

## BHCPR PEER GROUP DATA

Peer Group: 3  
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
<b>Earnings and Profitability: Percent of Average Assets</b>					
Net interest income (tax equivalent)	3.41	3.45	3.47	3.41	3.33
+ Non-interest income	1.10	0.86	1.06	0.86	0.91
- Overhead expense	3.09	2.88	3.07	2.83	2.89
- Provision for credit losses	0.10	0.10	0.12	0.11	0.12
+ Securities gains (losses)	0.00	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)	1.54	1.39	1.45	1.38	1.31
Net operating income	1.23	1.10	1.16	0.86	0.92
Net income	1.23	1.10	1.16	0.86	0.92
Net income (sub-chapter S adjusted)	1.41	1.15	1.25	1.01	0.95
<b>Percent of Average Earning Assets</b>					
Interest income (tax equivalent)	4.63	4.32	4.44	4.17	4.03
Interest expense	0.93	0.63	0.73	0.52	0.45
Net interest income (tax equivalent)	3.68	3.69	3.71	3.65	3.58
<b>Losses, Allowance, and Past Due + Nonaccrual</b>					
Net loan and lease losses / Average loans and leases	0.06	0.07	0.08	0.10	0.10
Earnings coverage of net loan and lease losses (X)	-32.61	18.21	43.61	22.97	19.31
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.12	1.08	1.12	1.20
Allowance for loan and lease losses / Total loans and leases	1.08	1.11	1.08	1.11	1.19
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.78	0.76	0.72	0.80	1.00
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.31	0.33	0.39	0.39	0.41
<b>Liquidity and Funding</b>					
Net noncore funding dependence	6.92	9.34	9.22	9.50	13.98
Net short-term noncore funding dependence	1.16	4.34	3.79	4.58	6.50
Net loans and leases / Total assets	71.91	72.11	72.92	71.35	69.95
<b>Capitalization</b>					
Tier 1 leverage ratio	11.01	10.29	10.75	10.22	10.12
Equity capital / Total assets	11.15	10.22	10.55	10.24	10.12
Equity capital + minority interest / Total assets	11.18	10.24	10.57	10.27	10.15
Tier 1 common equity capital / Total risk-weighted assets	12.85	12.69	12.28	12.57	12.50
Net loans and leases / Equity capital (X)	6.58	7.18	7.12	7.09	7.03
Cash dividends / Net income	27.08	21.33	25.08	27.62	24.42
Cash dividends / Net income (sub-chapter S adjusted)	62.85	37.77	43.47	24.88	20.54
Retained earnings / Average equity capital	7.33	7.97	7.73	5.74	6.35
<b>Growth Rates</b>					
Assets	9.06	6.83	9.88	7.50	7.24
Equity capital	15.89	6.25	11.71	9.01	6.03
Net loans and leases	9.04	9.11	11.56	9.85	9.80
Noncore funding	10.29	6.08	11.17	-18.86	5.04
<b>Parent Company Ratios</b>					
Short-term debt / Equity capital	0.04	0.04	0.08	0.02	0.04
Long-term debt / Equity capital	2.45	3.10	3.46	2.87	2.64
Equity investment in subs / Equity capital	104.24	105.18	106.27	105.10	105.46
Cash from ops + noncash items + op expense / Op expense + dividend	123.59	109.39	134.52	117.27	135.94

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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
<b>Percent of Average Assets</b>					
Interest income (tax equivalent)	4.28	4.04	4.13	3.89	3.75
Less: Interest expense	0.86	0.59	0.68	0.48	0.42
Equals: Net interest income (tax equivalent)	3.41	3.45	3.47	3.41	3.33
Plus: Non-interest income	1.10	0.86	1.06	0.86	0.91
Equals: adjusted operating income (tax equivalent)	4.73	4.36	4.67	4.31	4.31
Less: Overhead expense	3.09	2.88	3.07	2.83	2.89
Less: Provision for credit losses	0.10	0.10	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	0.00	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)	1.54	1.39	1.45	1.38	1.31
Less: Applicable income taxes (tax equivalent)	0.30	0.28	0.28	0.50	0.38
Less: Minority interest	0.00	0.00	0.00	0.00	0.00
Equals: Net operating income	1.23	1.10	1.16	0.86	0.92
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00
Equals: Net income	1.23	1.10	1.16	0.86	0.92
Memo: Net income (last four quarters)	1.21	0.97	1.12	0.87	0.92
Net income-BHC and noncontrolling (minority) interest	1.23	1.10	1.16	0.87	0.92
<b>Margin Analysis</b>					
Average earning assets / Average assets	93.35	93.90	93.48	93.70	93.39
Average interest-bearing funds / Average assets	69.20	71.85	70.30	71.97	72.11
Interest income (tax equivalent) / Average earning assets	4.63	4.32	4.44	4.17	4.03
Interest expense / Average earning assets	0.93	0.63	0.73	0.52	0.45
Net interest income (tax equivalent) / Average earning assets	3.68	3.69	3.71	3.65	3.58
<b>Yield or Cost</b>					
Total loans and leases (tax equivalent)	5.16	4.87	4.98	4.75	4.67
Interest-bearing bank balances	2.06	1.58	1.68	1.14	0.59
Fed funds sold and reverse repos	1.50	1.27	1.56	0.80	0.39
Trading assets	0.00	0.29	0.00	0.52	0.80
Total earning assets	4.59	4.27	4.39	4.08	3.95
Investment securities (tax equivalent)	2.66	2.55	2.52	2.49	2.38
US Treasury and agency securities (excluding mortgage-backed securities)		1.92		1.70	1.61
Mortgage-backed securities	2.63	2.29	2.32	2.13	2.03
All other securities		3.39		3.48	3.44
Interest-bearing deposits	1.07	0.65	0.77	0.53	0.44
Time deposits of \$250K or more	1.92	1.24	1.50		
Time deposits < \$250K	1.72	1.14	1.31		
Other domestic deposits	0.77	0.44	0.54		0.26
Foreign deposits		0.40		0.19	0.17
Fed funds purchased and repos	0.97	0.77	0.78	0.55	0.41
Other borrowed funds and trading liabilities	2.33	1.99	2.35	1.82	1.70
All interest-bearing funds	1.24	0.82	0.98	0.67	0.59

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**Non-interest Income & Expenses**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Mutual fund fee income / Non-interest income	1.89	1.75	2.03	1.71	1.66
Overhead expenses / Net Interest Income + non-interest income	65.93	66.66	66.01	66.76	68.42
<b>Percent of Average Assets</b>					
Total overhead expense	3.09	2.88	3.07	2.83	2.89
Personnel expense	1.77	1.67	1.74	1.63	1.65
Net occupancy expense	0.34	0.34	0.35	0.34	0.35
Other operating expenses	0.95	0.84	0.93	0.84	0.87
Overhead less non-interest income	1.86	1.98	1.95	1.92	1.93
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>					
Total overhead expense	65.37	65.86	65.26	65.60	67.14
Personnel expense	37.36	38.19	37.04	37.78	38.36
Net occupancy expense	7.21	7.79	7.43	7.92	8.12
Other operating expenses	19.85	19.34	19.92	19.55	20.30
Total non-interest income	21.56	19.02	21.32	19.48	20.62
Fiduciary activities income	1.65	1.37	2.03	1.39	1.37
Service charges on domestic deposit accounts	3.80	3.84	3.86	4.07	4.31
Trading revenue	0.00	0.00	0.00	0.00	0.00
Investment banking fees and commissions	0.57	0.61	0.68	0.62	0.58
Insurance activities revenue	0.80	0.55	0.87	0.55	0.57
Venture capital revenue	0.00	0.00	0.00	0.00	0.00
Net servicing fees	0.48	0.47	0.65	0.47	0.41
Net securitization income	0.00	0.00	0.00	0.00	0.00
Net gain (loss) - sales of loans, OREO, and other assets	2.61	2.10	2.56	2.46	2.90
Other non-interest income	7.57	6.94	6.95	6.83	7.05
Overhead less non-interest income	42.35	45.96	43.74	45.44	45.87
Applicable income taxes / Pretax net operating income (tax equivalent)	17.57	16.07	15.96	30.92	23.02
Applicable income tax + TE / Pretax net operating income + TE	20.26	20.56	19.41	37.44	29.99

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**Percent Composition of Assets**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Real estate loans	55.49	55.94	55.84	55.36	53.51
Commercial and industrial loans	8.64	9.45	9.01	9.48	9.71
Loans to individuals	1.79	1.93	1.94	1.81	1.85
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Agricultural loans	1.88	1.03	1.74	0.93	0.99
Other loans and leases	1.31	1.45	1.52	1.43	1.54
Net loans and leases	71.91	72.11	72.92	71.35	69.95
Debt securities over 1 year	11.52	14.57	12.97	15.36	15.96
Mutual funds and equity securities	0.10	0.08	0.06	0.07	0.08
Subtotal	85.21	87.34	86.98	87.20	86.67
Interest-bearing bank balances	3.92	2.98	3.17	3.04	3.19
Federal funds sold and reverse repos	0.16	0.04	0.15	0.05	0.04
Debt securities 1 year or less	1.72	1.70	1.76	1.73	1.88
Trading assets	0.00	0.00	0.00	0.00	0.00
Total earning assets	92.47	92.87	92.63	92.71	92.52
Non-interest cash and due from depository institutions	1.31	1.37	1.51	1.51	1.46
Other real estate owned	0.09	0.09	0.11	0.10	0.14
All other assets	5.98	5.65	5.83	5.65	5.92
<b>Memoranda</b>					
Short-term investments	6.18	5.14	5.40	5.23	5.56
US Treasury securities	0.19	0.23	0.27	0.19	0.26
US agency securities (excluding mortgage-backed securities)	2.25	2.28	2.39	2.45	2.57
Municipal securities	3.09	4.37	3.73	4.75	4.81
Mortgage-backed securities	6.74	7.29	6.86	7.57	8.05
Asset-backed securities	0.02	0.08	0.02	0.06	0.08
Other debt securities	0.19	0.39	0.26	0.38	0.45
Loans held-for-sale	0.22	0.23	0.15	0.20	0.27
Loans not held-for-sale	72.18	72.40	73.34	71.61	70.11
Real estate loans secured by 1-4 family	17.55	18.16	17.19	17.85	17.88
Revolving	2.29	2.40	2.43	2.52	2.56
Closed-end, secured by first liens	14.23	14.93	13.82	14.46	14.39
Closed-end, secured by junior liens	0.45	0.50	0.49	0.50	0.52
Commercial real estate loans	32.96	33.75	33.77	33.57	31.91
Construction and land development	6.06	5.51	6.22	5.56	5.22
Multifamily	3.70	3.43	3.79	3.41	3.08
Nonfarm nonresidential	22.34	23.57	22.37	23.49	22.52
Real estate loans secured by farmland	2.58	1.79	2.50	1.68	1.69

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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
<b>Loan Mix, Percent of Gross Loans and Leases</b>					
Real estate loans	75.31	77.81	76.05	77.78	76.56
Real estate loans secured by 1-4 family	24.00	25.30	23.55	25.19	25.70
Revolving	3.08	3.31	3.27	3.52	3.66
Closed-end	20.25	21.65	19.71	21.26	21.54
Commercial real estate loans	44.69	46.83	46.01	47.26	45.54
Construction and land development	8.20	7.72	8.45	7.86	7.51
1-4 family	1.71	2.13	2.11	2.19	2.04
Other	6.14	5.41	6.28	5.49	5.31
Multifamily	4.99	4.72	5.11	4.72	4.35
Nonfarm nonresidential	30.01	32.78	30.32	33.14	32.29
Owner-occupied	12.50	13.52	12.83	13.85	13.70
Other	17.03	18.81	16.96	18.78	17.83
Real estate loans secured by farmland	3.51	2.58	3.38	2.46	2.53
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00
Commercial and industrial loans	13.00	13.14	12.99	13.36	13.98
Loans to individuals	2.41	2.73	2.69	2.61	2.72
Credit card loans	0.03	0.04	0.03	0.05	0.04
Agricultural loans	2.54	1.45	2.33	1.32	1.45
Other loans and leases	1.83	2.06	2.12	2.04	2.26
<b>Loans and Leases, Percent of Total Capital</b>					
Real estate loans	483.54	505.13	498.13	502.56	484.80
Real estate loans secured by 1-4 family	154.03	166.12	154.07	163.16	162.79
Revolving	20.19	22.16	22.11	23.41	23.51
Closed-end	129.99	141.96	128.90	137.49	136.46
Commercial real estate loans	285.58	304.76	299.65	305.61	289.67
Construction and land development	52.52	50.00	55.99	50.79	47.52
1-4 family	11.16	13.77	14.10	14.05	12.93
Other	39.60	35.05	41.46	35.54	33.45
Multifamily	32.80	31.14	34.30	31.00	27.93
Nonfarm nonresidential	197.15	213.83	202.31	214.67	205.53
Owner-occupied	80.99	88.28	84.87	89.61	87.50
Other	111.59	122.88	113.14	122.03	113.65
Real estate loans secured by farmland	22.96	16.69	22.89	15.88	15.92
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.01
Commercial and industrial loans	76.72	86.22	82.45	86.87	89.06
Loans to individuals	15.93	17.90	18.25	17.02	17.29
Credit card loans	0.17	0.26	0.23	0.29	0.26
Agricultural loans	15.09	9.45	14.66	8.80	9.21
Other loans and leases	11.46	13.19	13.44	13.14	14.03
<b>Supplemental</b>					
Non-owner occupied CRE loans / Gross loans	32.27	33.01	33.58	33.04	31.25
Non-owner occupied CRE loans / Total capital	200.67	215.11	213.77	214.02	198.36
Construction and land development loans / Total capital	52.52	50.00	55.99	50.79	47.52
Total CRE loans / Total capital	282.85	307.15	302.99	307.79	291.50

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**Liquidity and Funding**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Assets</b>					
Short-term investments	6.18	5.14	5.40	5.23	5.56
Liquid assets	16.14	15.86	15.71	16.43	17.39
Investment securities	14.61	16.89	15.52	17.57	18.43
Net loans and leases	71.91	72.11	72.92	71.35	69.95
Net loans, leases and standby letters of credit	72.49	72.61	73.51	71.85	70.42
Core deposits	72.56	74.44	73.45	74.17	69.99
Noncore funding	12.18	13.43	13.22	13.70	17.89
Time deposits of \$250K or more	4.59	4.23	4.24	4.01	
Foreign deposits	0.00	0.00	0.00	0.00	0.00
Federal funds purchased and repos	0.70	0.65	0.87	0.80	0.98
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00
Net federal funds purchased (sold)	0.52	0.63	0.75	0.76	0.96
Commercial paper	0.00	0.00	0.00	0.00	0.00
Other borrowings w/remaining maturity of 1 year or less	0.97	2.59	1.96	2.25	2.13
Earning assets that reprice within 1 year	29.50	27.74	28.24	28.58	28.26
Interest-bearing liabilities that reprice within 1 year	15.98	16.94	14.92	16.52	16.70
Long-term debt that reprices within 1 year	0.22	0.24	0.29	0.25	0.28
Net assets that reprice within 1 year	11.65	10.02	11.80	11.23	10.64
<b>Other Liquidity and Funding Ratios</b>					
Net noncore funding dependence	6.92	9.34	9.22	9.50	13.98
Net short-term noncore funding dependence	1.16	4.34	3.79	4.58	6.50
Short-term investment / Short-term noncore funding	144.61	91.85	100.04	88.64	64.23
Liquid assets - short-term noncore funding / Nonliquid assets	10.68	8.65	8.82	9.08	8.08
Net loans and leases / Total deposits	89.20	88.19	90.40	87.09	85.68
Net loans and leases / Core deposits	100.39	98.06	100.35	97.25	101.93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.65	-0.66	-0.51	-0.12	-0.19
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.77	-2.99	-2.14	-0.83	-1.28
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.15	-0.24	-0.09	-0.10
<b>Percent of Investment Securities</b>					
Held-to-maturity securities	6.47	8.52	6.61	9.08	9.36
Available-for-sale securities	90.72	90.83	91.06	90.74	90.64
US Treasury securities	1.72	1.43	1.91	1.14	1.58
US agency securities (excluding mortgage-backed securities)	18.68	15.14	17.81	15.27	15.20
Municipal securities	22.53	25.00	25.16	26.84	25.58
Mortgage-backed securities	46.93	45.49	44.66	44.70	45.23
Asset-backed securities	0.33	0.51	0.16	0.35	0.45
Other debt securities	1.68	2.65	1.78	2.43	2.62
Mutual funds and equity securities	0.90	0.65	0.45	0.52	0.65
Debt securities 1 year or less	15.14	11.22	13.92	11.43	11.98
Debt securities 1 to 5 years	25.96	26.74	26.77	26.06	27.38
Debt securities over 5 years	54.19	57.80	54.69	58.63	56.33
Pledged securities	46.68	42.78	50.50	44.55	46.60
Structured notes, fair value	1.08	0.34	0.61	0.29	0.35
<b>Percent Change from Prior Like Quarter</b>					
Short-term investments	44.95	13.52	27.61	18.52	22.55
Investment securities		2.43	3.26	3.39	1.86
Core deposits	9.74	7.48	10.02	14.99	7.92
Noncore funding	10.29	6.08	11.17	-18.86	5.04

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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
<b>Percent of Total Assets</b>					
Loan commitments (reported semiannually, June/Dec)	15.26	15.16	16.17	15.29	15.34
Standby letters of credit	0.41	0.40	0.44	0.41	0.40
Commercial and similar letters of credit	0.00	0.01	0.00	0.00	0.01
Securities lent	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	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	2.10	1.64	1.57	1.39	1.71
Interest rate contracts	2.07	1.64	1.54	1.39	1.71
Interest rate futures and forward contracts	0.36	0.23	0.19	0.19	0.28
Written options contracts (interest rate)	0.44	0.23	0.23	0.16	0.22
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00
Interest rate swaps	0.60	0.73	0.74	0.66	0.71
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00
<b>Percent of Average Loans and Leases</b>					
Loan commitments (reported semiannually, June/Dec)	21.22	21.60	23.53	22.61	23.12

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**Derivatives Analysis**

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	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Notional Amount</b>					
Interest rate contracts	100.00	100.00	100.00	100.00	100.00
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Futures and forwards	24.60	22.53	23.75	30.18	22.75
Written options	32.24	21.51	33.09	20.21	19.37
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	31.70	21.44	32.73	20.18	19.37
Purchased options	0.00	0.04	0.25	0.03	0.11
Exchange-traded	0.00	0.00	0.00	0.00	0.00
Over-the-counter	0.00	0.04	0.25	0.03	0.11
Swaps	38.04	40.25	36.49	40.44	41.89
Held for trading	0.00	2.54	0.00	2.32	3.24
Interest rate contracts	0.00	2.54	0.00	2.32	3.24
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Non-traded	100.00	97.46	91.84	97.68	96.76
Interest rate contracts	97.70	97.43	90.20	97.17	96.16
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00
Derivative contracts (excluding futures and forex 14 days or less)	61.17	72.94	58.73	72.97	74.60
One year or less	23.09	21.80	21.66	29.36	22.40
Over 1 year to 5 years	13.06	13.40	13.01	12.60	12.51
Over 5 years	13.05	15.81	14.15	14.48	17.23
Gross negative fair value (absolute value)	0.84	0.31	0.39	0.35	0.61
Gross positive fair value	0.69	0.91	1.05	0.64	0.70
<b>Percent of Tier 1 Capital</b>					
Gross negative fair value, absolute value (X)	0.00	0.00	0.00	0.00	0.00
Gross positive fair value (X)	0.00	0.00	0.00	0.00	0.00
Held for trading (X)	0.00	0.00	0.00	0.00	0.00
Non-traded (X)	0.00	0.00	0.00	0.00	0.00
Current credit exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit losses on derivative contracts	0.00	0.00	0.00	0.00	0.00
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due (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
<b>Other Ratios</b>					
Current credit exposure / Risk-weighted assets	0.00	0.01	0.01	0.00	0.01



**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Analysis Ratios</b>					
Provision for loan and lease losses / Average assets	0.10	0.10	0.12	0.11	0.12
Provision for loan and lease losses / Average loans and leases	0.13	0.14	0.16	0.15	0.16
Provision for loan and lease losses / Net loan and lease losses	195.15	201.10	322.04	178.39	190.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.12	1.08	1.12	1.20
Allowance for loan and lease losses / Total loans and leases	1.08	1.11	1.08	1.11	1.19
Allowance for loan and lease losses / Net loans and leases losses (X)	28.07	42.04	36.36	22.44	22.83
Allowance for loan and lease losses / Nonaccrual assets	321.55	328.13	301.74	327.65	271.43
ALLL / 90+ days past due + nonaccrual loans and leases	267.95	295.31	279.98	288.78	239.71
Gross loan and lease losses / Average loans and leases	0.11	0.12	0.14	0.16	0.16
Recoveries / Average loans and leases	0.04	0.05	0.05	0.05	0.06
Net losses / Average loans and leases	0.06	0.07	0.08	0.10	0.10
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	24.81	23.44	37.26	47.06	53.00
Earnings coverage of net loan and lease losses (X)	-32.61	18.21	43.61	22.97	19.31
<b>Net Loan and Lease Losses By Type</b>					
Real estate loans	0.02	0.01	0.03	0.03	0.04
Real estate loans secured by 1-4 family	0.01	0.02	0.04	0.04	0.05
Revolving	0.01	0.00	0.01	0.03	0.05
Closed-end	0.00	0.02	0.04	0.04	0.04
Commercial real estate loans	0.02	0.00	0.02	0.03	0.03
Construction and land development	0.01	-0.01	-0.02	-0.02	-0.02
1-4 family	0.00	0.00	0.00	0.00	0.00
Other	0.00	-0.02	-0.02	-0.02	-0.02
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm nonresidential	0.01	0.01	0.03	0.04	0.04
Owner-occupied	0.01	0.00	0.02	0.02	0.02
Other	0.00	0.00	0.01	0.01	0.01
Real estate loans secured by farmland	0.00	0.00	0.01	0.01	0.00
Commercial and industrial loans	0.10	0.15	0.19	0.21	0.17
Loans to individuals	0.60	0.72	0.57	0.71	0.78
Credit card loans	0.84	1.22	1.55	1.32	1.54
Agricultural loans	0.03	0.02	0.02	0.03	0.02
Loans to foreign governments and institutions		0.00		0.00	0.00
Other loans and leases	0.34	0.31	0.38	0.44	0.37

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 Date: 06/30/2019

**Past Due and Nonaccrual Assets**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Loans and Leases</b>					
30-89 days past due loans and leases	0.31	0.33	0.39	0.39	0.41
90+ days past due loans and leases	0.03	0.02	0.02	0.02	0.03
Nonaccrual loans and leases	0.61	0.59	0.53	0.61	0.73
90+ days past due and nonaccrual loans and leases	0.66	0.64	0.55	0.66	0.79
<b>Percent of Loans and Leases and Other Assets</b>					
<b>30+ Days Past Due and Nonaccrual</b>					
30-89 days past due assets	0.31	0.33	0.39	0.39	0.41
90+ days past due assets	0.03	0.02	0.02	0.02	0.03
Nonaccrual assets	0.61	0.60	0.53	0.62	0.75
30+ days past due and nonaccrual assets	1.01	1.00	0.98	1.08	1.25
<b>Percent of Total Assets</b>					
90+ days past due and nonaccrual assets	0.48	0.46	0.40	0.48	0.56
90+ past due and nonaccrual assets + other real estate owned	0.60	0.59	0.55	0.61	0.76
<b>Restructured and Nonaccrual Loans and Leases</b>					
<b>+ OREO as Percent of:</b>					
Total assets	0.74	0.84	0.80	0.86	1.05
Allowance for loan and lease losses	96.95	110.67	102.87	114.22	134.81
Equity capital + allowance for loan and lease losses	6.47	7.75	7.22	7.94	9.67
Tier 1 capital + allowance for loan and lease losses	6.54	7.74	7.19	7.98	9.61
Loans and leases + other real estate owned	1.04	1.16	1.09	1.21	1.51

**BHCPR PEER GROUP DATA**

Peer Group: 3  
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
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>						
Real estate	30-89 days past due	0.30	0.31	0.37	0.37	0.39
	90+ days past due	0.03	0.02	0.01	0.02	0.03
	Nonaccrual	0.61	0.57	0.52	0.59	0.72
Commercial and industrial	30-89 days past due	0.20	0.22	0.23	0.23	0.29
	90+ days past due	0.01	0.01	0.01	0.01	0.01
	Nonaccrual	0.59	0.70	0.53	0.67	0.81
Individuals	30-89 days past due	0.50	0.51	0.60	0.61	0.68
	90+ days past due	0.02	0.02	0.03	0.02	0.03
	Nonaccrual	0.18	0.15	0.22	0.18	0.21
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural	30-89 days past due	0.23	0.09	0.14	0.10	0.11
	90+ days past due	0.04	0.00	0.00	0.00	0.00
	Nonaccrual	0.29	0.23	0.24	0.20	0.18
Foreign governments	30-89 days past due		0.00		0.00	0.00
	90+ days past due		0.00		0.00	0.00
	Nonaccrual		0.00		0.00	0.00
Other loans and leases	30-89 days past due	0.28	0.21	0.29	0.18	0.15
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.08	0.08	0.04	0.06

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

**BHCPR PEER GROUP DATA**

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

Peer Group: 3  
Date: 06/30/2019

		06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Memoranda</b>						
1-4 Family	30-89 days past due	0.46	0.47	0.59	0.63	0.63
	90+ days past due	0.04	0.02	0.03	0.03	0.04
	Nonaccrual	0.61	0.68	0.65	0.70	0.81
Revolving	30-89 days past due	0.30	0.30	0.30	0.37	0.25
	90+ days past due	0.02	0.01	0.01	0.00	0.01
	Nonaccrual	0.31	0.30	0.30	0.35	0.37
Closed-End	30-89 days past due	0.48	0.46	0.64	0.69	0.70
	90+ days past due	0.05	0.03	0.03	0.03	0.04
	Nonaccrual	0.66	0.74	0.71	0.76	0.91
Junior Lien	30-89 days past due	0.03	0.02	0.02	0.02	0.03
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.05	0.04	0.05	0.04	0.05
Commercial real estate	30-89 days past due	0.22	0.19	0.19	0.19	0.20
	90+ days past due	0.02	0.01	0.00	0.01	0.01
	Nonaccrual	0.53	0.42	0.41	0.50	0.66
Construction and development	30-89 days past due	0.19	0.17	0.16	0.19	0.20
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.52	0.29	0.24	0.32	0.51
1-4 family	30-89 days past due	0.08	0.04	0.05	0.06	0.06
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.08	0.03	0.05	0.03	0.03
Other	30-89 days past due	0.09	0.09	0.09	0.09	0.08
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.34	0.21	0.17	0.22	0.42
Multifamily	30-89 days past due	0.03	0.04	0.07	0.04	0.02
	90+ days past due	0.00	0.00	0.00	0.00	0.00
	Nonaccrual	0.06	0.07	0.07	0.07	0.13
Nonfarm non-residential	30-89 days past due	0.18	0.18	0.18	0.18	0.19
	90+ days past due	0.01	0.00	0.00	0.01	0.01
	Nonaccrual	0.56	0.44	0.46	0.51	0.62
Owner occupied	30-89 days past due	0.10	0.09	0.08	0.11	0.11
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.30	0.25	0.23	0.27	0.33
Other	30-89 days past due	0.08	0.06	0.07	0.05	0.06
	90+ days past due	0.01	0.00	0.00	0.00	0.00
	Nonaccrual	0.21	0.14	0.16	0.18	0.23
Farmland	30-89 days past due	0.34	0.19	0.49	0.15	0.19
	90+ days past due	0.03	0.00	0.00	0.00	0.01
	Nonaccrual	0.84	0.71	0.63	0.54	0.55
Credit card	30-89 days past due	1.10	0.97	0.98	0.90	0.89
	90+ days past due	0.39	0.20	0.39	0.21	0.19
	Nonaccrual	0.04	0.00	0.06	0.00	0.02

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

**BHCPR PEER GROUP DATA**Peer Group: 3  
Date: 06/30/2019**Regulatory Capital Components and Ratios**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Capital Ratios</b>					
Common equity tier 1 capital, column A	12.85	12.69	12.28	12.57	12.50
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 capital, column A	13.80	13.38	13.27	13.31	13.34
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00
Total capital, column A	15.02	14.71	14.55	14.64	14.70
Total capital, column B	0.00	0.00	0.00	0.00	0.00
Tier 1 leverage	11.01	10.29	10.75	10.22	10.12

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 06/30/2019

**Insurance and Broker-Dealer Activities**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Insurance underwriting assets / Consolidated assets	0.01	0.00	0.00	0.00	0.00
Insurance underwriting assets (P/C) / Total insurance underwriting assets	80.00	87.50	100.00	87.50	84.97
Insurance underwriting assets (L/H) / Total insurance underwriting assets	20.00	12.50	0.00	12.50	15.03
Separate account assets (L/H) / Total life assets	0.00	0.00		0.00	0.00
Insurance activities revenue / Adjusted operating income	0.80	0.55	0.87	0.55	0.57
Premium income / Insurance activities revenue	3.42	0.00	1.11	0.00	0.00
Credit related premium income / Total premium income	43.42	50.00	33.33	50.00	33.33
Other premium income / Total premium income	56.58	50.00	66.67	50.00	66.67
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)	72.54	55.98	85.89	67.03	84.22
Insurance net income (L/H) / Equity (L/H)	1.91	0.40		1.63	1.47
Insurance benefits, losses, expenses / Insurance premiums	50.50	77.71	35.44	27.07	22.02
Reinsurance recovery (P/C) / Total assets (P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance recovery (L/H) / Total assets (L/H)	0.00	0.00		0.00	0.00
Net 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	10.26	12.05	10.58	12.11	12.22
<b>Broker-Dealer Activities</b>					
Net assets of broker-dealer subsidiaries / Consolidated assets	0.00	0.00	0.00	0.00	0.00

**BHCPR PEER GROUP DATA**

Peer Group: 3  
Date: 06/30/2019

**Foreign Activities**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Analysis Ratios</b>					
Yield: Foreign loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-bearing deposits		0.40		0.19	0.17
<b>Net Losses as a Percent of Foreign Loans by Type</b>					
Real estate loans					
Commercial and industrial loans					0.20
Foreign governments and institutions		0.00		0.00	0.00
<b>Growth Rates</b>					
Net loans and leases	-34.05	3.30	-9.74	-24.58	34.13
Total selected assets	-39.82	0.48	-6.20	-25.34	1.43
Deposits		90.87		-4.13	32.98

**BHCPR PEER GROUP DATA**

 Peer Group: 3  
 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
<b>Profitability</b>					
Net income / Average equity capital	10.73	10.65	10.84	7.97	8.52
Bank net income / Average equity investment in banks	11.05	11.37	11.26	9.00	9.43
Nonbank net income / Average equity investment in nonbanks	9.39	7.05	8.88	5.78	4.47
Subsidiary HCs net income / Average equity investment in sub HCs	18.01	7.40	9.88	6.91	7.96
Bank net income / Parent net income	95.94	105.43	107.90	107.02	104.60
Nonbank net income / Parent net income	0.96	0.58	0.84	0.70	0.54
Subsidiary holding companies' net income / Parent net income	106.92	100.50	106.65	95.68	92.43
<b>Leverage</b>					
Total liabilities / Equity capital	11.54	9.57	12.68	10.80	10.17
Total debt / Equity capital	2.88	3.43	3.98	3.17	3.10
Total debt + notes payable to subs that issued TPS / Equity capital	9.28	8.73	11.03	8.69	9.13
Total debt + Loans guaranteed for affiliate / Equity capital	2.93	3.49	4.00	3.23	3.17
Total debt / Equity capital - excess over fair value	2.88	3.43	3.98	3.18	3.13
Long-term debt / Equity capital	2.45	3.10	3.46	2.87	2.64
Short-term debt / Equity capital	0.04	0.04	0.08	0.02	0.04
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	0.10	0.03	0.06	0.03	0.03
Long-term debt / Consolidated long-term debt	11.75	12.46	16.89	13.33	10.66
<b>Double Leverage</b>					
Equity investment in subs / Equity capital	104.24	105.18	106.27	105.10	105.46
Total investment in subs / Equity capital	104.65	105.28	106.56	105.25	105.63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1					
Total investment in subs / Equity cap, Qual TPS + other PS in T1					
<b>Double Leverage Payback</b>					
Equity investment in subs - equity cap / Net income (X)	0.41	0.47	0.54	0.56	0.53
Equity investment in subs - equity cap / Net income-div (X)	1.42	1.64	1.49	2.05	2.09
<b>Coverage Analysis</b>					
Operating income-tax + noncash / Operating expenses + dividends	122.00	99.94	121.21	112.90	135.23
Cash from ops + noncash items + op expense / Op expense + dividend	123.59	109.39	134.52	117.27	135.94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	108.15	102.10	112.95	112.96	103.03
Pretax operating income + interest expenses / Interest expense	4,475.16	1,865.35	3,351.58	4,139.47	5,951.50
Pretax op inc + interest expenses + tr pref / Interest expenses + tr pref	1,084.06	797.13	877.02	1,384.65	1,619.74
Dividends + interest from subs / Interest expenses + dividends	155.63	119.71	181.02	150.32	176.40
Fees + other income from subs / Salary + other expenses	10.39	3.88	8.70	4.91	5.86
Net income / Current part of long-term debt + preferred dividends (X)	87.36	104.25	62.73	163.78	370.52
<b>Other Ratios</b>					
Net assets that reprice within 1 year / Total assets	1.04	0.82	1.21	1.09	0.97
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>					
90+ days past due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.25	0.00	12.73
Total	0.00	0.00	0.25	0.00	12.73
<b>Guaranteed Loans as a Percent of Equity Capital</b>					
To bank subsidiaries	0.00	0.00	0.00	0.00	0.00
To nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
To subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
<b>As a Percent of Consolidated BHC Assets</b>					
Nonbank assets of nonbank subsidiaries	0.18	0.08	0.15	0.10	0.12
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: 3  
Date: 06/30/2019

**Parent Company Analysis - Part 2**

	06/30/2019	06/30/2018	12/31/2018	12/31/2017	12/31/2016
<b>Payout Ratios - Parent</b>					
Dividends paid / Income before undistributed income	60.15	82.16	90.27	82.38	65.85
Dividends paid / Net income	26.70	21.25	25.12	27.61	24.29
Net income - dividends / Average equity	7.49	7.98	7.72	5.72	6.38
<b>Percent of Dividends Paid</b>					
Dividends from bank subsidiaries	139.74	125.51	156.12	138.85	153.86
Dividends from nonbank subsidiaries	2.04	0.40	1.23	1.23	0.96
Dividends from subsidiary holding companies	2.50	0.00	2.09	0.00	0.00
Dividends from all subsidiaries	179.87	134.72	197.26	160.94	180.87
<b>Payout Ratios - Subsidiaries:</b>					
<b>Percent of Bank Net Income</b>					
Dividends from bank subsidiaries	38.01	29.91	37.96	41.10	40.27
Interest income from bank subsidiaries	0.07	0.03	0.03	0.03	0.03
Management and service fees from bank subsidiaries	2.30	0.40	1.72	0.79	0.82
Other income from bank subsidiaries	0.01	0.01	0.01	0.02	0.02
Operating income from bank subsidiaries	46.65	32.66	44.73	45.01	44.10
<b>Percent of Nonbank Net Income</b>					
Dividends from nonbank subsidiaries	73.86	57.72	82.76	64.43	66.96
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.04	0.07
Management and serv fees from nonbank subsidiaries	2.31	0.08	0.40	0.11	0.16
Other income from nonbank subsidiaries	0.14	0.00	0.00	0.00	0.04
Operating income from nonbank subsidiaries	79.37	63.08	81.44	69.80	82.23
<b>Percent of Subsidiary Holding Companies' Net Income</b>					
Dividends from subsidiary holding companies	37.17	8.78	27.34	9.20	10.01
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	0.03
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00
Operating income from subsidiary holding companies	37.17	8.78	27.34	9.26	11.00
<b>Dependence on Subsidiaries:</b>					
<b>Percent of Total Operating Income</b>					
Dividends from bank subsidiaries	65.69	68.38	68.27	74.86	72.76
Interest income from bank subsidiaries	0.92	2.27	0.21	0.47	0.18
Management and service fees from bank subsidiaries	3.45	1.28	3.99	1.30	1.37
Other income from bank subsidiaries	0.03	0.03	0.01	0.05	0.04
Operating income from bank subsidiaries	81.48	82.59	89.61	93.95	92.71
Dividends from nonbank subsidiaries	1.69	0.83	1.69	0.93	0.55
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00
Other income from nonbank subsidiaries	0.04	0.00	0.02	0.00	0.00
Operating income from nonbank subsidiaries	3.60	1.16	3.03	1.26	1.12
Dividends from subsidiary holding companies	1.03	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	1.03	0.00	0.03	0.00	0.00
Loans and advances from subsidiaries / Short term debt	2,942.12	596.59	2,764.87	1,539.64	2,082.13
Loans and advances from subsidiaries / Total debt	340.28	120.93	1,250.80	119.19	126.15

# BHCPR PERCENTILE DISTRIBUTION REPORT

## Summary Ratios

Peer Group: 3  
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									59
<b>Earnings and Profitability: Percent of Average Assets</b>									
Net interest income (tax equivalent)	3.41	2.14	2.78	3.17	3.44	3.79	4.13	4.63	59
+ Non-interest income	1.10	0.23	0.36	0.63	0.98	1.45	1.91	6.96	59
- Overhead expense	3.09	1.93	2.25	2.49	2.96	3.47	4.42	6.64	59
- Provision for credit losses	0.10	0.00	0.00	0.03	0.09	0.15	0.25	0.34	59
+ Securities gains (losses)	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.04	59
+ Other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	59
= Pretax net operating income (tax equivalent)	1.54	0.56	0.78	1.20	1.51	1.84	2.66	3.25	59
Net operating income	1.23	0.44	0.62	0.90	1.20	1.56	2.05	2.41	59
Net income	1.23	0.44	0.62	0.90	1.20	1.56	2.05	2.41	59
Net income (sub-chapter S adjusted)	1.41	0.59	0.86	1.22	1.27	1.45	2.01	2.55	8
<b>Percent of Average Earning Assets</b>									
Interest income (tax equivalent)	4.63	3.98	4.08	4.38	4.59	4.93	5.27	5.43	59
Interest expense	0.93	0.28	0.37	0.64	1.00	1.24	1.41	1.61	59
Net interest income (tax equivalent)	3.68	2.93	3.02	3.37	3.65	4.04	4.48	4.94	59
<b>Losses, Allowance, and Past Due + Nonaccrual</b>									
Net loan and lease losses / Average loans and leases	0.06	-0.03	-0.02	0.00	0.03	0.10	0.22	0.47	59
Earnings coverage of net loan and lease losses (X)	-32.61	-1167.20	-174.16	1.77	19.64	62.21	136.70	242.31	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	0.58	0.64	0.90	1.08	1.24	1.61	1.74	59
Allowance for loan and lease losses / Total loans and leases	1.08	0.57	0.64	0.89	1.08	1.23	1.60	1.74	59
Nonaccrued loans and leases + ORE / Loans and leases + ORE	0.78	0.03	0.19	0.36	0.61	1.15	1.85	2.44	59
30-89 days past due loans and leases / Total loans and leases (Confidential prior to March 2001)	0.31	0.02	0.06	0.14	0.30	0.51	0.64	0.87	59
<b>Liquidity and Funding</b>									
Net noncore funding dependence	6.92	-14.93	-7.21	-1.09	7.21	13.73	26.84	40.37	59
Net short-term noncore funding dependence	1.16	-17.23	-12.76	-4.42	1.95	6.84	12.12	23.33	59
Net loans and leases / Total assets	71.91	49.58	55.81	66.79	74.33	78.13	82.38	84.07	59
<b>Capitalization</b>									
Tier 1 leverage ratio	11.01	8.45	8.91	9.73	10.75	11.86	13.79	19.45	59
Equity capital / Total assets	11.15	8.11	8.55	9.65	10.76	12.59	14.79	16.56	59
Equity capital + minority interest / Total assets	11.18	8.11	8.55	9.68	10.79	12.59	14.79	16.56	59
Tier 1 common equity capital / Total risk-weighted assets	12.85	9.06	9.99	10.87	12.84	14.29	16.68	24.25	59
Net loans and leases / Equity capital (X)	6.58	3.93	4.89	5.46	6.70	7.57	8.87	9.58	59
Cash dividends / Net income	27.08	0.00	0.00	10.11	26.63	36.64	78.05	105.38	59
Cash dividends / Net income (sub-chapter S adjusted)	62.85	21.13	27.37	44.21	60.87	80.69	100.27	107.77	8
Retained earnings / Average equity capital	7.33	-0.29	2.39	5.42	7.37	9.62	13.09	13.27	59
<b>Growth Rates</b>									
Assets	9.06	-1.82	-0.21	2.47	7.02	14.88	28.73	31.88	59
Equity capital	15.89	2.97	3.84	8.66	14.60	18.92	35.34	46.73	59
Net loans and leases	9.04	-3.56	0.09	4.02	6.46	12.96	26.48	35.57	59
Noncore funding	10.29	-47.84	-25.80	-5.43	8.46	28.74	46.78	62.20	57
<b>Parent Company Ratios</b>									
Short-term debt / Equity capital	0.04	0.00	0.00	0.00	0.00	0.00	0.26	1.38	59
Long-term debt / Equity capital	2.45	0.00	0.00	0.00	0.00	4.24	13.55	16.01	59
Equity investment in subs / Equity capital	104.24	90.41	96.16	98.35	103.41	111.68	118.21	123.08	59
Cash from ops + noncash items + op expense / Op expense + dividend	123.59	10.87	26.05	96.14	105.48	140.58	241.54	307.96	57

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

**Relative Income Statement and Margin Analysis**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Average Assets</b>									
Interest income (tax equivalent)	4.28	3.36	3.80	4.04	4.31	4.56	4.94	5.09	59
Less: Interest expense	0.86	0.25	0.35	0.55	0.93	1.13	1.29	1.44	59
Equals: Net interest income (tax equivalent)	3.41	2.14	2.78	3.17	3.44	3.79	4.13	4.63	59
Plus: Non-interest income	1.10	0.23	0.36	0.63	0.98	1.45	1.91	6.96	59
Equals: adjusted operating income (tax equivalent)	4.73	3.41	3.53	4.01	4.32	5.19	6.68	11.47	59
Less: Overhead expense	3.09	1.93	2.25	2.49	2.96	3.47	4.42	6.64	59
Less: Provision for credit losses	0.10	0.00	0.00	0.03	0.09	0.15	0.25	0.34	59
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	59
Plus: Realized gains (losses) on available-for-sale securities	0.00	-0.01	0.00	0.00	0.00	0.00	0.03	0.04	59
Plus: other tax equivalent adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.03	59
Equals: Pretax net operating income (tax equivalent)	1.54	0.56	0.78	1.20	1.51	1.84	2.66	3.25	59
Less: Applicable income taxes (tax equivalent)	0.30	0.06	0.08	0.17	0.30	0.39	0.56	0.71	59
Less: Minority interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Equals: Net operating income	1.23	0.44	0.62	0.90	1.20	1.56	2.05	2.41	59
Plus: Net extraordinary items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Equals: Net income	1.23	0.44	0.62	0.90	1.20	1.56	2.05	2.41	59
Memo: Net income (last four quarters)	1.21	0.56	0.66	0.84	1.14	1.48	1.98	2.13	58
Net income-BHC and noncontrolling (minority) interest	1.23	0.44	0.62	0.90	1.20	1.56	2.05	2.41	59
<b>Margin Analysis</b>									
Average earning assets / Average assets	93.35	88.30	89.14	91.67	93.87	95.20	97.10	97.62	59
Average interest-bearing funds / Average assets	69.20	42.32	53.85	62.93	72.55	77.09	80.33	82.28	59
Interest income (tax equivalent) / Average earning assets	4.63	3.98	4.08	4.38	4.59	4.93	5.27	5.43	59
Interest expense / Average earning assets	0.93	0.28	0.37	0.64	1.00	1.24	1.41	1.61	59
Net interest income (tax equivalent) / Average earning assets	3.68	2.93	3.02	3.37	3.65	4.04	4.48	4.94	59
<b>Yield or Cost</b>									
Total loans and leases (tax equivalent)	5.16	4.48	4.61	4.87	5.16	5.39	5.92	6.46	59
Interest-bearing bank balances	2.06	0.83	0.95	1.58	2.16	2.51	3.14	3.56	59
Fed funds sold and reverse repos	1.50	0.00	0.00	0.31	2.09	2.44	2.58	2.76	34
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Total earning assets	4.59	3.94	4.05	4.33	4.50	4.88	5.19	5.43	59
Investment securities (tax equivalent)	2.66	2.07	2.12	2.32	2.65	2.86	3.48	3.55	58
US Treasury and agency securities (excluding mortgage-backed securities)									
Mortgage-backed securities	2.63	1.85	2.08	2.24	2.57	2.90	3.43	3.74	56
All other securities									
Interest-bearing deposits	1.07	0.30	0.48	0.80	1.05	1.36	1.70	1.81	57
Time deposits of \$250K or more	1.92	1.03	1.20	1.59	2.04	2.19	2.41	2.59	56
Time deposits < \$250K	1.72	0.70	1.04	1.36	1.84	2.04	2.33	2.45	56
Other domestic deposits	0.77	0.23	0.31	0.48	0.71	1.04	1.43	1.51	57
Foreign deposits									
Fed funds purchased and repos	0.97	0.00	0.10	0.36	0.71	1.64	2.09	2.48	40
Other borrowed funds and trading liabilities	2.33	0.13	0.76	1.78	2.33	2.87	3.59	4.33	54
All interest-bearing funds	1.24	0.47	0.60	0.99	1.25	1.57	1.84	2.14	59

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

**Non-interest Income & Expenses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Mutual fund fee income / Non-interest income	1.89	0.00	0.00	0.00	0.45	3.10	8.07	12.22	58
Overhead expenses / Net Interest Income + non-interest income	65.93	47.77	53.30	59.01	66.08	72.03	82.65	87.35	59
<b>Percent of Average Assets</b>									
Total overhead expense	3.09	1.93	2.25	2.49	2.96	3.47	4.42	6.64	59
Personnel expense	1.77	1.04	1.23	1.43	1.71	2.04	2.58	3.95	59
Net occupancy expense	0.34	0.20	0.22	0.26	0.33	0.42	0.50	0.60	59
Other operating expenses	0.95	0.62	0.65	0.74	0.88	1.07	1.59	2.09	59
Overhead less non-interest income	1.86	0.38	1.33	1.64	1.99	2.21	2.50	2.76	59
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>									
Total overhead expense	65.37	47.66	52.64	58.59	65.23	71.32	82.65	86.96	59
Personnel expense	37.36	26.50	28.37	33.88	37.25	41.50	47.56	52.07	59
Net occupancy expense	7.21	3.32	4.16	5.66	7.28	9.12	10.23	10.87	59
Other operating expenses	19.85	13.12	13.67	16.64	19.05	22.92	28.43	36.33	59
Total non-interest income	21.56	6.69	8.64	16.09	20.55	27.00	34.19	71.05	59
Fiduciary activities income	1.65	0.00	0.00	0.00	0.00	2.27	8.63	11.98	59
Service charges on domestic deposit accounts	3.80	0.00	0.16	1.70	3.45	5.76	7.54	8.93	59
Trading revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Investment banking fees and commissions	0.57	0.00	0.00	0.00	0.23	1.25	1.78	2.99	59
Insurance activities revenue	0.80	0.00	0.00	0.00	0.03	0.61	3.94	8.79	59
Venture capital revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Net servicing fees	0.48	-0.14	0.00	0.00	0.21	0.79	1.91	2.67	59
Net securitization income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Net gain (loss) - sales of loans, OREO, and other assets	2.61	-0.20	-0.02	0.07	1.18	2.55	12.02	14.34	59
Other non-interest income	7.57	2.08	2.62	4.77	7.44	9.67	13.25	17.69	59
Overhead less non-interest income	42.35	5.23	25.84	35.92	43.60	50.65	60.30	66.26	59
Applicable income taxes / Pretax net operating income (tax equivalent)	17.57	0.07	4.97	14.49	19.22	22.20	24.11	25.22	59
Applicable income tax + TE / Pretax net operating income + TE	20.26	4.87	8.01	18.09	22.01	24.37	29.22	30.52	59

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

**Percent Composition of Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Real estate loans	55.49	0.10	32.20	49.40	58.44	66.34	70.12	71.50	59
Commercial and industrial loans	8.64	1.50	3.69	6.12	8.60	11.34	14.95	18.38	59
Loans to individuals	1.79	0.00	0.05	0.42	1.26	2.23	4.47	10.41	59
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Agricultural loans	1.88	0.00	0.00	0.01	0.32	2.53	7.47	20.30	59
Other loans and leases	1.31	0.00	0.03	0.28	0.79	2.23	3.95	4.96	59
Net loans and leases	71.91	49.58	55.81	66.79	74.33	78.13	82.38	84.07	59
Debt securities over 1 year	11.52	0.93	1.85	6.91	11.17	15.84	23.14	28.00	59
Mutual funds and equity securities	0.10	0.00	0.00	0.00	0.00	0.06	0.35	2.98	59
Subtotal	85.21	71.68	77.91	82.84	87.35	88.86	91.21	91.63	59
Interest-bearing bank balances	3.92	0.17	0.45	0.98	3.09	6.52	11.53	13.31	59
Federal funds sold and reverse repos	0.16	0.00	0.00	0.00	0.00	0.10	1.01	1.46	59
Debt securities 1 year or less	1.72	0.10	0.12	0.49	0.95	2.29	6.78	9.42	59
Trading assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Total earning assets	92.47	87.69	89.18	91.15	92.51	94.10	96.05	96.48	59
Non-interest cash and due from depository institutions	1.31	0.40	0.51	0.91	1.33	1.65	2.21	2.54	59
Other real estate owned	0.09	0.00	0.00	0.00	0.05	0.14	0.40	0.56	59
All other assets	5.98	2.60	2.94	4.82	5.79	7.66	8.97	10.13	59
<b>Memoranda</b>									
Short-term investments	6.18	1.11	1.78	2.59	4.92	9.44	15.47	16.75	59
US Treasury securities	0.19	0.00	0.00	0.00	0.00	0.11	0.94	3.42	59
US agency securities (excluding mortgage-backed securities)	2.25	0.00	0.04	0.68	1.68	3.58	6.50	7.39	59
Municipal securities	3.09	0.03	0.10	0.67	2.73	4.76	8.43	8.77	59
Mortgage-backed securities	6.74	0.01	0.28	1.78	6.35	9.85	17.74	19.11	59
Asset-backed securities	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.54	59
Other debt securities	0.19	0.00	0.00	0.00	0.07	0.26	0.97	1.30	59
Loans held-for-sale	0.22	0.00	0.00	0.00	0.11	0.31	1.10	1.34	59
Loans not held-for-sale	72.18	49.11	56.54	67.44	74.64	78.58	83.62	84.71	59
Real estate loans secured by 1-4 family	17.55	0.00	4.75	11.69	17.34	21.75	31.82	36.94	59
Revolving	2.29	0.00	0.03	0.78	2.20	3.73	5.11	5.79	59
Closed-end, secured by first liens	14.23	0.00	2.80	9.40	14.39	17.92	26.75	32.93	59
Closed-end, secured by junior liens	0.45	0.00	0.07	0.16	0.39	0.64	1.00	1.22	59
Commercial real estate loans	32.96	0.10	13.27	26.78	34.08	41.19	49.10	51.63	59
Construction and land development	6.06	0.00	1.21	2.86	6.28	8.84	10.56	14.23	59
Multifamily	3.70	0.10	0.75	1.89	2.91	4.35	9.08	19.02	59
Nonfarm nonresidential	22.34	0.00	6.39	17.73	23.97	27.35	34.04	36.15	59
Real estate loans secured by farmland	2.58	0.00	0.00	0.08	1.11	5.23	9.44	17.32	59

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Loan Mix, Percent of Gross Loans and Leases</b>									
Real estate loans	75.31	0.12	49.64	70.16	79.80	87.31	89.61	92.49	59
Real estate loans secured by 1-4 family	24.00	0.00	5.77	16.58	24.56	30.24	42.85	44.98	59
Revolving	3.08	0.00	0.05	1.08	2.86	5.29	7.27	7.95	59
Closed-end	20.25	0.00	3.69	13.21	20.10	26.59	36.97	41.61	59
Commercial real estate loans	44.69	0.12	19.95	35.99	46.21	55.63	66.09	69.98	59
Construction and land development	8.20	0.00	1.53	4.17	8.31	11.46	14.16	19.45	59
1-4 family	1.71	0.00	0.03	0.53	1.44	2.99	3.99	5.23	59
Other	6.14	0.00	0.91	3.02	6.57	8.78	10.73	14.78	59
Multifamily	4.99	0.12	0.84	2.63	4.09	5.82	12.23	25.30	59
Nonfarm nonresidential	30.01	0.00	8.15	22.94	30.89	36.95	43.85	48.62	59
Owner-occupied	12.50	0.00	2.70	6.56	12.34	17.67	21.62	24.29	59
Other	17.03	0.00	4.30	11.11	17.04	22.42	27.64	29.39	59
Real estate loans secured by farmland	3.51	0.00	0.00	0.10	1.41	7.48	14.08	21.24	59
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Commercial and industrial loans	13.00	2.37	5.18	8.65	11.36	15.42	23.93	50.91	59
Loans to individuals	2.41	0.00	0.07	0.55	1.74	3.03	6.53	14.74	59
Credit card loans	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.29	59
Agricultural loans	2.54	0.00	0.00	0.01	0.38	3.57	11.06	24.62	59
Other loans and leases	1.83	0.00	0.04	0.37	1.41	3.19	5.29	6.67	59
<b>Loans and Leases, Percent of Total Capital</b>									
Real estate loans	483.54	0.66	308.14	402.30	506.20	561.41	695.04	729.19	59
Real estate loans secured by 1-4 family	154.03	0.00	37.96	96.17	161.02	191.74	283.77	355.24	59
Revolving	20.19	0.00	0.29	6.46	20.06	35.46	44.35	48.20	59
Closed-end	129.99	0.00	23.76	83.17	132.84	167.79	217.17	326.21	59
Commercial real estate loans	285.58	0.66	107.22	234.62	302.70	364.05	411.36	470.31	59
Construction and land development	52.52	0.00	7.27	26.84	53.13	74.32	89.18	100.33	59
1-4 family	11.16	0.00	0.30	3.11	10.25	19.45	26.27	30.70	59
Other	39.60	0.00	5.52	20.30	43.16	59.91	70.81	77.66	59
Multifamily	32.80	0.66	4.02	15.32	28.56	38.52	94.75	149.73	59
Nonfarm nonresidential	197.15	0.00	37.34	142.88	203.33	246.41	313.87	345.43	59
Owner-occupied	80.99	0.00	13.02	43.48	87.45	111.83	141.35	172.45	59
Other	111.59	0.00	20.39	70.76	124.14	150.17	167.51	236.90	59
Real estate loans secured by farmland	22.96	0.00	0.00	0.73	9.61	46.75	86.28	140.55	59
Loans to depository institutions and acceptances of other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Commercial and industrial loans	76.72	9.36	30.96	55.58	75.01	102.27	129.44	155.19	59
Loans to individuals	15.93	0.00	0.55	4.40	12.22	20.84	44.33	89.24	59
Credit card loans	0.17	0.00	0.00	0.00	0.00	0.03	1.26	1.95	59
Agricultural loans	15.09	0.00	0.00	0.07	1.99	21.86	67.86	124.89	59
Other loans and leases	11.46	0.00	0.17	2.49	7.99	20.81	32.93	40.89	59
<b>Supplemental</b>									
Non-owner occupied CRE loans / Gross loans	32.27	2.33	16.29	24.14	32.50	40.54	50.98	63.38	59
Non-owner occupied CRE loans / Total capital	200.67	0.68	67.34	143.34	218.75	270.07	303.39	318.70	59
Construction and land development loans / Total capital	52.52	0.00	7.27	26.84	53.13	74.32	89.18	100.33	59
Total CRE loans / Total capital	282.85	0.68	108.79	235.58	303.38	365.59	413.41	475.99	59

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

**Liquidity and Funding**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Short-term investments	6.18	1.11	1.78	2.59	4.92	9.44	15.47	16.75	59
Liquid assets	16.14	8.16	8.69	11.25	14.75	20.46	28.41	34.25	59
Investment securities	14.61	1.84	3.53	9.57	13.68	20.42	29.70	34.01	59
Net loans and leases	71.91	49.58	55.81	66.79	74.33	78.13	82.38	84.07	59
Net loans, leases and standby letters of credit	72.49	50.10	55.92	67.64	74.62	79.11	83.47	85.29	59
Core deposits	72.56	35.57	56.81	70.57	75.74	79.95	82.58	84.25	59
Noncore funding	12.18	2.16	3.71	7.36	11.41	16.70	25.27	30.68	59
Time deposits of \$250K or more	4.59	0.78	1.24	2.67	4.74	6.79	7.74	8.54	59
Foreign deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Federal funds purchased and repos	0.70	0.00	0.00	0.00	0.32	1.23	3.07	4.33	59
Secured federal funds purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Net federal funds purchased (sold)	0.52	-1.19	-0.49	0.00	0.00	1.19	2.48	4.33	59
Commercial paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Other borrowings w/remaining maturity of 1 year or less	0.97	0.00	0.00	0.00	0.59	1.57	3.19	6.26	59
Earning assets that reprice within 1 year	29.50	17.54	20.27	23.52	30.11	35.63	39.47	44.33	59
Interest-bearing liabilities that reprice within 1 year	15.98	3.15	5.07	9.91	14.93	19.59	31.94	57.35	59
Long-term debt that reprices within 1 year	0.22	0.00	0.00	0.00	0.00	0.15	1.28	3.60	59
Net assets that reprice within 1 year	11.65	-14.81	-5.37	5.30	12.56	20.06	25.39	31.23	59
<b>Other Liquidity and Funding Ratios</b>									
Net noncore funding dependence	6.92	-14.93	-7.21	-1.09	7.21	13.73	26.84	40.37	59
Net short-term noncore funding dependence	1.16	-17.23	-12.76	-4.42	1.95	6.84	12.12	23.33	59
Short-term investment / Short-term noncore funding	144.61	13.08	18.11	30.58	74.98	204.22	436.25	648.82	58
Liquid assets - short-term noncore funding / Nonliquid assets	10.68	-15.64	-3.57	1.29	7.33	20.76	33.75	46.06	59
Net loans and leases / Total deposits	89.20	62.34	70.35	81.12	91.37	97.48	103.66	111.76	57
Net loans and leases / Core deposits	100.39	66.41	74.46	85.39	100.85	108.61	128.96	160.84	57
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.65	0.00	0.00	0.00	0.05	0.80	2.16	2.85	18
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.77	-0.76	-0.22	0.11	0.53	1.26	2.47	3.52	58
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.16	-0.10	-0.06	0.00	0.01	0.05	0.07	16
<b>Percent of Investment Securities</b>									
Held-to-maturity securities	6.47	0.00	0.00	0.00	0.00	0.94	34.08	68.26	58
Available-for-sale securities	90.72	28.05	58.77	88.50	99.92	100.00	100.00	100.00	58
US Treasury securities	1.72	0.00	0.00	0.00	0.00	0.82	7.29	20.64	58
US agency securities (excluding mortgage-backed securities)	18.68	0.00	1.49	6.14	17.07	30.14	47.18	56.05	58
Municipal securities	22.53	0.50	1.38	9.69	19.39	34.92	51.56	56.90	58
Mortgage-backed securities	46.93	0.45	8.57	32.43	52.50	66.57	74.10	83.57	58
Asset-backed securities	0.33	0.00	0.00	0.00	0.00	0.00	0.77	6.66	58
Other debt securities	1.68	0.00	0.00	0.00	0.41	2.45	6.46	9.82	58
Mutual funds and equity securities	0.90	0.00	0.00	0.00	0.00	0.65	2.12	13.04	58
Debt securities 1 year or less	15.14	0.51	1.65	4.56	9.51	20.59	41.79	59.54	58
Debt securities 1 to 5 years	25.96	3.24	5.02	13.32	22.59	38.66	54.10	60.16	58
Debt securities over 5 years	54.19	7.65	10.62	35.49	59.63	75.47	84.82	91.08	58
Pledged securities	46.68	0.00	0.88	28.29	54.60	69.63	80.44	87.25	58
Structured notes, fair value	1.08	0.00	0.00	0.00	0.00	0.29	4.37	14.63	58
<b>Percent Change from Prior Like Quarter</b>									
Short-term investments	44.95	-30.86	-22.05	10.38	35.94	65.31	193.84	305.25	59
Investment securities									
Core deposits	9.74	-2.90	-1.41	1.72	4.85	16.52	31.11	37.65	57
Noncore funding	10.29	-47.84	-25.80	-5.43	8.46	28.74	46.78	62.20	57

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Total Assets</b>									
Loan commitments (reported semiannually, June/Dec)	15.26	0.04	8.60	11.53	14.69	18.91	23.37	26.43	59
Standby letters of credit	0.41	0.00	0.05	0.13	0.29	0.61	1.17	1.65	59
Commercial and similar letters of credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	59
Securities lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Credit derivatives - notional amount (BHC as guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Credit derivatives - notional amount (BHC as beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Credit derivative contracts w/ purchased credit protection - invest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Credit derivative contracts w/ purchased credit protection - subinvest grade	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Derivative contracts	2.10	0.00	0.00	0.07	0.81	2.79	9.29	12.04	59
Interest rate contracts	2.07	0.00	0.00	0.06	0.72	2.79	9.29	12.04	59
Interest rate futures and forward contracts	0.36	0.00	0.00	0.00	0.00	0.59	1.84	4.21	59
Written options contracts (interest rate)	0.44	0.00	0.00	0.00	0.00	0.57	2.54	3.98	59
Purchased options contracts (interest rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Interest rate swaps	0.60	0.00	0.00	0.00	0.00	0.53	2.63	10.50	59
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Futures and forward foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Written options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Purchased options contracts (foreign exchange)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Foreign exchange rate swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Equity, commodity, and other derivative contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Commodity and other futures and forward contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Written options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Purchased options contracts (commodity and other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Commodity and other swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
<b>Percent of Average Loans and Leases</b>									
Loan commitments (reported semiannually, June/Dec)	21.22	0.04	11.43	15.52	20.60	26.90	33.48	35.48	59



**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Derivatives Analysis**

Peer Group: 3  
Date:06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Notional Amount</b>									
Interest rate contracts	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	45
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
<b>Futures and forwards</b>									
	24.60	0.00	0.00	0.00	12.39	55.42	67.61	84.33	45
<b>Written options</b>									
	32.24	0.00	0.00	0.00	33.58	50.00	77.13	100.00	45
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Over-the-counter	31.70	0.00	0.00	0.00	33.58	50.00	77.13	100.00	45
<b>Purchased options</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Exchange-traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Over-the-counter	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
<b>Swaps</b>									
	38.04	0.00	0.00	0.00	4.43	100.00	100.00	100.00	45
<b>Held for trading</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.00	45
Interest rate contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.00	45
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
<b>Non-traded</b>									
	100.00	20.00	100.00	100.00	100.00	100.00	100.00	100.00	45
Interest rate contracts	97.70	0.66	100.00	100.00	100.00	100.00	100.00	100.00	45
Foreign exchange contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Equity, commodity, and other contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>									
	61.17	0.00	2.37	34.91	64.17	100.00	100.00	100.00	45
One year or less	23.09	0.00	0.00	0.00	12.39	50.00	64.83	74.49	45
Over 1 year to 5 years	13.06	0.00	0.00	0.00	0.00	23.33	61.13	89.20	45
Over 5 years	13.05	0.00	0.00	0.00	0.00	28.47	86.26	98.97	45
<b>Gross negative fair value (absolute value)</b>									
	0.84	0.00	0.00	0.00	0.24	1.53	3.71	4.11	45
<b>Gross positive fair value</b>									
	0.69	0.00	0.00	0.10	0.44	1.17	2.42	3.24	45
<b>Percent of Tier 1 Capital</b>									
<b>Gross negative fair value, absolute value (X)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	59
<b>Gross positive fair value (X)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	59
Held for trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Non-traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	59
<b>Current credit exposure (X)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
<b>Credit losses on derivative contracts</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
<b>Past Due Derivative Instruments Fair Value</b>									
<b>30-89 days past due (confidential prior to March 2001)</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
<b>90+ days past due</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
<b>Other Ratios</b>									
<b>Current credit exposure / Risk-weighted assets</b>									
	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	59

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

**Allowance and Net Loan and Lease Losses**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Analysis Ratios</b>									
Provision for loan and lease losses / Average assets	0.10	0.00	0.00	0.03	0.09	0.15	0.25	0.34	59
Provision for loan and lease losses / Average loans and leases	0.13	-0.01	0.00	0.05	0.11	0.20	0.32	0.49	59
Provision for loan and lease losses / Net loan and lease losses	195.15	-775.80	-274.71	34.92	162.38	343.32	729.64	1064.98	57
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	0.58	0.64	0.90	1.08	1.24	1.61	1.74	59
Allowance for loan and lease losses / Total loans and leases	1.08	0.57	0.64	0.89	1.08	1.23	1.60	1.74	59
Allowance for loan and lease losses / Net loans and leases losses (X)	28.07	3.67	4.08	8.59	18.89	35.62	81.59	130.63	44
Allowance for loan and lease losses / Nonaccrual assets	321.55	81.49	93.35	123.92	190.77	300.70	619.39	2190.27	57
ALLL / 90+ days past due + nonaccrual loans and leases	267.95	77.74	89.91	119.51	178.52	277.87	502.03	1222.89	57
Gross loan and lease losses / Average loans and leases	0.11	0.00	0.00	0.02	0.09	0.14	0.30	0.50	59
Recoveries / Average loans and leases	0.04	0.00	0.01	0.01	0.03	0.06	0.11	0.15	59
Net losses / Average loans and leases	0.06	-0.03	-0.02	0.00	0.03	0.10	0.22	0.47	59
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	59
Recoveries / Prior year-end losses	24.81	3.45	4.57	8.02	16.87	31.02	70.51	98.37	56
Earnings coverage of net loan and lease losses (X)	-32.61	-1167.20	-174.16	1.77	19.64	62.21	136.70	242.31	57
<b>Net Loan and Lease Losses By Type</b>									
Real estate loans	0.02	-0.04	-0.03	-0.01	0.00	0.02	0.08	0.23	56
Real estate loans secured by 1-4 family	0.01	-0.12	-0.04	-0.01	0.00	0.03	0.06	0.07	55
Revolving	0.01	-0.11	-0.02	-0.01	0.00	0.01	0.08	0.17	53
Closed-end	0.00	-0.12	-0.04	0.00	0.00	0.02	0.06	0.08	55
Commercial real estate loans	0.02	-0.04	-0.03	0.00	0.00	0.01	0.14	0.30	56
Construction and land development	0.01	-0.12	-0.06	0.00	0.00	0.00	0.04	0.45	55
1-4 family	0.00	-0.02	-0.01	0.00	0.00	0.00	0.00	0.03	55
Other	0.00	-0.12	-0.04	0.00	0.00	0.00	0.04	0.06	55
Multifamily	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	56
Nonfarm nonresidential	0.01	-0.06	-0.04	0.00	0.00	0.00	0.04	0.28	55
Owner-occupied	0.01	-0.04	-0.01	0.00	0.00	0.00	0.04	0.19	55
Other	0.00	-0.04	-0.02	0.00	0.00	0.00	0.02	0.05	55
Real estate loans secured by farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.09	48
Commercial and industrial loans	0.10	-0.14	-0.09	-0.01	0.00	0.16	0.82	0.96	59
Loans to individuals	0.60	0.05	0.08	0.21	0.38	0.78	1.71	2.75	44
Credit card loans	0.84	-0.12	0.00	0.00	0.32	1.11	2.60	2.96	17
Agricultural loans	0.03	-0.02	0.00	0.00	0.00	0.00	0.20	0.31	45
Loans to foreign governments and institutions									
Other loans and leases	0.34	-0.03	0.00	0.00	0.00	0.23	1.80	2.21	56

**BHCPR PERCENTILE DISTRIBUTION REPORT**

 Peer Group: 3  
 Date: 06/30/2019

**Past Due and Nonaccrual Assets**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Percent of Loans and Leases</b>									
30-89 days past due loans and leases	0.31	0.02	0.06	0.14	0.30	0.51	0.64	0.87	59
90+ days past due loans and leases	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.16	59
Nonaccrual loans and leases	0.61	0.03	0.06	0.33	0.43	0.95	1.48	1.65	59
90+ days past due and nonaccrual loans and leases	0.66	0.03	0.13	0.35	0.52	0.95	1.53	1.67	59
<b>Percent of Loans and Leases and Other Assets</b>									
<b>30+ Days Past Due and Nonaccrual</b>									
30-89 days past due assets	0.31	0.02	0.06	0.14	0.30	0.51	0.64	0.87	59
90+ days past due assets	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.16	59
Nonaccrual assets	0.61	0.03	0.06	0.33	0.43	0.95	1.48	1.65	59
30+ days past due and nonaccrual assets	1.01	0.05	0.39	0.58	0.85	1.25	2.18	2.62	59
<b>Percent of Total Assets</b>									
90+ days past due and nonaccrual assets	0.48	0.02	0.09	0.26	0.39	0.73	1.07	1.29	59
90+ past due and nonaccrual assets + other real estate owned	0.60	0.02	0.13	0.28	0.50	0.90	1.35	1.82	59
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>									
Total assets	0.74	0.08	0.15	0.35	0.56	1.19	1.74	2.05	59
Allowance for loan and lease losses	96.95	17.83	26.99	56.91	82.35	135.04	192.26	235.12	57
Equity capital + allowance for loan and lease losses	6.47	0.20	1.41	2.99	5.22	10.24	16.00	17.57	59
Tier 1 capital + allowance for loan and lease losses	6.54	0.45	1.47	3.14	5.66	10.40	15.07	18.13	59
Loans and leases + other real estate owned	1.04	0.10	0.24	0.48	0.71	1.57	2.50	2.62	59

# BHCPR PERCENTILE DISTRIBUTION REPORT

Peer Group: 3  
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	0.30	0.02	0.03	0.10	0.25	0.40	0.64	1.05	56
	90+ days past due	0.03	0.00	0.00	0.00	0.01	0.05	0.12	0.18	56
	Nonaccrual	0.61	0.01	0.06	0.30	0.44	0.86	1.56	1.84	56
Commercial and industrial	30-89 days past due	0.20	0.00	0.00	0.03	0.15	0.42	0.54	0.86	59
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.10	59
	Nonaccrual	0.59	0.00	0.00	0.04	0.35	1.03	1.85	3.25	59
Individuals	30-89 days past due	0.50	0.00	0.09	0.22	0.44	0.82	1.08	1.34	55
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.02	0.07	0.13	55
	Nonaccrual	0.18	0.00	0.00	0.00	0.10	0.31	0.66	0.90	55
Depository institution loans	30-89 days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
	Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural	30-89 days past due	0.23	0.00	0.00	0.00	0.00	0.22	1.03	2.42	45
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.00	0.18	0.45	45
	Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.48	1.49	2.14	45
Foreign governments	30-89 days past due									
	90+ days past due									
	Nonaccrual									
Other loans and leases	30-89 days past due	0.28	0.00	0.00	0.00	0.00	0.31	1.44	2.55	56
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.28	1.03	56

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

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

		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Memoranda</b>										
1-4 Family	30-89 days past due	0.46	0.01	0.07	0.24	0.36	0.69	1.05	1.28	55
	90+ days past due	0.04	0.00	0.00	0.00	0.00	0.08	0.19	0.28	55
	Nonaccrual	0.61	0.03	0.07	0.28	0.58	0.90	1.19	1.58	55
Revolving	30-89 days past due	0.30	0.00	0.00	0.00	0.21	0.53	0.92	1.05	53
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.26	53
	Nonaccrual	0.31	0.00	0.00	0.00	0.23	0.49	0.88	1.29	53
Closed-End	30-89 days past due	0.48	0.00	0.04	0.18	0.37	0.73	1.05	1.41	55
	90+ days past due	0.05	0.00	0.00	0.00	0.00	0.11	0.22	0.29	55
	Nonaccrual	0.66	0.02	0.08	0.27	0.59	0.96	1.41	1.70	55
Junior Lien	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.04	0.10	0.17	55
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	55
	Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.05	0.15	0.31	55
Commercial real estate	30-89 days past due	0.22	0.00	0.00	0.03	0.15	0.27	0.46	1.80	56
	90+ days past due	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.16	56
	Nonaccrual	0.53	0.00	0.01	0.12	0.26	0.80	2.12	2.41	56
Construction and development	30-89 days past due	0.19	0.00	0.00	0.00	0.03	0.30	0.70	1.16	55
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	55
	Nonaccrual	0.52	0.00	0.00	0.00	0.05	0.39	1.74	5.16	55
1-4 family	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.11	0.44	0.50	55
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
	Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.32	1.10	55
Other	30-89 days past due	0.09	0.00	0.00	0.00	0.00	0.08	0.51	0.89	55
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	55
	Nonaccrual	0.34	0.00	0.00	0.00	0.03	0.28	1.36	3.52	55
Multifamily	30-89 days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.53	56
	90+ days past due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
	Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.17	1.10	56
Nonfarm non-residential	30-89 days past due	0.18	0.00	0.00	0.02	0.13	0.28	0.54	0.90	55
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.15	55
	Nonaccrual	0.56	0.00	0.01	0.12	0.28	0.82	1.78	2.95	55
Owner occupied	30-89 days past due	0.10	0.00	0.00	0.00	0.03	0.18	0.33	0.53	55
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.09	55
	Nonaccrual	0.30	0.00	0.00	0.05	0.17	0.49	0.90	1.30	55
Other	30-89 days past due	0.08	0.00	0.00	0.00	0.00	0.05	0.35	0.86	55
	90+ days past due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.13	55
	Nonaccrual	0.21	0.00	0.00	0.00	0.03	0.20	1.09	1.30	55
Farmland	30-89 days past due	0.34	0.00	0.00	0.00	0.02	0.41	1.52	2.18	48
	90+ days past due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.47	48
	Nonaccrual	0.84	0.00	0.00	0.00	0.19	1.07	3.22	7.33	48
Credit card	30-89 days past due	1.10	0.00	0.00	0.00	0.59	0.98	2.45	3.74	17
	90+ days past due	0.39	0.00	0.00	0.00	0.00	0.43	0.90	1.65	17
	Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.28	17

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

**BHCPR PERCENTILE DISTRIBUTION REPORT**

Peer Group: 3  
Date: 06/30/2019

**Regulatory Capital Components and Ratios**

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Capital Ratios</b>									
Common equity tier 1 capital, column A	12.85	9.07	10.00	10.87	12.84	14.29	16.68	24.25	59
Common equity tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Tier 1 capital, column A	13.80	10.71	11.12	11.73	13.45	15.41	17.35	24.25	59
Tier 1 capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Total capital, column A	15.02	12.17	12.37	13.29	14.61	16.51	18.60	24.34	59
Total capital, column B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Tier 1 leverage	11.01	8.45	8.91	9.73	10.75	11.86	13.79	19.45	59









**BHCPR PERCENTILE DISTRIBUTION REPORT**

**Parent Company Analysis - Part 2**

Peer Group: 3  
Date: 06/30/2019

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>Payout Ratios - Parent</b>									
Dividends paid / Income before undistributed income	60.15	0.00	0.78	34.42	68.07	94.15	105.99	117.57	47
Dividends paid / Net income	26.70	0.00	0.00	10.11	26.63	36.64	78.05	98.59	59
Net income - dividends / Average equity	7.49	0.23	2.87	5.44	7.37	9.62	13.09	13.27	59
<b>Percent of Dividends Paid</b>									
Dividends from bank subsidiaries	139.74	0.00	0.00	84.38	136.65	194.38	345.28	442.56	47
Dividends from nonbank subsidiaries	2.04	0.00	0.00	0.00	0.00	0.81	10.54	28.45	47
Dividends from subsidiary holding companies	2.50	0.00	0.00	0.00	0.00	0.00	0.00	78.64	47
Dividends from all subsidiaries	179.87	0.23	39.38	109.19	145.37	202.65	417.91	462.73	47
<b>Payout Ratios - Subsidiaries:</b>									
<b>Percent of Bank Net Income</b>									
Dividends from bank subsidiaries	38.01	0.00	0.00	12.11	33.59	64.21	93.37	114.48	54
Interest income from bank subsidiaries	0.07	0.00	0.00	0.00	0.00	0.05	0.20	1.14	54
Management and service fees from bank subsidiaries	2.30	0.00	0.00	0.00	0.00	0.00	13.16	27.79	54
Other income from bank subsidiaries	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.21	54
Operating income from bank subsidiaries	46.65	0.00	0.24	19.53	37.04	71.83	95.85	134.69	54
<b>Percent of Nonbank Net Income</b>									
Dividends from nonbank subsidiaries	73.86	0.00	0.00	16.95	100.00	100.00	139.56	148.80	29
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Management and serv fees from nonbank subsidiaries	2.31	0.00	0.00	0.00	0.00	0.00	5.64	33.72	29
Other income from nonbank subsidiaries	0.14	0.00	0.00	0.00	0.00	0.00	0.00	2.40	29
Operating income from nonbank subsidiaries	79.37	1.09	3.61	47.32	100.00	100.00	139.56	148.80	29
<b>Percent of Subsidiary Holding Companies' Net Income</b>									
Dividends from subsidiary holding companies	37.17	1.20	2.39	5.98	32.64	63.83	75.57	79.48	4
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating income from subsidiary holding companies	37.17	1.20	2.39	5.98	32.64	63.83	75.57	79.48	4
<b>Dependence on Subsidiaries:</b>									
<b>Percent of Total Operating Income</b>									
Dividends from bank subsidiaries	65.69	0.00	0.00	4.13	93.15	99.68	99.91	100.00	57
Interest income from bank subsidiaries	0.92	0.00	0.00	0.00	0.00	0.09	0.74	13.08	57
Management and service fees from bank subsidiaries	3.45	0.00	0.00	0.00	0.00	0.00	21.89	34.06	57
Other income from bank subsidiaries	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.68	57
Operating income from bank subsidiaries	81.48	0.00	3.34	83.52	99.20	99.93	100.00	100.00	57
Dividends from nonbank subsidiaries	1.69	0.00	0.00	0.00	0.00	0.67	8.64	17.73	57
Interest income from nonbank subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	57
Management and service fees from nonbank subsidiaries	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.22	57
Other income from nonbank subsidiaries	0.04	0.00	0.00	0.00	0.00	0.00	0.02	0.65	57
Operating income from nonbank subsidiaries	3.60	0.00	0.00	0.00	0.20	0.80	18.27	33.62	57
Dividends from subsidiary holding companies	1.03	0.00	0.00	0.00	0.00	0.00	0.00	11.38	57
Interest income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Management and service fees from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Other income from subsidiary holding companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57
Operating income from subsidiary holding companies	1.03	0.00	0.00	0.00	0.00	0.00	0.00	11.38	57
Loans and advances from subsidiaries / Short term debt	2942.12	0.00	0.00	0.00	73.52	292.19	7235.51	14894.32	8
Loans and advances from subsidiaries / Total debt	340.28	0.00	0.00	0.00	107.50	377.07	1185.62	2592.72	28

# BHCPR Reporters for Quarter Ending 06/30/2019

Peer Group 3 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets (\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change from 03/31/2019 and Other Notes</u>
1201457	1,272,868	AMBANK COMPANY, INC.	SIoux CENTER, IA	
2611718	2,305,087	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,874,150	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1076691	2,418,082	AMERICAN NATIONAL BANKSHARES INC.	DANVILLE, VA	
1097306	2,947,840	BANCPPLUS CORPORATION	RIDGELAND, MS	
3590388	2,463,987	BANK OF MARIN BANCORP	NOVATO, CA	
1246159	2,678,245	BESSEMER GROUP, INCORPORATED, THE	WOODBRIIDGE, NJ	Moved from Peer 2
2935142	1,327,459	BOU BANCORP, INC.	OGDEN, UT	
3378764	2,123,631	BRIDGEWATER BANCSHARES, INC.	BLOOMINGTON, MN	
3488850	2,155,707	BUSINESS FIRST BANCSHARES, INC.	BATON ROUGE, LA	
1133503	2,936,400	CANANDAIGUA NATIONAL CORPORATION	CANANDAIGUA, NY	
2158156	2,677,481	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1133594	1,753,228	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1246533	2,202,995	CIVISTA BANCSHARES, INC	SANDUSKY, OH	
1121229	2,581,211	DACOTAH BANKS, INC.	ABERDEEN, SD	
5149016	2,164,299	DWS USA CORPORATION	NEW YORK, NY	
1988646	1,890,893	FIRST BANCORP, INC.	LEBANON, VA	
1478017	2,212,027	FIRST COMMUNITY BANKSHARES, INC.	BLUEFIELD, VA	
1099917	2,532,912	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,405,631	FIRST UNITED CORPORATION	OAKLAND, MD	
1081716	1,005,850	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1109834	1,344,837	FIRST-WEST TEXAS BANCSHARES, INC.	MIDLAND, TX	
1137453	1,192,303	FORESIGHT FINANCIAL GROUP, INC.	WINNEBAGO, IL	
1128358	1,719,006	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1862036	2,332,310	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2038409	1,470,914	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1399073	1,101,336	HEARTLAND BANCORP	WHITEHALL, OH	
3728930	2,782,428	HOMETOWN FINANCIAL GROUP MHC	EASTHAMPTON, MA	
1205183	1,641,982	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
4090054	1,996,665	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1134498	2,827,277	INWOOD BANCSHARES, INC.	DALLAS, TX	
3030307	1,001,889	LANDMARK BANCORP, INC.	MANHATTAN, KS	Moved from Peer 4
1066209	1,432,469	LAURITZEN CORPORATION	OMAHA, NE	
1210169	1,328,368	LINCOLN BANCORP	REINBECK, IA	
3832583	1,291,472	MARLIN BUSINESS SERVICES CORP DBA MARLIN CAPITAL SOLUTIONS	MOUNT LAUREL, NJ	
2589714	1,687,961	MB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1141348	2,076,034	MINNWEST CORPORATION	MINNETONKA, MN	
2398082	2,691,432	NATIONAL CONSUMER COOPERATIVE BANK	WASHINGTON, DC	
4436559	2,343,257	NEW HAMPSHIRE MUTUAL BANCORP	CONCORD, NH	
2320618	1,198,076	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
1248153	2,399,508	ORRSTOWN FINANCIAL SERVICES, INC.	SHIPPENSBURG, PA	
2818245	1,116,572	PEOPLES BANCORP OF NORTH CAROLINA, INC.	NEWTON, NC	
3186585	2,907,161	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2007647	1,704,131	PREMIER FINANCIAL BANCORP, INC.	HUNTINGTON, WV	
1118434	1,212,005	QNB CORP.	QUAKERTOWN, PA	
2743235	1,892,918	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1398807	2,940,986	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3835164	1,776,490	SILVER QUEEN FINANCIAL SERVICES, INC.	GREENWOOD VILLAGE, CO	

2810285	1,177,849	SOUTH CENTRAL BANCSHARES OF KENTUCKY, INC.	GLASGOW, KY
2033226	2,777,170	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX
1075694	2,835,748	SOUTHERN BANCSHARES (N.C.), INC.	MOUNT OLIVE, NC
2849799	2,123,847	SOUTHERN FIRST BANCSHARES, INC.	GREENVILLE, SC
3266227	2,214,541	SOUTHERN MISSOURI BANCORP, INC.	POPLAR BLUFF, MO
1097771	1,167,316	STATE CAPITAL CORPORATION	GREENWOOD, MS
1427275	2,409,113	STEARNS FINANCIAL SERVICES, INC.	SAINT CLOUD, MN
1139103	1,089,894	UNIVERSITY FINANCIAL CORP, GBC DBA SUNRISE BANKS	SAINT PAUL, MN
1917600	2,342,268	VERABANK, INC.	HENDERSON, TX
4523431	2,012,403	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI
2004141	2,694,661	WILSON BANK HOLDING COMPANY	LEBANON, TN

Note: Peer Group 3 has 59 bank holding companies.