9.11	9.71
Nonbank net income / Average equity investment in nonbanks	10.62	11.43	10.83	9.81	8.84
Subsidiary HCs net income / Average equity investment in sub HCs	10.39	9.66	9.40	8.81	5.87
Bank net income / Parent net income	103.91	104.95	104.73	104.64	103.55
Nonbank net income / Parent net income	1.01	1.03	0.99	1.13	0.96
Subsidiary holding companies' net income / Parent net income	90.34	90.20	90.39	90.33	104.04
Leverage					
Total liabilities / Equity capital	9.37	10.51	9.50	11.14	11.55
Total debt / Equity capital	4.04	4.43	3.94	4.62	3.97
Total debt + notes payable to subs that issued TPS / Equity capital	8.00	8.84	7.94	9.36	9.56
Total debt + Loans guaranteed for affiliate / Equity capital	4.09	4.45	3.98	4.64	4.04
Total debt / Equity capital - excess over fair value	4.04	4.43	3.94	4.62	3.97
Long-term debt / Equity capital	3.90	4.19	3.76	4.39	3.78
Short-term debt / Equity capital	0.01	0.03	0.03	0.02	0.03
Current portion of long-term debt / Equity capital	0.00	0.00	0.00	0.00	0.00
Excess cost over fair value / Equity capital	0.00	0.00	0.00	0.00	0.00
Long-term debt / Consolidated long-term debt	14.99	17.16	15.49	17.83	12.90
Double Leverage					
Equity investment in subs / Equity capital	104.54	104.42	104.10	105.17	105.23
Total investment in subs / Equity capital	104.85	104.86	104.38	105.55	105.68
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)	0.48	0.37	0.36	0.56	0.54
Equity investment in subs - equity cap / Net income-div (X)	1.44	1.46	1.18	1.91	1.68
Coverage Analysis					
Operating income-tax + noncash / Operating expenses + dividends	120.68	94.17	113.62	96.31	103.72
Cash from ops + noncash items + op expense / Op expense + dividend	126.94	112.12	123.74	100.80	111.02
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.35	105.60	108.88	101.42	107.09
Pretax operating income + interest expenses / Interest expense	11,326.78	1,115.98	1,631.73	1,955.22	4,206.40
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,565.95	806.80	1,015.91	1,082.59	1,091.94
Dividends + interest from subs / Interest expenses + dividends	160.64	109.15	140.89	107.07	124.92
Fees + other income from subs / Salary + other expenses	3.31	3.89	3.76	6.15	7.65
Net income / Current part of long-term debt + preferred dividends (X)	85.15	70.95	106.04	71.32	455.19
Other Ratios					
Net assets that reprice within 1 year / Total assets	1.39	1.93	1.59	1.68	1.65
Past Due and Nonaccrual as a Percent of Loans and Leases					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	8.14	0.59	0.70	0.46	0.00
Total	8.14	0.59	0.70	0.46	0.00
Guaranteed Loans as a Percent of Equity Capital					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
As a Percent of Consolidated BHC Assets					
Nonbank assets of nonbank subsidiaries	0.12	0.16	0.14	0.15	0.18
Combined thrift assets	0.00	0.00	0.00	0.00	0.00
Combined foreign nonbank subsidiary assets	0.00	0.00	0.00	0.00	0.00

BHCPR PEER GROUP DATA

 Peer Group: 2
 Date: 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	77.19	97.08	87.14	100.86	108.30
Dividends paid / Net income	27.57	27.34	24.06	32.32	29.36
Net income - dividends / Average equity	7.26	7.85	8.13	5.74	6.26
Percent of Dividends Paid					
Dividends from bank subsidiaries	130.43	103.46	131.90	106.72	121.16
Dividends from nonbank subsidiaries	1.44	1.74	2.87	2.37	1.56
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Dividends from all subsidiaries	144.75	112.22	144.51	114.69	141.52
Payout Ratios - Subsidiaries:					
Percent of Bank Net Income					
Dividends from bank subsidiaries	39.61	28.33	33.37	35.18	36.16
Interest income from bank subsidiaries	0.10	0.12	0.11	0.14	0.13
Management and service fees from bank subsidiaries	0.36	0.36	0.32	0.94	0.78
Other income from bank subsidiaries	0.00	0.01	0.01	0.00	0.00
Operating income from bank subsidiaries	41.47	30.75	35.67	41.35	40.03
Percent of Nonbank Net Income					
Dividends from nonbank subsidiaries	60.51	64.53	80.47	129.02	63.59
Interest income from nonbank subsidiaries	0.98	0.19	0.31	0.63	0.02
Management and serv fees from nonbank subsidiaries	0.00	0.34	0.17	0.60	0.28
Other income from nonbank subsidiaries	0.02	0.14	0.06	0.08	0.63
Operating income from nonbank subsidiaries	66.13	81.69	96.62	153.75	79.69
Percent of Subsidiary Holding Companies' Net Income					
Dividends from subsidiary holding companies	100.41	43.82	43.51	58.43	27.16
Interest income from subsidiary holding companies	0.00	0.01	0.00	0.07	0.02
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	-0.14	-0.02
Other income from subsidiary holding companies	0.00	0.00	0.15	0.00	0.00
Operating income from subsidiary holding companies	100.41	43.83	43.66	58.36	27.16
Dependence on Subsidiaries:					
Percent of Total Operating Income					
Dividends from bank subsidiaries	74.67	66.51	72.95	67.33	68.94
Interest income from bank subsidiaries	1.45	2.83	0.55	1.07	2.07
Management and service fees from bank subsidiaries	0.93	1.32	0.59	2.14	1.63
Other income from bank subsidiaries	0.01	0.04	0.01	0.01	0.03
Operating income from bank subsidiaries	85.22	79.22	89.39	79.76	91.67
Dividends from nonbank subsidiaries	1.29	3.31	2.65	1.78	1.01
Interest income from nonbank subsidiaries	0.01	0.01	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Operating income from nonbank subsidiaries	1.51	4.59	3.33	3.09	1.67
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	727.20	924.85	854.19	886.47	574.10
Loans and advances from subsidiaries / Total debt	69.82	70.71	81.26	74.60	78.25

BHCPR PERCENTILE DISTRIBUTION REPORT

Summary Ratios

Peer Group: 2
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									146
Earnings and Profitability: Percent of Average Assets									
Net interest income (tax equivalent)	3.30	2.27	2.46	2.94	3.36	3.64	4.01	4.13	146
+ Non-interest income	0.82	0.14	0.25	0.46	0.78	1.15	1.58	1.99	146
- Overhead expense	2.55	1.39	1.67	2.08	2.53	2.95	3.64	3.89	146
- Provision for credit losses	0.11	-0.03	0.00	0.03	0.09	0.17	0.27	0.39	146
+ Securities gains (losses)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	146
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.01	146
= Pretax net operating income (tax equivalent)	1.49	0.53	0.84	1.23	1.52	1.78	2.13	2.29	146
Net operating income	1.15	0.38	0.62	0.94	1.17	1.40	1.71	1.88	146
Net income	1.15	0.37	0.62	0.94	1.17	1.40	1.71	1.88	146
Net income (sub-chapter S adjusted)	1.14	0.49	0.75	0.80	1.20	1.39	1.63	1.90	13
Percent of Average Earning Assets									
Interest income (tax equivalent)	4.57	3.80	3.96	4.25	4.55	4.83	5.24	5.57	146
Interest expense	1.04	0.35	0.49	0.81	1.07	1.31	1.55	1.75	146
Net interest income (tax equivalent)	3.55	2.36	2.61	3.14	3.65	3.95	4.35	4.52	146
Losses, Allowance, and Past Due + Nonaccrual									
Net loan and lease losses / Average loans and leases	0.09	-0.03	-0.01	0.01	0.06	0.13	0.25	0.45	146
Earnings coverage of net loan and lease losses (X)	22.73	-311.83	-89.27	5.41	18.11	55.52	120.85	268.38	146
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.95	0.42	0.58	0.75	0.92	1.13	1.47	1.73	146
Allowance for loan and lease losses / Total loans and leases	0.94	0.38	0.56	0.74	0.91	1.12	1.44	1.72	146
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.58	0.09	0.14	0.31	0.50	0.77	1.30	1.69	146
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.28	0.01	0.06	0.12	0.24	0.40	0.62	1.00	146
Liquidity and Funding									
Net noncore funding dependence	12.71	-12.67	-3.65	4.44	12.21	20.75	29.70	33.10	146
Net short-term noncore funding dependence	7.90	-13.03	-6.38	1.38	8.27	15.28	20.32	25.41	146
Net loans and leases / Total assets	73.15	55.29	61.02	68.11	73.61	79.41	82.65	84.79	146
Capitalization									
Tier 1 leverage ratio	10.30	8.02	8.29	9.23	10.13	11.10	13.01	14.08	146
Equity capital / Total assets	11.27	7.57	8.49	9.81	11.21	12.75	14.21	15.16	146
Equity capital + minority interest / Total assets	11.36	7.57	8.52	9.87	11.38	12.96	14.27	15.16	146
Tier 1 common equity capital / Total risk-weighted assets	12.33	8.96	9.80	10.53	11.69	13.73	16.83	18.88	146
Net loans and leases / Equity capital (X)	6.69	4.19	4.72	5.45	6.62	7.72	8.90	9.67	146
Cash dividends / Net income	27.57	0.00	0.00	10.63	30.60	41.82	60.70	79.63	144
Cash dividends / Net income (sub-chapter S adjusted)	46.77	13.10	13.94	15.90	30.66	55.41	124.22	143.01	13
Retained earnings / Average equity capital	7.25	-0.34	2.04	5.33	7.20	9.18	12.01	14.14	146
Growth Rates									
Assets	8.56	-2.33	-0.44	3.34	6.29	12.61	25.65	30.92	145
Equity capital	13.25	-1.65	3.71	7.29	12.08	18.01	29.84	43.25	145
Net loans and leases	9.04	-1.72	0.35	3.71	7.22	12.54	22.87	34.27	145
Noncore funding	5.73	-38.46	-25.23	-10.45	3.06	23.56	39.52	62.52	145
Parent Company Ratios									
Short-term debt / Equity capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	146
Long-term debt / Equity capital	3.90	0.00	0.00	0.00	0.00	8.80	15.61	17.62	146
Equity investment in subs / Equity capital	104.54	91.44	94.17	99.08	103.73	110.64	117.26	121.82	146
Cash from ops + noncash items + op expense / Op expense + dividend	126.94	-3.89	21.55	80.57	114.53	147.37	298.81	462.84	143

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	4.26	3.59	3.77	3.94	4.24	4.53	4.88	5.25	146
Less: Interest expense	0.97	0.32	0.45	0.74	0.98	1.23	1.44	1.67	146
Equals: Net interest income (tax equivalent)	3.30	2.27	2.46	2.94	3.36	3.64	4.01	4.13	146
Plus: Non-interest income	0.82	0.14	0.25	0.46	0.78	1.15	1.58	1.99	146
Equals: adjusted operating income (tax equivalent)	4.14	2.49	2.83	3.61	4.15	4.66	5.33	5.97	146
Less: Overhead expense	2.55	1.39	1.67	2.08	2.53	2.95	3.64	3.89	146
Less: Provision for credit losses	0.11	-0.03	0.00	0.03	0.09	0.17	0.27	0.39	146
Plus: Realized gains (losses) on held-to-maturities securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	146
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.01	146
Equals: Pretax net operating income (tax equivalent)	1.49	0.53	0.84	1.23	1.52	1.78	2.13	2.29	146
Less: Applicable income taxes (tax equivalent)	0.32	0.01	0.08	0.24	0.33	0.41	0.50	0.58	146
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net operating income	1.15	0.38	0.62	0.94	1.17	1.40	1.71	1.88	146
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equals: Net income	1.15	0.37	0.62	0.94	1.17	1.40	1.71	1.88	146
Memo: Net income (last four quarters)	1.19	0.55	0.71	0.95	1.21	1.41	1.70	1.88	144
Net income-BHC and noncontrolling (minority) interest	1.16	0.37	0.63	0.95	1.17	1.41	1.71	1.88	146
Margin Analysis									
Average earning assets / Average assets	93.20	88.89	89.81	90.86	93.38	95.22	96.58	97.39	146
Average interest-bearing funds / Average assets	70.91	53.29	58.16	65.14	70.44	77.83	83.40	85.91	146
Interest income (tax equivalent) / Average earning assets	4.57	3.80	3.96	4.25	4.55	4.83	5.24	5.57	146
Interest expense / Average earning assets	1.04	0.35	0.49	0.81	1.07	1.31	1.55	1.75	146
Net interest income (tax equivalent) / Average earning assets	3.55	2.36	2.61	3.14	3.65	3.95	4.35	4.52	146
Yield or Cost									
Total loans and leases (tax equivalent)	5.04	4.13	4.30	4.64	5.06	5.43	5.74	6.01	146
Interest-bearing bank balances	2.40	0.87	1.40	1.90	2.28	2.82	3.82	5.11	146
Fed funds sold and reverse repos	2.29	0.00	0.00	1.87	2.34	2.75	3.27	8.54	55
Trading assets	0.70	0.00	0.00	0.00	0.00	0.85	2.78	5.31	35
Total earning assets	4.52	3.75	3.90	4.20	4.54	4.77	5.15	5.53	146
Investment securities (tax equivalent)	2.85	2.32	2.36	2.59	2.85	3.10	3.38	3.67	146
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.63	2.14	2.27	2.42	2.62	2.85	3.03	3.19	144
All other securities									
Interest-bearing deposits	1.14	0.37	0.56	0.83	1.09	1.44	1.82	2.14	146
Time deposits of \$250K or more	2.06	1.26	1.61	1.84	2.09	2.31	2.51	2.61	145
Time deposits < \$250K	1.86	0.82	1.10	1.66	1.91	2.14	2.34	2.44	145
Other domestic deposits	0.88	0.26	0.41	0.56	0.79	1.27	1.52	1.90	146
Foreign deposits	2.29	1.96	2.00	2.11	2.29	2.47	2.58	2.61	2
Fed funds purchased and repos	1.25	0.00	0.05	0.39	1.06	1.89	2.61	3.05	117
Other borrowed funds and trading liabilities	2.30	0.05	1.42	2.05	2.43	2.66	2.93	3.38	146
All interest-bearing funds	1.37	0.61	0.70	1.05	1.36	1.67	1.95	2.26	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2019

Non-interest Income & Expenses

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Mutual fund fee income / Non-interest income	1.94	0.00	0.00	0.00	1.06	3.78	7.24	8.74	144
Overhead expenses / Net Interest Income + non-interest income	62.01	45.67	51.95	56.38	61.89	67.83	74.17	81.31	146
Percent of Average Assets									
Total overhead expense	2.55	1.39	1.67	2.08	2.53	2.95	3.64	3.89	146
Personnel expense	1.48	0.81	0.92	1.20	1.44	1.78	2.06	2.34	146
Net occupancy expense	0.31	0.13	0.19	0.24	0.30	0.39	0.45	0.49	146
Other operating expenses	0.75	0.41	0.46	0.55	0.75	0.92	1.11	1.22	146
Overhead less non-interest income	1.69	0.92	1.07	1.42	1.69	1.99	2.30	2.45	146
Percent of Adjusted Operating Income (Tax Equivalent)									
Total overhead expense	61.22	45.08	49.76	55.46	60.44	66.79	73.93	80.99	146
Personnel expense	35.44	24.13	27.50	31.35	35.21	39.91	44.60	49.33	146
Net occupancy expense	7.53	4.21	4.76	6.00	7.64	9.09	9.96	11.46	146
Other operating expenses	18.24	11.84	12.89	15.36	17.73	21.31	25.05	27.23	146
Total non-interest income	19.05	4.21	7.22	12.39	18.73	25.63	31.72	36.66	146
Fiduciary activities income	1.89	0.00	0.00	0.00	0.95	3.45	7.10	10.24	146
Service charges on domestic deposit accounts	3.56	0.29	0.73	2.03	3.34	4.57	7.25	9.12	146
Trading revenue	0.06	0.00	0.00	0.00	0.00	0.00	0.40	1.44	146
Investment banking fees and commissions	0.83	0.00	0.00	0.00	0.47	1.39	3.03	5.34	146
Insurance activities revenue	0.51	0.00	0.00	0.00	0.01	0.34	2.84	6.30	146
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net servicing fees	0.29	-0.44	0.00	0.00	0.12	0.46	1.25	2.00	146
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net gain (loss) - sales of loans, OREO, and other assets	1.89	-0.03	0.00	0.26	1.14	2.96	5.93	11.16	146
Other non-interest income	7.07	1.62	2.71	4.34	6.72	8.88	12.90	17.63	146
Overhead less non-interest income	42.04	23.40	27.28	34.57	41.42	49.38	57.88	63.25	146
Applicable income taxes / Pretax net operating income (tax equivalent)	18.94	0.00	2.52	15.81	20.61	23.45	26.52	28.79	145
Applicable income tax + TE / Pretax net operating income + TE	21.89	1.51	9.81	19.61	22.72	25.77	28.70	29.96	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	53.07	24.34	33.09	43.16	53.40	63.27	70.66	74.91	146
Commercial and industrial loans	11.58	1.76	3.87	6.35	9.88	15.94	23.73	28.53	146
Loans to individuals	2.76	0.02	0.08	0.33	0.97	3.71	12.00	17.83	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	146
Agricultural loans	0.51	0.00	0.00	0.00	0.06	0.75	2.58	4.10	146
Other loans and leases	2.64	0.00	0.03	0.42	1.81	3.85	8.70	11.16	146
Net loans and leases	73.15	55.29	61.02	68.11	73.61	79.41	82.65	84.79	146
Debt securities over 1 year	13.28	3.04	4.96	8.37	12.63	17.92	22.58	28.34	146
Mutual funds and equity securities	0.05	0.00	0.00	0.00	0.01	0.07	0.22	0.31	146
Subtotal	87.00	76.48	80.69	84.10	87.87	90.11	92.08	92.79	146
Interest-bearing bank balances	2.49	0.15	0.24	0.81	1.84	3.61	6.89	9.02	146
Federal funds sold and reverse repos	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.20	146
Debt securities 1 year or less	2.12	0.04	0.12	0.41	1.36	3.69	6.84	9.43	146
Trading assets	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.38	146
Total earning assets	92.23	87.74	89.04	90.23	92.27	94.31	95.35	96.02	146
Non-interest cash and due from depository institutions	1.18	0.25	0.38	0.79	1.18	1.56	2.10	2.37	146
Other real estate owned	0.05	0.00	0.00	0.00	0.02	0.07	0.18	0.42	146
All other assets	6.51	3.16	3.80	4.73	6.39	8.32	9.38	10.16	146
Memoranda									
Short-term investments	4.98	0.85	1.16	2.02	3.81	7.62	11.96	14.47	146
US Treasury securities	0.25	0.00	0.00	0.00	0.00	0.25	0.97	4.35	146
US agency securities (excluding mortgage-backed securities)	1.53	0.00	0.00	0.10	0.79	2.59	6.04	7.71	146
Municipal securities	2.56	0.00	0.01	0.45	1.77	3.76	7.58	9.25	146
Mortgage-backed securities	8.95	0.76	1.75	5.10	7.94	13.51	17.60	20.54	146
Asset-backed securities	0.32	0.00	0.00	0.00	0.00	0.07	1.94	5.79	146
Other debt securities	0.53	0.00	0.00	0.00	0.20	0.85	2.06	3.42	146
Loans held-for-sale	0.44	0.00	0.00	0.04	0.15	0.44	1.82	6.44	146
Loans not held-for-sale	72.74	51.00	59.52	67.96	73.42	78.67	82.64	85.15	146
Real estate loans secured by 1-4 family	16.42	2.20	5.47	8.95	14.74	22.08	32.84	38.44	146
Revolving	2.34	0.03	0.16	0.87	1.96	3.76	5.40	6.67	146
Closed-end, secured by first liens	13.32	1.79	3.58	7.42	11.50	18.69	28.54	35.58	146
Closed-end, secured by junior liens	0.41	0.01	0.05	0.13	0.35	0.60	0.97	1.42	146
Commercial real estate loans	33.26	12.90	17.25	25.62	32.73	41.06	50.21	59.61	146
Construction and land development	4.88	0.46	1.10	2.45	4.43	6.91	9.96	12.26	146
Multifamily	4.99	0.31	0.71	1.77	3.50	6.11	14.16	25.31	146
Nonfarm nonresidential	21.69	6.18	11.42	16.50	21.96	25.77	32.33	35.19	146
Real estate loans secured by farmland	0.95	0.00	0.00	0.01	0.27	1.54	4.32	6.49	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date: 06/30/2019

Loan Mix and Analysis of Concentrations of Credit

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Loan Mix, Percent of Gross Loans and Leases									
Real estate loans	72.49	42.69	52.00	60.73	72.87	84.82	91.63	96.00	146
Real estate loans secured by 1-4 family	22.67	5.16	7.35	12.63	20.67	30.00	44.76	55.29	146
Revolving	3.21	0.04	0.21	1.18	2.72	4.85	7.56	10.14	146
Closed-end	18.95	2.96	4.89	10.86	16.73	26.52	37.85	47.45	146
Commercial real estate loans	45.58	21.91	26.08	36.00	43.52	54.48	68.24	72.86	146
Construction and land development	6.72	0.80	1.41	3.55	5.97	9.17	13.63	16.34	146
1-4 family	1.52	0.00	0.04	0.46	0.96	2.22	4.11	4.72	146
Other	5.06	0.60	1.05	2.44	4.55	7.39	10.73	12.24	146
Multifamily	6.63	0.59	1.03	2.48	5.00	8.20	18.32	30.83	146
Nonfarm nonresidential	30.01	11.81	16.32	23.26	30.11	36.64	43.29	48.11	146
Owner-occupied	10.42	1.29	3.28	6.68	10.38	13.71	17.47	21.08	146
Other	19.15	5.58	8.69	13.18	18.63	24.20	31.63	36.42	146
Real estate loans secured by farmland	1.38	0.00	0.00	0.01	0.34	2.09	6.27	8.94	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	146
Commercial and industrial loans	16.12	2.21	5.74	9.06	14.18	21.38	32.41	39.47	146
Loans to individuals	4.02	0.02	0.10	0.45	1.36	5.97	18.16	24.92	146
Credit card loans	0.04	0.00	0.00	0.00	0.00	0.02	0.22	0.39	146
Agricultural loans	0.75	0.00	0.00	0.00	0.08	1.07	3.46	7.06	146
Other loans and leases	3.75	0.00	0.04	0.62	2.47	5.38	11.76	17.15	146
Loans and Leases, Percent of Total Capital									
Real estate loans	479.64	209.46	281.38	390.98	478.63	575.81	674.25	710.35	146
Real estate loans secured by 1-4 family	150.85	18.57	45.58	79.51	132.86	203.92	322.07	416.30	146
Revolving	21.56	0.23	1.39	7.53	17.47	34.99	51.77	64.15	146
Closed-end	126.06	16.54	30.00	63.15	107.32	176.08	269.23	348.89	146
Commercial real estate loans	299.87	96.77	161.33	223.69	299.17	369.60	448.26	504.98	146
Construction and land development	44.55	3.70	11.03	22.05	40.52	63.63	92.10	107.61	146
1-4 family	9.72	0.00	0.26	2.91	6.34	15.13	25.37	32.41	146
Other	33.48	3.49	7.08	16.81	28.07	48.21	68.14	83.02	146
Multifamily	44.98	2.55	6.97	16.54	30.29	62.43	134.21	222.92	146
Nonfarm nonresidential	197.20	57.24	92.65	150.75	196.04	250.69	301.73	320.90	146
Owner-occupied	68.16	8.46	20.20	43.62	69.33	88.38	117.48	132.97	146
Other	125.43	35.19	49.79	84.53	127.51	153.82	213.44	267.10	146
Real estate loans secured by farmland	8.47	0.00	0.00	0.07	2.16	13.83	40.76	54.96	146
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	146
Commercial and industrial loans	103.95	16.22	35.41	57.58	92.81	140.58	208.40	270.32	146
Loans to individuals	24.98	0.13	0.65	3.27	8.94	34.79	114.06	162.86	146
Credit card loans	0.24	0.00	0.00	0.00	0.00	0.13	1.48	2.24	146
Agricultural loans	4.53	0.00	0.00	0.00	0.50	7.19	22.97	33.55	146
Other loans and leases	24.48	0.00	0.27	3.86	16.19	38.50	76.76	108.64	146
Supplemental									
Non-owner occupied CRE loans / Gross loans	35.05	13.33	19.94	27.17	33.38	42.13	56.94	66.18	146
Non-owner occupied CRE loans / Total capital	230.22	80.91	107.50	167.84	219.46	284.60	368.44	432.03	146
Construction and land development loans / Total capital	44.55	3.70	11.03	22.05	40.52	63.63	92.10	107.61	146
Total CRE loans / Total capital	302.89	98.02	165.52	229.86	303.45	372.13	451.94	505.05	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	4.98	0.85	1.16	2.02	3.81	7.62	11.96	14.47	146
Liquid assets	15.62	7.01	8.00	10.32	15.10	19.68	27.36	30.33	146
Investment securities	15.94	6.04	7.34	10.83	14.78	20.37	27.45	34.52	146
Net loans and leases	73.15	55.29	61.02	68.11	73.61	79.41	82.65	84.79	146
Net loans, leases and standby letters of credit	73.55	55.39	61.25	68.41	74.13	79.84	83.34	85.09	146
Core deposits	70.43	52.05	55.32	64.42	71.37	77.53	81.89	84.88	146
Noncore funding	16.02	2.39	4.22	8.78	15.83	21.65	30.77	34.68	146
Time deposits of \$250K or more	4.58	1.03	1.55	2.58	3.81	6.44	9.34	13.70	146
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Federal funds purchased and repos	0.78	0.00	0.00	0.00	0.29	1.19	3.83	4.66	146
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Net federal funds purchased (sold)	0.76	-0.04	0.00	0.00	0.21	1.10	3.53	4.50	146
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other borrowings w/remaining maturity of 1 year or less	3.21	0.00	0.00	0.34	2.03	5.76	11.04	12.89	146
Earning assets that reprice within 1 year	32.39	11.07	15.56	22.96	31.22	41.70	51.37	59.95	146
Interest-bearing liabilities that reprice within 1 year	18.44	4.48	5.71	9.27	15.30	22.05	50.49	55.42	146
Long-term debt that reprices within 1 year	0.16	0.00	0.00	0.00	0.00	0.00	1.02	2.05	146
Net assets that reprice within 1 year	12.88	-31.62	-19.19	2.31	13.72	26.91	37.16	43.96	146
Other Liquidity and Funding Ratios									
Net noncore funding dependence	12.71	-12.67	-3.65	4.44	12.21	20.75	29.70	33.10	146
Net short-term noncore funding dependence	7.90	-13.03	-6.38	1.38	8.27	15.28	20.32	25.41	146
Short-term investment / Short-term noncore funding	70.01	6.67	8.58	15.50	34.22	86.76	257.63	513.31	146
Liquid assets - short-term noncore funding / Nonliquid assets	4.66	-15.24	-12.90	-4.88	4.91	12.96	25.36	38.48	146
Net loans and leases / Total deposits	92.20	66.61	70.92	83.75	93.70	101.23	109.66	115.30	146
Net loans and leases / Core deposits	106.04	71.39	77.69	92.94	103.97	120.00	136.20	145.98	146
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.31	-0.15	0.00	0.01	0.15	0.49	1.21	1.55	89
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.09	-0.74	-0.14	0.26	0.83	1.94	3.15	3.78	145
Structured notes appreciation (depreciation) / Tier 1 capital	0.00	-0.05	-0.02	0.00	0.00	0.00	0.02	0.04	33
Percent of Investment Securities									
Held-to-maturity securities	8.57	0.00	0.00	0.00	1.32	15.74	37.92	58.13	145
Available-for-sale securities	90.37	40.29	56.14	82.58	96.92	99.90	100.00	100.00	145
US Treasury securities	1.47	0.00	0.00	0.00	0.00	1.50	8.24	22.33	145
US agency securities (excluding mortgage-backed securities)	10.31	0.00	0.00	0.65	6.15	19.43	34.58	48.51	145
Municipal securities	15.56	0.00	0.11	4.42	11.46	24.75	36.26	51.25	145
Mortgage-backed securities	56.17	8.91	22.78	39.90	59.90	72.67	84.16	88.70	145
Asset-backed securities	1.85	0.00	0.00	0.00	0.00	0.54	15.99	23.28	145
Other debt securities	3.85	0.00	0.00	0.00	1.28	6.42	17.10	21.28	145
Mutual funds and equity securities	0.36	0.00	0.00	0.00	0.07	0.53	1.70	2.95	145
Debt securities 1 year or less	13.73	0.44	1.23	3.46	9.06	22.14	41.57	60.78	145
Debt securities 1 to 5 years	24.92	1.10	3.54	11.33	22.28	38.79	51.65	61.91	145
Debt securities over 5 years	57.41	8.63	22.67	40.29	59.39	75.91	84.89	89.96	145
Pledged securities	43.46	3.82	6.63	22.50	42.94	65.72	81.36	87.91	145
Structured notes, fair value	0.08	0.00	0.00	0.00	0.00	0.00	0.44	1.92	145
Percent Change from Prior Like Quarter									
Short-term investments	32.44	-52.42	-44.26	-9.59	18.98	75.84	145.69	201.38	145
Investment securities									
Core deposits	9.08	-4.45	-1.88	2.58	6.94	14.75	26.76	33.67	145
Noncore funding	5.73	-38.46	-25.23	-10.45	3.06	23.56	39.52	62.52	145

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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)	17.34	5.15	7.59	13.12	17.18	21.16	26.44	30.56	146
Standby letters of credit	0.35	0.00	0.02	0.14	0.29	0.55	0.81	1.02	146
Commercial and similar letters of credit	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.13	146
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Credit derivatives - notional amount (BHC as guarantor)	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.53	146
Credit derivatives - notional amount (BHC as beneficiary)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	146
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	146
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	146
Derivative contracts	7.38	0.00	0.00	0.94	5.32	13.30	24.27	32.71	146
Interest rate contracts	7.29	0.00	0.00	0.94	5.32	13.30	23.03	31.64	146
Interest rate futures and forward contracts	0.52	0.00	0.00	0.00	0.07	0.59	2.88	5.68	146
Written options contracts (interest rate)	0.53	0.00	0.00	0.00	0.17	0.80	2.55	3.84	146
Purchased options contracts (interest rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.31	2.13	146
Interest rate swaps	5.39	0.00	0.00	0.00	3.11	8.98	21.32	25.92	146
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	146
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	146
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Percent of Average Loans and Leases									
Loan commitments (reported semiannually, June/Dec)	24.74	7.23	12.22	18.96	24.55	31.12	38.20	43.35	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
Date:06/30/2019

Derivatives Analysis

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Percent of Notional Amount									
Interest rate contracts	99.99	99.57	99.93	100.00	100.00	100.00	100.00	100.00	127
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	127
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Futures and forwards									
Futures and forwards	12.72	0.00	0.00	0.00	3.38	21.74	48.27	74.69	127
Written options									
Written options	12.29	0.00	0.00	0.00	5.33	18.94	50.71	77.87	127
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-the-counter									
Over-the-counter	11.99	0.00	0.00	0.00	5.33	18.94	50.71	72.85	127
Purchased options									
Purchased options	1.26	0.00	0.00	0.00	0.00	0.00	8.80	26.78	127
Exchange-traded									
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Over-the-counter									
Over-the-counter	1.20	0.00	0.00	0.00	0.00	0.00	8.59	26.78	127
Swaps									
Swaps	63.92	0.00	0.00	32.89	81.26	98.13	100.00	100.00	127
Held for trading									
Held for trading	12.24	0.00	0.00	0.00	0.00	0.00	76.82	98.51	127
Interest rate contracts									
Interest rate contracts	11.55	0.00	0.00	0.00	0.00	0.00	72.60	96.69	127
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Non-traded									
Non-traded	87.76	1.49	23.18	100.00	100.00	100.00	100.00	100.00	127
Interest rate contracts									
Interest rate contracts	87.47	1.46	23.18	95.75	100.00	100.00	100.00	100.00	127
Foreign exchange contracts									
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	127
Equity, commodity, and other contracts									
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Derivative contracts (excluding futures and forex 14 days or less)									
Derivative contracts (excluding futures and forex 14 days or less)	80.50	3.29	26.13	64.59	91.85	100.00	100.00	105.70	127
One year or less									
One year or less	12.04	0.00	0.00	0.00	5.56	21.00	44.84	64.90	127
Over 1 year to 5 years									
Over 1 year to 5 years	21.85	0.00	0.00	0.00	18.86	37.58	73.13	92.83	127
Over 5 years									
Over 5 years	35.55	0.00	0.00	0.00	38.53	64.94	90.00	95.27	127
Gross negative fair value (absolute value)									
Gross negative fair value (absolute value)	1.48	0.00	0.01	0.53	1.74	2.36	2.99	3.74	127
Gross positive fair value									
Gross positive fair value	1.38	0.00	0.04	0.41	1.40	2.06	2.92	3.42	127
Percent of Tier 1 Capital									
Gross negative fair value, absolute value (X)									
Gross negative fair value, absolute value (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.08	146
Gross positive fair value (X)									
Gross positive fair value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.06	146
Held for trading (X)									
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	146
Non-traded (X)									
Non-traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	146
Current credit exposure (X)									
Current credit exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	146
Credit losses on derivative contracts									
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
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	146
90+ days past due									
90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Other Ratios									
Current credit exposure / Risk-weighted assets									
Current credit exposure / Risk-weighted assets	0.10	0.00	0.00	0.00	0.01	0.17	0.47	0.84	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.11	-0.03	0.00	0.03	0.09	0.17	0.27	0.39	146
Provision for loan and lease losses / Average loans and leases	0.15	-0.05	0.00	0.04	0.12	0.24	0.37	0.56	146
Provision for loan and lease losses / Net loan and lease losses	158.25	-821.19	-154.85	48.64	131.50	267.74	623.76	1047.08	146
Allowance for loan and lease losses / Total loans and leases not held for sale	0.95	0.42	0.58	0.75	0.92	1.13	1.47	1.73	146
Allowance for loan and lease losses / Total loans and leases	0.94	0.38	0.56	0.74	0.91	1.12	1.44	1.72	146
Allowance for loan and lease losses / Net loans and leases losses (X)	19.64	1.70	2.94	5.69	11.12	27.36	64.73	106.72	121
Allowance for loan and lease losses / Nonaccrual assets	263.55	58.27	84.69	127.26	190.40	328.61	685.19	888.88	143
ALLL / 90+ days past due + nonaccrual loans and leases	237.88	52.28	69.55	116.87	178.15	309.00	634.59	839.17	143
Gross loan and lease losses / Average loans and leases	0.13	0.00	0.01	0.04	0.10	0.19	0.40	0.57	146
Recoveries / Average loans and leases	0.04	0.00	0.00	0.01	0.03	0.07	0.12	0.17	146
Net losses / Average loans and leases	0.09	-0.03	-0.01	0.01	0.06	0.13	0.25	0.45	146
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Recoveries / Prior year-end losses	19.71	2.45	3.68	8.08	14.53	26.57	50.53	84.72	143
Earnings coverage of net loan and lease losses (X)	22.73	-311.83	-89.27	5.41	18.11	55.52	120.85	268.38	146
Net Loan and Lease Losses By Type									
Real estate loans	0.02	-0.05	-0.02	0.00	0.00	0.03	0.11	0.16	146
Real estate loans secured by 1-4 family	0.01	-0.06	-0.04	0.00	0.00	0.02	0.09	0.11	146
Revolving	0.01	-0.13	-0.07	-0.01	0.00	0.02	0.10	0.18	142
Closed-end	0.01	-0.05	-0.03	-0.01	0.00	0.03	0.09	0.11	146
Commercial real estate loans	0.01	-0.06	-0.04	-0.01	0.00	0.01	0.12	0.17	146
Construction and land development	-0.01	-0.19	-0.08	-0.01	0.00	0.00	0.00	0.01	146
1-4 family	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	146
Other	-0.01	-0.19	-0.08	0.00	0.00	0.00	0.00	0.00	146
Multifamily	0.00	-0.05	-0.02	0.00	0.00	0.00	0.00	0.00	145
Nonfarm nonresidential	0.02	-0.06	-0.02	0.00	0.00	0.02	0.16	0.38	146
Owner-occupied	0.01	-0.02	-0.01	0.00	0.00	0.00	0.04	0.16	146
Other	0.00	-0.02	-0.02	0.00	0.00	0.00	0.04	0.11	146
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.10	114
Commercial and industrial loans	0.18	-0.16	-0.06	-0.01	0.08	0.33	0.74	1.06	146
Loans to individuals	0.72	0.04	0.07	0.19	0.48	0.93	2.37	3.03	115
Credit card loans	2.18	0.00	0.00	0.00	1.45	3.04	7.59	10.68	48
Agricultural loans	0.02	-0.03	-0.01	0.00	0.00	0.00	0.08	0.38	95
Loans to foreign governments and institutions									
Other loans and leases	0.29	-0.02	0.00	0.00	0.00	0.23	1.73	2.63	138

BHCPR PERCENTILE DISTRIBUTION REPORT

 Peer Group: 2
 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	0.28	0.01	0.06	0.12	0.24	0.40	0.62	1.00	146
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.01	0.04	0.15	0.30	146
Nonaccrual loans and leases	0.49	0.09	0.13	0.28	0.41	0.64	1.07	1.43	146
90+ days past due and nonaccrual loans and leases	0.53	0.11	0.13	0.31	0.46	0.71	1.19	1.50	146
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30-89 days past due restructured	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	146
90+ days past due restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	146
Nonaccrual restructured	0.10	0.00	0.00	0.01	0.07	0.18	0.32	0.44	146
30-89 days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
90+ days past due loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Nonaccrual loans held for sale	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Percent of Total Assets									
30-89 days past due assets	0.28	0.01	0.06	0.12	0.24	0.40	0.62	1.00	146
90+ days past due assets	0.03	0.00	0.00	0.00	0.01	0.04	0.15	0.30	146
Nonaccrual assets	0.49	0.09	0.13	0.28	0.41	0.65	1.07	1.43	146
30+ days past due and nonaccrual assets	0.84	0.15	0.27	0.50	0.73	1.12	1.79	2.19	146
90+ days past due and nonaccrual assets	0.39	0.07	0.10	0.22	0.34	0.54	0.83	1.10	146
90+ past due and nonaccrual assets + other real estate owned	0.46	0.08	0.11	0.26	0.39	0.63	1.08	1.38	146
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:									
Total assets	0.60	0.12	0.15	0.32	0.53	0.85	1.27	1.67	146
Allowance for loan and lease losses	94.87	17.53	31.72	50.74	80.86	135.37	188.54	291.44	146
Equity capital + allowance for loan and lease losses	5.17	1.06	1.49	2.74	4.33	6.88	10.81	16.31	146
Tier 1 capital + allowance for loan and lease losses	5.73	1.20	1.55	2.99	4.90	7.92	11.38	16.52	146
Loans and leases + other real estate owned	0.83	0.15	0.27	0.46	0.75	1.14	1.82	2.56	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 2
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	0.23	0.01	0.04	0.10	0.19	0.33	0.57	0.79	146
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.05	0.14	0.42	146
	Nonaccrual	0.47	0.05	0.11	0.22	0.42	0.62	1.05	1.63	146
Commercial and industrial	30-89 days past due	0.29	0.00	0.00	0.05	0.18	0.50	0.93	1.32	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.19	146
	Nonaccrual	0.61	0.00	0.00	0.18	0.47	0.96	1.76	2.31	146
Individuals	30-89 days past due	0.53	0.00	0.00	0.10	0.43	0.77	1.74	2.59	145
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.35	145
	Nonaccrual	0.12	0.00	0.00	0.00	0.06	0.22	0.43	0.79	145
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Agricultural	30-89 days past due	0.16	0.00	0.00	0.00	0.00	0.26	0.83	1.24	95
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	95
	Nonaccrual	0.59	0.00	0.00	0.00	0.00	1.12	2.35	4.96	95
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.11	0.00	0.00	0.00	0.00	0.08	0.54	1.69	138
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	138
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.33	0.52	138

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: 2
Date: 06/30/2019

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Memoranda										
1-4 Family	30-89 days past due	0.35	0.00	0.04	0.13	0.32	0.49	0.74	1.21	146
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.06	0.19	0.42	146
	Nonaccrual	0.63	0.02	0.13	0.26	0.53	0.84	1.49	2.18	146
Revolving	30-89 days past due	0.31	0.00	0.00	0.07	0.28	0.51	0.83	1.29	142
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.22	142
	Nonaccrual	0.38	0.00	0.00	0.04	0.29	0.62	1.28	1.86	142
Closed-End	30-89 days past due	0.37	0.00	0.01	0.10	0.33	0.52	0.83	1.35	146
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.07	0.20	0.50	146
	Nonaccrual	0.64	0.00	0.07	0.29	0.56	0.85	1.42	2.27	146
Junior Lien	30-89 days past due	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	146
	Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.16	0.28	146
Commercial real estate	30-89 days past due	0.15	0.00	0.00	0.03	0.10	0.26	0.57	0.77	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.36	146
	Nonaccrual	0.38	0.00	0.02	0.09	0.26	0.64	1.09	1.40	146
Construction and development	30-89 days past due	0.18	0.00	0.00	0.00	0.03	0.23	0.84	2.11	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	146
	Nonaccrual	0.14	0.00	0.00	0.00	0.03	0.27	0.63	1.05	146
1-4 family	30-89 days past due	0.04	0.00	0.00	0.00	0.00	0.02	0.20	0.67	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
	Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.44	146
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.10	0.45	1.42	146
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	146
	Nonaccrual	0.09	0.00	0.00	0.00	0.01	0.12	0.47	0.63	146
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.63	145
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	145
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.01	0.25	0.44	145
Nonfarm non-residential	30-89 days past due	0.13	0.00	0.00	0.01	0.09	0.23	0.46	0.67	146
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.38	146
	Nonaccrual	0.44	0.00	0.01	0.10	0.35	0.83	1.34	1.55	146
Owner occupied	30-89 days past due	0.07	0.00	0.00	0.00	0.04	0.12	0.24	0.37	146
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.11	146
	Nonaccrual	0.20	0.00	0.00	0.03	0.12	0.33	0.71	0.84	146
Other	30-89 days past due	0.05	0.00	0.00	0.00	0.01	0.07	0.23	0.37	146
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.26	146
	Nonaccrual	0.20	0.00	0.00	0.00	0.09	0.36	0.76	1.13	146
Farmland	30-89 days past due	0.18	0.00	0.00	0.00	0.00	0.19	0.97	2.23	114
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.35	114
	Nonaccrual	0.74	0.00	0.00	0.00	0.00	1.09	3.51	4.73	114
Credit card	30-89 days past due	0.75	0.00	0.00	0.00	0.41	1.05	2.41	6.01	48
	90+ days past due	0.19	0.00	0.00	0.00	0.00	0.22	1.10	1.56	48
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	48

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

BHCPR PERCENTILE DISTRIBUTION REPORTPeer Group: 2
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	12.33	8.96	9.80	10.52	11.69	13.73	16.84	18.88	146
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Tier 1 capital, column A	13.04	9.80	10.26	11.09	12.50	14.53	17.34	19.77	146
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Total capital, column A	14.50	11.54	12.03	12.84	13.97	15.55	18.91	21.11	146
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	146
Tier 1 leverage	10.30	8.02	8.29	9.23	10.13	11.10	13.01	14.08	146

BHCPR PERCENTILE DISTRIBUTION REPORT

Foreign Activities

Peer Group: 2
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Analysis Ratios									
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Cost: Interest-bearing deposits	2.29	1.96	2.00	2.11	2.29	2.47	2.58	2.61	2
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	1
Foreign governments and institutions									
Growth Rates									
Net loans and leases	-25.43	-100.00	-99.96	-39.43	-16.37	3.31	38.61	49.56	26
Total selected assets	-3.94	-76.98	-69.75	-10.81	0.00	5.34	45.80	56.51	46
Deposits	-28.94	-55.87	-52.88	-43.90	-28.94	-13.97	-5.00	-2.00	2

BHCPR PERCENTILE DISTRIBUTION REPORT

Parent Company Analysis - Part 2

Peer Group: 2
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Payout Ratios - Parent									
Dividends paid / Income before undistributed income	77.19	0.00	15.45	47.50	77.40	102.61	124.35	163.79	113
Dividends paid / Net income	27.57	0.00	0.00	10.63	30.60	41.82	60.69	79.58	144
Net income - dividends / Average equity	7.26	-0.34	2.01	5.47	7.20	9.18	12.01	14.14	146
Percent of Dividends Paid									
Dividends from bank subsidiaries	130.43	0.00	0.00	90.47	123.27	186.35	303.39	466.30	123
Dividends from nonbank subsidiaries	1.44	0.00	0.00	0.00	0.00	0.32	11.26	28.41	123
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123
Dividends from all subsidiaries	144.75	0.00	0.00	100.00	128.60	194.45	340.18	617.07	123
Payout Ratios - Subsidiaries:									
Percent of Bank Net Income									
Dividends from bank subsidiaries	39.61	0.00	0.00	0.90	39.07	63.37	107.19	157.44	137
Interest income from bank subsidiaries	0.10	0.00	0.00	0.00	0.00	0.06	0.61	1.16	137
Management and service fees from bank subsidiaries	0.36	0.00	0.00	0.00	0.00	0.00	1.39	8.49	137
Other income from bank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	137
Operating income from bank subsidiaries	41.47	0.00	0.00	7.74	40.65	70.26	112.17	158.10	137
Percent of Nonbank Net Income									
Dividends from nonbank subsidiaries	60.51	0.00	0.00	0.00	78.00	100.00	140.42	161.90	65
Interest income from nonbank subsidiaries	0.98	0.00	0.00	0.00	0.00	0.00	2.51	37.11	65
Management and serv fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Other income from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.87	65
Operating income from nonbank subsidiaries	66.13	0.00	0.00	5.69	94.69	100.00	147.20	164.85	65
Percent of Subsidiary Holding Companies' Net Income									
Dividends from subsidiary holding companies	100.41	0.00	0.00	0.00	19.89	45.41	238.15	452.36	8
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	8
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating income from subsidiary holding companies	100.41	0.00	0.00	0.00	19.89	45.41	238.16	452.38	8
Dependence on Subsidiaries:									
Percent of Total Operating Income									
Dividends from bank subsidiaries	74.67	0.00	0.00	73.59	97.88	99.77	100.00	100.00	132
Interest income from bank subsidiaries	1.45	0.00	0.00	0.00	0.00	0.15	1.66	73.29	132
Management and service fees from bank subsidiaries	0.93	0.00	0.00	0.00	0.00	0.00	4.08	25.11	132
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.26	132
Operating income from bank subsidiaries	85.22	0.00	0.25	93.02	99.29	100.00	100.00	100.00	132
Dividends from nonbank subsidiaries	1.29	0.00	0.00	0.00	0.00	0.27	9.71	22.61	132
Interest income from nonbank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.17	132
Management and service fees from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Operating income from nonbank subsidiaries	1.51	0.00	0.00	0.00	0.00	0.63	9.98	22.61	132
Dividends from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Operating income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	132
Loans and advances from subsidiaries / Short term debt	727.20	0.00	0.00	25.77	253.08	627.20	1506.69	2944.54	10
Loans and advances from subsidiaries / Total debt	69.82	0.00	0.00	0.00	29.51	85.93	308.59	568.76	69

BHCPR Reporters for Quarter Ending 06/30/2019

Peer Group 2 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2019 and Other Notes</u>
1399765	3,208,087	1867 WESTERN FINANCIAL CORPORATION	STOCKTON, CA	
1199602	6,650,331	1ST SOURCE CORPORATION	SOUTH BEND, IN	
3744239	4,793,136	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1061679	3,697,401	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	5,429,600	AMARILLO NATIONAL BANCORP, INC.	AMARILLO, TX	
1135972	7,926,826	AMERANT BANCORP INC.	CORAL GABLES, FL	New Y-9C/BHCPR reporter; Name change from MERCANTIL BANK HOLDING CORPORATION
1059715	3,838,741	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
2326629	3,130,574	ANB CORPORATION, THE	TERRELL, TX	
1048812	3,005,750	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	Moved from Peer 3
3153130	9,359,931	BANC OF CALIFORNIA, INC.	SANTA ANA, CA	
1133286	7,642,041	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,603,567	BANCORP, INC., THE	WILMINGTON, DE	
3547999	4,551,127	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	6,854,313	BANK LEUMI LE-ISRAEL CORPORATION	NEW YORK, NY	
1115385	3,687,635	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1416523	4,714,506	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1106879	3,710,217	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
2631510	7,651,825	BROOKLINE BANCORP, INC.	BOSTON, MA	
1140994	4,736,565	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	4,721,733	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1204627	5,391,236	BYLINE BANCORP, INC.	CHICAGO, IL	
2687795	4,120,644	CAMBRIDGE FINANCIAL GROUP, INC.	CAMBRIDGE, MA	
1130249	4,447,038	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
4369808	3,525,307	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	3,002,362	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
4226910	9,307,154	CAPITOL FEDERAL FINANCIAL, INC.	TOPEKA, KS	
2507790	3,891,853	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3594872	3,380,029	CBTX, INC.	BEAUMONT, TX	
1022764	5,920,006	CENTRAL PACIFIC FINANCIAL CORP.	HONOLULU, HI	
1111088	5,200,501	CENTURY BANCORP, INC.	MEDFORD, MA	
1076262	4,940,036	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	3,400,974	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2571120	6,975,527	COLUMBIA BANK MHC	FAIR LAWN, NJ	
1080595	3,355,665	COMMUNITY BANCSHARES OF MISSISSIPPI, INC.	BRANDON, MS	
1070644	4,377,257	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1048764	6,109,066	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
3903661	4,473,182	CROSSFIRST BANKSHARES, INC.	LEAWOOD, KS	
1486517	3,528,047	CTBC CAPITAL CORP.	LOS ANGELES, CA	
2487650	6,498,362	DIME COMMUNITY BANCSHARES, INC.	BROOKLYN, NY	
2894230	9,908,522	DISCOUNT BANCORP, INC.	NEW YORK, NY	
5218097	8,704,665	DOLLAR MUTUAL BANCORP	PITTSBURGH, PA	
1058398	7,574,792	DURANT BANCORP, INC.	DURANT, OK	
2652104	8,670,003	EAGLE BANCORP, INC.	BETHESDA, MD	
4759669	6,299,309	EB ACQUISITION COMPANY, LLC	DALLAS, TX	
2461016	3,167,518	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	7,181,855	ENTERPRISE FINANCIAL SERVICES CORP	CLAYTON, MO	

3180547	4,183,111	EQUITY BANCSHARES, INC.	WICHITA, KS	
2781910	3,435,260	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	4,300,596	FARMERS & MERCHANTS INVESTMENT, INC.	LINCOLN, NE	
1118797	6,048,260	FB CORPORATION	CREVE COEUR, MO	
1132104	5,940,402	FB FINANCIAL CORPORATION	NASHVILLE, TN	
1081118	4,778,046	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	4,313,945	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	4,308,981	FIRST AMERICAN BANK CORPORATION	ELK GROVE VILLAGE, IL	
1076431	6,012,614	FIRST BANCORP	SOUTHERN PINES, NC	
1204560	4,748,754	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
2385493	3,471,042	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1203602	9,612,667	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1071306	8,070,854	FIRST COMMONWEALTH FINANCIAL CORPORATION	INDIANA, PA	
3316917	3,277,552	FIRST DEFIANCE FINANCIAL CORPORATION	DEFIANCE, OH	
1102312	7,979,293	FIRST FINANCIAL BANKSHARES, INC.	ABILENE, TX	
1208595	3,060,715	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3842658	6,286,068	FIRST FOUNDATION INC.	IRVINE, CA	
3393178	3,958,829	FIRST INTERNET BANCORP	FISHERS, IN	
1206760	3,842,841	FIRST MID BANCSHARES, INC.	MATTOON, IL	
1048894	4,202,141	FIRST OF LONG ISLAND CORPORATION, THE	GLEN HEAD, NY	
1066713	3,992,132	FIRSTSUN CAPITAL BANCORP	DENVER, CO	
2393274	6,945,634	FLUSHING FINANCIAL CORPORATION	UNIONDALE, NY	
3637582	4,071,971	FRANKLIN FINANCIAL NETWORK, INC.	FRANKLIN, TN	
1026801	4,245,533	FREMONT BANCORPORATION	FREMONT, CA	
1098620	3,971,272	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	4,874,974	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
2900261	5,522,944	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	3,513,457	HAPPY BANCSHARES, INC.	CANYON, TX	
4973362	3,742,941	HARBORONE MUTUAL BANCSHARES	BROCKTON, MA	
1208120	3,224,160	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	3,108,031	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	5,376,686	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	3,263,551	HILLS BANCORPORATION	HILLS, IA	
3843507	7,200,790	HOMESTREET, INC.	SEATTLE, WA	
2592714	3,932,258	HOMETOWN COMMUNITY BANCORP, INC.	MORTON, IL	
4366003	3,476,178	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	5,098,682	HORIZON BANCORP, INC.	MICHIGAN CITY, IN	
1201925	3,438,302	INDEPENDENT BANK CORPORATION	GRAND RAPIDS, MI	
2112439	4,262,538	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1064278	5,383,093	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	5,145,762	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	New Y-9C/BHCPR reporter
3099443	6,634,829	KEARNY FINANCIAL CORPORATION	FAIRFIELD, NJ	
1404799	6,407,442	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	4,977,739	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	3,291,633	LANDRUM COMPANY	COLUMBIA, MO	
4191465	9,939,744	LEGACYTEXAS FINANCIAL GROUP, INC.	PLANO, TX	
3884863	4,272,624	LIVE OAK BANCSHARES, INC.	WILMINGTON, NC	
3814208	7,114,337	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
2608763	3,576,139	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	5,287,390	MERCHANTS BANCORP	CARMEL, IN	
1902651	6,368,833	MERIDIAN BANCORP, INC.	PEABODY, MA	
2390013	6,101,101	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
3932072	4,900,520	MIDDLESEX BANCORP MHC	NATICK, MA	
1491351	5,546,055	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1245228	4,662,463	MIDWESTONE FINANCIAL GROUP, INC.	IOWA CITY, IA	

3973888	5,858,002	NATIONAL BANK HOLDINGS CORPORATION	GREENWOOD VILLAGE, CO	
1139279	9,635,718	NBT BANCORP INC.	NORWICH, NY	
3212091	5,666,015	NEW YORK PRIVATE BANK & TRUST CORPORATION	NEW YORK, NY	
3823844	8,522,897	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	3,054,813	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
3132863	4,768,282	NORTHFIELD BANCORP, INC.	WOODBRIIDGE, NJ	
1136661	4,322,296	OCEAN BANKSHARES, INC.	MIAMI, FL	
2609975	8,034,675	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
2490575	6,464,127	OFG BANCORP	SAN JUAN, PR	
3200221	3,075,613	OLD LINE BANCSHARES, INC.	BOWIE, MD	
2233950	3,586,035	OLNEY BANCSHARES OF TEXAS, INC.	OLNEY, TX	
1885307	5,119,966	ORIGIN BANCORP, INC.	RUSTON, LA	
2692892	4,070,923	ORITANI FINANCIAL CORP	TOWNSHIP OF WASHINGTON, NJ	
1142336	8,657,453	PARK NATIONAL CORPORATION	NEWARK, OH	
2651590	4,871,234	PEAPACK-GLADSTONE FINANCIAL CORPORATION	BEDMINSTER, NJ	
1070578	4,276,376	PEOPLES BANCORP INC.	MARIETTA, OH	
3133637	9,938,246	PROVIDENT FINANCIAL SERVICES, INC.	JERSEY CITY, NJ	
2125813	5,194,852	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	3,155,682	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
1097025	5,723,134	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	7,334,605	S&T BANCORP, INC.	INDIANA, PA	
3365858	5,159,602	SALEM FIVE BANCORP	SALEM, MA	
1248304	8,398,519	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	6,824,886	SEACOAST BANKING CORPORATION OF FLORIDA	STUART, FL	
3635319	8,740,237	SERVISFIRST BANCSHARES, INC.	HOMEWOOD, AL	
2368106	7,216,669	SNBNY HOLDINGS LIMITED	GIBRALTAR, 0	
1245068	6,372,870	SOUTHSIDE BANCSHARES, INC.	TYLER, TX	
1417333	6,151,075	STATE BANKSHARES, INC.	FARGO, ND	
3852031	3,281,485	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	3,466,136	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	
1126046	3,726,794	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2367921	6,654,390	TOMPkins FINANCIAL CORPORATION	ITHACA, NY	
1030170	6,395,172	TRICO BANCSHARES	CHICO, CA	
3475074	6,846,003	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	4,783,187	TRIUMPH BANCORP, INC.	DALLAS, TX	
1048513	5,228,082	TRUSTCO BANK CORP NY	GLENVILLE, NY	
2509413	7,354,957	UNITED FINANCIAL BANCORP, INC.	HARTFORD, CT	
1116609	5,154,298	UNIVEST FINANCIAL CORPORATION	SOUDERTON, PA	
1050712	3,057,966	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4105266	8,010,106	VERITEX HOLDINGS, INC.	DALLAS, TX	
1029464	6,561,914	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	5,191,078	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	3,111,030	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	Moved from Peer 3
1025541	5,540,149	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1137770	6,448,449	WOODFOREST FINANCIAL GROUP, INC.	THE WOODLANDS, TX	

Note: Peer Group 2 has 146 bank holding companies.